



**City of San Ramon**  
**2023-2031 Housing Element**  
**(HCD Review Draft)**

December 2022

Community Development Department  
Planning Services Division  
7000 Bollinger Canyon Rd.  
San Ramon, CA 94583

**RESOLUTION NO. 2023-017**

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF SAN RAMON  
ADOPTING A GENERAL PLAN AMENDMENT (GPA 2021-0001) TO  
REPEAL THE 2015-2023 HOUSING ELEMENT  
AND ADOPT THE HOUSING ELEMENT OF THE GENERAL PLAN FOR THE  
PERIOD OF 2023-2031 IN COMPLIANCE WITH STATE HOUSING ELEMENT LAW**

**CITY OF SAN RAMON (APPLICANT)**

**WHEREAS**, the State of California Housing Element Law was first enacted in 1969; and

**WHEREAS**, California State law recognizes the vital role local governments play in the supply and affordability of housing; and

**WHEREAS**, California Housing Element Law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community; and

**WHEREAS**, the California Legislature has found that “California has a housing supply and affordability crisis of historic proportions. The consequences of failing to effectively and aggressively confront this crisis are hurting millions of Californians, robbing future generations of the chance to call California home, stifling economic opportunities for workers and businesses, worsening poverty and homelessness, and undermining the state’s environmental and climate objectives.” (Gov. Code Section 65589.5); and

**WHEREAS**, the Legislature has further found that “[t]he excessive cost of the state’s housing supply is partially caused by activities and policies of many local governments” and “[a]mong the consequences of those actions are discrimination against low-income and minority households, lack of housing to support employment growth, imbalance in jobs and housing, reduced mobility, urban sprawl, excessive commuting, and air quality deterioration.” (Gov. Code Sections 65589.5); and

**WHEREAS**, the Legislature recently adopted the Housing Crisis Act of 2019 (SB 330) which states that “In 2018, California ranked 49th out of the 50 states in housing units per capita... California needs an estimated 180,000 additional homes annually to keep up with population growth, and the Governor has called for 3.5 million new homes to be built over the next 7 years”; and

**WHEREAS**, Housing Element Law (Article 10.6 of Gov. Code) requires that the City adopt a Housing Element for the eight-year period 2023-2031 to accommodate the City of San Ramon’s (City) regional housing need allocation (RHNA) of 5,111 housing units, comprised of 1,497 very-low income units, 862 low-income units, 767 moderate-income units, and 1,985 above moderate-income units; and

**WHEREAS**, California Housing Element Law requires all cities and counties to update the Housing Element of their General Plan to be consistent with the requirements of the State Department of Housing and Community Development ("HCD"); and

**WHEREAS**, California State law requires that the City take meaningful steps to promote and affirmatively further fair housing (Gov. Code Section 65583(c)(5)); and

**WHEREAS**, State law requires that the City make zoning available for all types of housing (Gov. Code Sections 65583.2 and 65583(c)); and

**WHEREAS**, the Housing Element must be adopted to comply with State law, accommodate the RHNA, affirmatively further fair housing, and facilitate and encourage a variety of housing types for all income levels, (Gov. Code Sections 65583.2 and 65583(c)); and

**WHEREAS**, the preparation, adoption, and implementation of the Housing Element requires a diligent effort to include all economic segments of the community; and

**WHEREAS**, as provided in Government Code Section 65350 et. seq., the Housing Element Update constitutes an Amendment to the San Ramon General Plan; and

**WHEREAS**, on June 15, 2021, the City initiated General Plan Amendment GPA 2021-001 for a comprehensive update to the City's Housing Element for the 2023-2031 planning period, an update to the General Plan (2040 planning horizon) , and an update to the Climate Action Plan; and

**WHEREAS**, to comply with State Housing Element Law, the City of San Ramon has prepared Housing Element 2023-2031 (the Housing Element) in compliance with State Housing Element Law and has identified sites that can accommodate housing units meeting the City's RHNA; and

Regarding Housing Element Outreach

**WHEREAS**, on July 6, 2021, the City held a joint City Council/Planning Commission Study Session to provide an overview of the Housing Element requirements, contents, potential challenges, update process; and receive public input; and

**WHEREAS**, on September 9, 2021, the City held a virtual Community Workshop and gave an overview of the General Plan, Housing Element, and Climate Action Plan Update with the community and solicited comments on the City's proposed Updates; and

**WHEREAS**, on September 15 through October 21, 2021, the City conducted an online Community Survey soliciting input from the public on the General Plan, Housing Element, and Climate Action Plan Update; and

**WHEREAS**, in summer and fall 2021, the City sought public input on where additional housing should be considered for the Housing Element Update using an online interactive map on the City's website; and

**WHEREAS**, in summer 2021, the City created a Housing Element and General Plan Update webpage on the City of San Ramon's website to provide information on the Update; and

**WHEREAS**, in September 2021, the City created an additional dedicated webpage at [www.plansanramon.com](http://www.plansanramon.com) for the Housing Element and General Plan update that serves as a landing place for information; and

**WHEREAS**, on October 19, 2021, the City Council and Planning Commission conducted a joint study session to provide a project update and solicit feedback on the Housing Element Update; and

**WHEREAS**, on October 19, 2021, the Planning Commission Ad Hoc Committee held a study session to review the Housing Element adoption schedule, Housing Sites Inventory, and received an overview on AB 215; and

**WHEREAS**, on December 16, 2021, the Association for Bay Area Governments (ABAG) Executive Board adopted the Final Regional Housing Needs Allocation Plan: San Francisco Bay Area for the 2023 – 2031 planning period; and

**WHEREAS**, on February 15, 2022, the City held a joint Planning Commission/Housing Advisory Committee study session to review the criteria used for housing site inventory selection as well as the different categories included in the sites inventory; and

**WHEREAS**, on February 28, 2022, the City held a Planning Commission Ad Hoc Committee study session to discuss the City's Housing Element site inventory selection process; and discuss housing sites; and

**WHEREAS**, on March 15, 2022, the City held a Planning Commission study session to provided further discuss the Housing Sites Inventory, provide a summary of the comments received at the Planning Commission Ad Hoc meetings, and receive feedback on the Housing Element Update; and

**WHEREAS**, on March 22, 2022, the City held a joint City Council/Planning Commission workshop to solicit input from the City Council and Planning Commission and the public about the Housing Element Sites Inventory and Update; and

**WHEREAS**, nine additional meetings were conducted with the various City Committees/Commissions regarding the Housing Element and General Plan Update as follows:

- Economic Development Advisory Committee (September 8, 2021)
- Open Space Advisory Committee (September 13, 2021)
- Senior Citizens Advisory Committee (September 13, 2021)
- Arts Advisory Committee (September 15, 2021)
- Transportation Advisory Committee (September 16, 2021)
- Transportation Demand Management Advisory Committee (September 20, 2021)
- Teen Council Committee (September 21, 2021)

- Parks and Community Services Commission (September 22, 2021)
- Housing Advisory Committee (September 23, 2021); and

**WHEREAS**, the City attend five community events to answer questions and provide information related to the Housing Element and General Plan Update as follows:

- Community outreach booth at the Run for Education Expo (October 9, 2021)
- Culture in the Community Event (October 17, 2021)
- Business Expo and Mixer (March 31, 2022)
- San Ramon Dougherty Station Farmer's Market (May 15, 2022)
- Art & Wind Festival (May 29-30, 2022); and

**WHEREAS**, on May 6, 2022, a public notice was published in the San Ramon Valley Times, posted at several locations throughout the City, mailed notices, and emails to interested parties on the joint City Council and Planning Commission public hearings to discuss the Draft 2023-2031 Housing Element; and

**WHEREAS**, on May 13, 2022, the City released the Draft 2023-2031 Housing Element Update (Public Review Draft) for the mandatory 30-day public review period; and

**WHEREAS**, on May 17, 2022, the City Council and Planning Commission conducted their first of three required public hearings on the Draft 2023-2031 Housing Element in a joint Public Hearing and received public input on the proposed Housing Element Update, provided comments to staff for consideration, and continued the joint public hearing to June 21, 2022 for further discussion; and

**WHEREAS**, on June 21, 2022, the City Council and Planning Commission conducted their second of three required public hearings on the Draft 2023-2031 Housing Element in a joint Public Hearing and received additional public input and provided comments on the proposed Housing Element Update in advance of the City's submittal to HCD; and

**WHEREAS**, on July 20, 2022, after incorporating updates to the Draft 2023-2031 Housing Element based on public comments and direction from the Planning Commission and City Council, the City submitted the Draft 2023-2031 Housing Element to HCD for their review; and

**WHEREAS**, on October 18, 2022, the City received a letter from HCD providing its findings regarding the draft Housing Element and identified revisions necessary for compliance with State Housing Element Law; and

**WHEREAS**, on October 25, 2022, staff provided an update to the City Council on HCD's comment letter, identified next steps for the Housing Element Update, and received public input; and

**WHEREAS**, on November 1, 2022, staff provided an update to the Planning Commission on HCD's comment letter, identified next steps for the Housing Element Update, and received public input; and

**WHEREAS**, on November 2, November 18, December 2, and December 14, 2022, the City met with HCD to discuss the agency's comments in greater detail and gain additional specificity and clarity on changes needed to receive certification; and

**WHEREAS**, on December 21, 2022, pursuant to AB 215, the City published a revised draft Housing Element responding to HCD's findings and requested public comment on the revisions made to the Draft 2023-2031 Housing Element; and

**WHEREAS**, on December 28, 2022, after the minimum seven-day public review period of the revisions to the Draft 2023-2031 Housing Element, the City resubmitted the revised Draft to HCD to initiate their review; and

**WHEREAS**, on January 12, 2023, City staff met with HCD to discuss the agency's review of the Draft 2023-2031 Housing Element, submitted to HCD on December 28, 2022; and

**WHEREAS**, based on HCD's comments provided on January 12, 2023, City staff prepared additional errata revisions to the Draft 2023-2031 Housing Element (Exhibit 3); and

**WHEREAS**, on January 12, 2023, the Planning Commission held a duly and properly noticed public hearing and recommended that the City Council adopt the Housing Element; and

**WHEREAS**, on January 19, 2023, pursuant to AB 215, the City released for public review the errata revisions made to the Draft 2023-2031 Housing Element; and

**WHEREAS**, on January 26, 2023, after the minimum seven-day public review period of the errata revisions to the Draft 2023-2031 Housing Element, the City resubmitted the revised Draft to HCD to initiate their review; and

Regarding Tribal Consultation

**WHEREAS**, pursuant to Government Code Sections 65352 and 65352.3, the City of San Ramon requested consultation with the local California Native America tribes as shown on the contact list provided by the California Native American Heritage Commission; and

**WHEREAS**, three requests for consultation pursuant to Government Code Section 65352.3 were received; and

**WHEREAS**, on July 5, 2022, the Confederated Villages of Lisjan Nation requested consultation and the City met with tribe representatives on September 16, 2022 and October 19, 2022, and completed consultation on October 19, 2022; and

**WHEREAS**, on July 17, 2022, the Indian Canyon Band of Costanoan Ohlone People requested consultation, but did not respond to the City's request to meet and therefore, the City concluded consultation in September 2022; and

**WHEREAS**, on July 27, 2022, the Wilton Rancheria tribe requested consultation and after exchanging emails regarding project questions, consultation was completed on August 8, 2022; and

Regarding Measure G Compliance

**WHEREAS**, Government Code Sections 65353 and 65854 require the Planning Commission hold a public hearing on the proposed General Plan Amendment; and

**WHEREAS**, Measure G, approved in 1999, requires that subsequent amendments to the General Plan may only be adopted by a 4/5 vote of the City Council after recommendation in favor of such amendment is made by a 4/5 vote of the Planning Commission, and after three public hearings before both the Planning Commission and City Council; and

**WHEREAS**, on May 17, 2022, June 21, 2022, and January 12, 2023, the Planning Commission held duly noticed public hearings to discuss the proposed revisions and changes to the Housing Element Update and to receive input for the public which collectively satisfied the three public hearings requirement of Measure G and Government Code Sections 65353 and 65854; and

**WHEREAS**, on May 17, 2022, June 21, 2022, and January 30, 2023, the City Council held duly noticed public hearings to discuss the proposed revisions and changes to the Housing Element Update and to receive input for the public which collectively satisfied the three public hearings requirement of Measure G and Government Code Sections 65353 and 65854; and

Regarding CEQA Compliance

**WHEREAS**, the proposed Housing Element is tiered off the previous Housing Element, which the City analyzed under CEQA with an addendum to the General Plan 2030 EIR; and

**WHEREAS**, the Project at issue, therefore, includes only the changes proposed to that Housing Element, and these changes would not result in any direct or indirect physical changes to the environment; and

**WHEREAS**, the changes made to the Housing Element as a result of this update are strictly policy changes and do not provide entitlements to any specific land use projects, nor do the changes amend the General Plan land use map or zoning or modify land use designations, densities, or land use intensities; and

**WHEREAS**, any changes to the City municipal code or General Plan required by the proposed Housing Element will be reviewed under CEQA for environmental impacts when the proposed action is brought forward for the City's consideration; it would be too speculative to foresee environmental impacts resulting from this proposed Housing Element at this time; and

**WHEREAS**, based on these factors, it can be seen with certainty that there is no possibility that the proposed 6th Cycle Housing Element Update would have a significant effect on the environment; therefore, the Planning Commission determined the 2023-2031 Housing

Element Update Project is exempt under State CEQA Guidelines §15061(b)(3) common sense exemption; and

**WHEREAS**, additionally, this Project is part of the City of San Ramon's efforts to "undertake all necessary actions to encourage, promote, and facilitate the development of housing to accommodate the entire regional housing need," as required by Government Code section 65584 (a)(2), which further requires the City to take reasonable actions "to ensure that future housing production meets, at a minimum, the regional housing need established for planning purposes"; as such, the Planning Commission further determined that it is exempt from CEQA under Gov. Code § 65584(g), which states that determinations made by a city or county pursuant to § 65584 are exempt from the California Environmental Quality Act; and

**WHEREAS**, the City has prepared the Housing Element in accordance with State Housing Element Law and HCD findings; and

**WHEREAS**, on January 30, 2023, the City Council conducted a duly and properly noticed public hearing to take public testimony and consider this Resolution regarding the proposed Housing Element, reviewed the Housing Element and all pertinent maps, documents and exhibits, including HCD's findings, the City's response to HCD's findings, the staff report and all attachments, and oral and written public comments; and

**NOW, THEREFORE, BE IT RESOLVED**, that the City Council finds that the recitals above are true and correct and are incorporated herein by reference.

**NOW, THEREFORE BE IT FURTHER RESOLVED** that the City Council after independent consideration and independently exercising its judgment in evaluating all of the aforesaid materials, facts and testimony does hereby make the following findings associated with the Amendment to the General Plan:

1. That the recitals above are true and correct and are incorporated herein by reference; and
2. That the Housing Element Update (Exhibit 1) are internally consistent with the objectives, policies, general land uses, and programs specified in the General Plan as a whole; and
3. The Housing Element substantially complies with State Housing Element Law based on updates to the document as shown in Exhibit 2 in response to HCD's letter dated October 18, 2022, and in subsequent discussions with HCD on November 2, 2022, November 18, 2022, December 2, 2022, December 14, 2022 and January 12, 2023; and
4. The Housing Element substantially complies with Housing Element Law, as provided in Government Code 65580 et seq. and contains all provisions required by State Housing Element Law; and
5. Based on substantial evidence in the record with respect to the location, existing uses, low building to land value, and recent market demands and trends, the existing uses on the non-vacant sites identified in the site inventory to accommodate the RHNA are likely



to be discontinued during the planning period and therefore do not constitute an impediment to planned residential development on the site during the planning period; and

6. As required by Government Code Section 65585(e), the City Council has considered the findings made by the Department of Housing and Community Development included in the Department's letter to the City of San Ramon dated October 18, 2022 and the five subsequent discussions with HCD regarding the letter, consistent with Government Code Section 65585(f), and as described in Exhibit 2 to this Resolution, incorporated herein by this reference; and the City Council has changed the Housing Element in response to the findings of the Department to substantially comply with the requirements of State Housing Element Law as interpreted by HCD; and
7. The City Council repeals the 2015-2023 Housing Element in its entirety, and adopt the 2023-2031 Housing Element attached hereto as Exhibit 1 and the errata revisions attached hereto as Exhibit 3; and
8. The Community Development Director or designee is hereby directed to file all necessary material with the Department of Housing and Community Development for the Department to find that the Housing Element is in conformance with State Housing Element Law, and is further directed and authorized to make all non-substantive changes to the Housing Element to make it internally consistent or to address any non-substantive changes or amendments requested by the Department to achieve certification; and
9. The Community Development Director or designee is hereby directed to distribute copies of the Housing Element in the manner provided in Government Code Sections 65357 and 65589.7.

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, that the City Council having considered the Planning Commission and staff recommendations, public testimony, and all of the aforesaid materials and evidence in the record of the proceedings (including but not limited to all application materials, related CEQA documents, the written and oral staff reports, oral and written comments received by the City, including HCD's findings, the City's response to HCD's findings, and all other relevant documents contained in the administrative record); and based on that evidence hereby adopts City Council Resolution No. 2023-017 approving General Plan Amendment GPA 2021-0001 updating the Housing Element of the General Plan (Exhibit 1) with errata changes as show in Exhibit 3.

*Signatures on following page.*

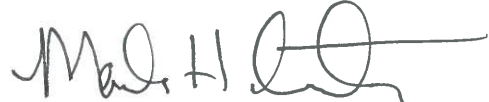
**PASSED, APPROVED AND ADOPTED** on this 30<sup>th</sup> day of January 2023, by the following vote:

**AYES:** *Cm. Armstrong, Perkins, Rubio and Verose*

**NOES:**

**ABSENT:** *Mayor Hudson*

**ABSTAIN:**



Mark Armstrong, Vice Mayor

**ATTEST:**



Christina Franco, City Clerk

Attachments:

Exhibit 1: 2023-2031 Housing Element, dated December 2022

Exhibit 2: Findings and Responses to HCD October 18, 2022 Letter, dated December 20, 2022

Exhibit 3: Additional Errata Revisions to the 2023-2031 Housing Element, dated January 12, 2023

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# 11

## Housing

### 11.1 INTRODUCTION

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The Housing Element establishes the City's housing policies for the planning period of January 31, 2023, through January 31, 2031. It guides City officials in decision making and sets forth an action plan to implement the housing goals. This Housing Element is intended to direct residential development and preservation in a manner consistent with the San Ramon General Plan and overall requirements of the State Housing Element law.

#### 11.1.1 SCOPE AND CONTEXT

This Housing Element complies with both the letter and spirit of voter-approved Measure G (1999). The General Plan takes advantage of infill opportunities while preserving the high quality of economic, environmental, educational, health, and social ("quality of life") aspects of San Ramon. A central guiding theme used throughout preparation of the General Plan was "smart growth" development patterns, which focus on reuse and intensification of existing sites within the core of the City to provide expanded housing opportunities. A significant workforce housing supply is proposed to meet the City's share of regional housing needs, primarily through redevelopment.

Building on a housing needs assessment and evaluation of the City's housing programs, available land, and constraints on housing production, this Housing Element presents a comprehensive set of housing policies and programs. The Housing Element is organized to address all of the topics required by the Government Code and State Housing Element guidelines. Specifically, the Element contains the following discussions:

- Population and employment trends;
- Household characteristics;
- Special housing needs;
- Governmental and non-governmental constraints;
- Opportunities for energy conservation;
- Existing assisted housing developments;
- Goals, policies, and quantified housing objectives;
- Housing Programs (Government Code Section 65583); and
- Affirmatively Furthering Fair Housing (AFFH).

#### 11.1.2 RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

General Plan 2035 is comprised of eleven elements: 1) Economic Development; 2) Growth Management; 3) Land Use; 4) Traffic and Circulation; 5) Parks and Recreation; 6) Public Facilities and Utilities; 7) Open Space and Conservation; 8) Safety; 9) Noise; 10) Housing; and 11) Air

Quality and Greenhouse Gas. The City is updating the General Plan in conjunction with this Housing Element Update and addition of the new Environmental Justice Element.

The Housing Element reflects the General Plan strategy of providing workforce housing through an Urban Growth Boundary (UGB), encouraging a more compact urban form through increased densities and infill development, and designating mixed use centers that include a residential component. While other elements of the General Plan implement a range of the “smart growth” components, the Housing Element focuses specifically on what this means for the provision of workforce housing in San Ramon. This Element is integral to the overall General Plan and is therefore internally consistent with all other Plan elements.

The City will ensure consistency between the Housing Element and the General Plan over time because Measure G (1999) specifically provides authority for the City Council and Planning Commission to amend the General Plan with a four/fifths vote. General Plan policy 4.6-1-3, included in the Land Use Element, also calls for a review of the UGB in 2022 (currently under review with the update of the General Plan) to provide an opportunity to review the effectiveness of the UGB in maintaining the necessary housing and employment balance for the horizon year. As stated above, the City is in the process of updating the General Plan along with this Housing Element Update. Measure G (1999) does provide for interim updates to ensure internal consistency and meet the requirements of State Planning Law for a current Housing Element.

### **11.1.3 PUBLIC OUTREACH**

Section 65583 (c)(6)(B) of the Government Code states that “local government shall make diligent effort to achieve public participation of all the economic segments of the community in the development of the housing element and the program shall describe this effort.” Public participation played an important role in the formulation of San Ramon’s housing goals and policies.

### **11.1.4 HOUSING ELEMENT PRESENTATIONS, WORKSHOPS, AND EVENTS**

Meetings were posted on the City’s website, PlanSanRamon website, social media, e-blasts, community locations, and/or newsletters. In addition, the City completed extensive outreach to property owners, non-profit housing developers, market-rate housing developers, homeless advocates, the building industry, surrounding jurisdictions, and other housing-related stakeholders via e-mail and first-class mail for feedback and engagement in the Housing Element update workshops. The City conducted the following study sessions and public hearings to discuss the Housing Element update:

- **Joint Planning City Council/Planning Commission Study Session (July 6, 2021):** This meeting provided an overview of the Housing Element requirements, contents, potential challenges, and update process.
- **Virtual Community Workshop (September 9, 2021):** The workshop gave an overview of the General Plan, Housing Element, and Climate Action Plan Update to the community and was followed by a Community Survey soliciting input from the public, posted on September 15 to October 21, 2021.
- **Joint City Council/Planning Commission Study Session (October 19, 2021):** The study session provided a project update and solicited feedback from the City Council, Planning Commission, and the public.

- **Planning Commission Ad Hoc Committee Study Session (January 25, 2022):** This session included a review of the Housing Element Adoption Schedule and a review of the Housing Sites Inventory. A summary of AB 215 was provided by staff.
- **Joint Planning Commission/Housing Advisory Committee Study Session (February 15, 2022):** This study session included the criteria used for site inventory selection as well as the different categories included in the sites inventory: 5th cycle sites, pipeline projects, etc.
- **Planning Commission Ad Hoc Committee Study Session (February 28, 2022):** The Housing Element Site selection process continued to be covered during this meeting.
- **Planning Commission Study Session (March 15, 2022):** During this study session, the Planning Commission provided feedback on comments received about the Housing Sites Inventory during the January 25th and February 15th meetings.
- **Joint City County/Planning Commission Workshop (March 22, 2022):** This workshop solicited input from the City Council and Planning Commission and the public about the Housing Element Sites Inventory.

Staff also facilitated presentations to the following City Committees and Commissions to gather input on the Housing Element Update.

- Economic Development Advisory Committee (September 8, 2021)
- Open Space Advisory Committee (September 13, 2021)
- Senior Citizens Advisory Committee (September 13, 2021)
- Arts Advisory Committee (September 15, 2021)
- Transportation Advisory Committee (September 16, 2021)
- Transportation Demand Management Advisory Committee (September 20, 2021)
- Teen Council Committee (September 21, 2021)
- Parks and Community Services Commission (September 22, 2021)
- Housing Advisory Committee (September 23, 2021)

City staff attended the following community events to answer questions and provide information related to the Housing Element.

- Community outreach booth at the Run for Education Expo (October 9, 2021)
- Culture in the Community Event (October 17, 2021)
- Business Expo and Mixer (March 31, 2022)
- San Ramon Dougherty Station Farmer's Market (May 15, 2022)
- Art & Wind Festival (May 29-30, 2022)

#### **11.1.5 CITY WEBSITE AND PLANSANRAMON**

To facilitate timely dissemination of information on the Housing Element, programs, and updates, the City maintains a Housing webpage on its official site at:

[https://www.sanramon.ca.gov/our\\_city/departments\\_and\\_divisions/community\\_development/planning\\_services/general\\_plan\\_and\\_housing\\_element\\_update](https://www.sanramon.ca.gov/our_city/departments_and_divisions/community_development/planning_services/general_plan_and_housing_element_update)

The City also introduced the PlanSanRamon website exclusively for information related to the General Plan, Housing Element, and Climate Action Plan Updates:

<https://plansanramon.com/>

Both the City and PlanSanRamon websites include information on Housing Element progress, public input, potential RHNA sites, and the Community Survey. Options are available to sign up on the email list and to provide comments on the General Plan. Both webpages are updated as new information is available. The City's website has an interactive map which allows community members to add up to three housing locations where they would prefer additional housing be incorporated into the City's General Plan. The map users can also support housing locations that have been added by others.

#### **11.1.6 COMMUNITY SURVEY**

In October 2021, the city solicited responses for a community survey. The survey was available on the City's website and its availability was advertised on the website as well as through social media (e.g., Twitter, Instagram, Nextdoor) and the San Ramon community reader board. The City received 296 responses from community members. The survey consisted of 29 questions that covered a variety of topics, including housing, climate change, energy conservation, and transportation. Survey questions and results are outlined in Appendix A: Public Outreach of this Housing Element.

#### **11.1.7 STAKEHOLDER INTERVIEWS**

The City contacted various stakeholders, seeking their input on the Housing Element Update. These stakeholders represented community groups, non-profits, housing developers, environmental groups, property owners, and religious groups, among others. The City contacted the following stakeholders:

##### ***Housing Groups***

- Bridge Housing
- Eden Housing
- Satellite Housing
- ECHO
- Contra Costa Association of Realtors

##### ***Community Groups/Non-Profits***

- Tri-Valley NonProfit Alliance
- City-Serve of the Tri-Valley
- Asian Pacific Islander American Public Affairs Association (APAPAA)
- Senior Foundation
- SRVUSD

- San Ramon Chamber of Commerce

##### ***Environmental/Interest Groups***

- Tri-Valley Conservancy
- Save Mount Diablo
- Greenbelt Alliance
- East Bay Regional Park District

##### ***Property Owners***

- Terramar Retail Centers (TRC)
- Federal Realty
- ROIC
- Milestone Properties
- Toyota Motor Sales USA

- ROEM Development Corp.
- Rollin Staats & Joan Staats
- MPK LLC
- Norris Canyon Prop. Corp.
- Shapell Properties
- Sunset Development
- Toll Brothers
- Nearon
- Browman Development
- KIMCO Realty
- ClubSport
- PG&E

***Religious Groups***

- Church of The Valley
- Gilead Bible Church
- Grace United Methodist Church
- Saint Joan of Arc Church
- San Ramon Presbyterian Church
- San Ramon Valley Islamic Center

The City received responses and input from the following stakeholders: Federal Realty, Sunset Development, Shapell Properties, TRC Retail, Toll Brothers, Contra Costa County Association of Realtors, KIMCO Realty, Nearon, APAPAA, Browman Development, PG&E, ClubSport, Toyota. Stakeholder interviews are further detailed in Appendix A: Public Outreach of this Housing Element. In addition, the City has received comments from YIMBY and GBA.

**11.1.8 CONTRA COSTA COUNTY COLLABORATIVE AFFORDABLE HOUSING DEVELOPER PANEL**

Upon requests by Contra Costa County jurisdictions, the Collaborative conducted the Affordable Housing Developer Panel on April 20, 2022. Representatives from Mercy Housing, Mutual Housing California, Eden Housing, and National Community Renaissance served as a panelist.

**11.1.9 HOUSING ELEMENT RESPONSES**

During the 30-day public review of the Draft Housing Element, the City received oral and written comments from the public. Specifically, the City conducted a joint Planning Commission and City Council meeting on May 17, 2022 and a second meeting with the City Council on June 21, 2022 to receive comments on the Draft Housing Element. Public comments and the City’s responses are summarized in Appendix A. Overall, the community expressed support for the Housing Element, although concerns were also expressed about the high Regional Housing Needs Assessment assigned to the City.

**11.1.10 HOUSING ELEMENT ADOPTION**

The revised Draft San Ramon Housing Element is scheduled to be presented before the Planning Commission on January 12, 2023 for consideration for adoption. City Council adoption hearing is scheduled for January 30, 2023.

Upon adoption of the Housing Element, the City will send the Housing Element for HCD review and also to its water and sewer service providers.



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## 11.2 HOUSING NEEDS ASSESSMENT

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The City strives to achieve a balanced housing stock that meets the varied needs of all income segments of the community. To understand the City's housing needs, the characteristics of the existing housing stock and the housing market are comprehensively evaluated. This section of the Housing Element discusses the major components of housing needs in San Ramon, including population, household, economic and housing stock characteristics. Each of these components is presented in a regional context, and, where relevant, in the context of other nearby communities. A brief history of San Ramon provides community context and a foundation for the discussion of San Ramon's housing needs. This assessment serves as the basis for identifying the appropriate goals, policies, and programs for the City to implement during the 2023-2031 Housing Element cycle.

### 11.2.1 BRIEF HISTORY OF SAN RAMON

No longer a quiet outskirts of the Bay Area, the City of San Ramon values the past while looking to the future. The area of modern day San Ramon was once home to the Seunen and Ohlone/Costanoans Native Americans who lived adjacent to the valley creeks. At the time of European contact in the 18th century, the San Ramon area was occupied by the Ohlone tribe of California Native Americans. The tribal group that most likely occupied the San Ramon area is the Chochoeny language group, whose territory extended from the southern end of the Carquinez Strait south to Mission San Jose (present-day Fremont), east to present-day Livermore and west to the San Francisco Bay. The estimated Ohlone population in 1770—when the first mission was established in Ohlone territory—was approximately 10,000. By 1832, the population had declined to fewer than 2,000, mainly due to diseases introduced by the European explorers and settlers. The Gold Rush brought further disease to the native inhabitants, and by the 1850s, nearly all of the Ohlone had adapted in some way or another to economies based on cash income. Hunting and gathering activities continued to decline and were rapidly replaced with economies based on ranching and farming.

By the 19th Century, the area served as grazing land for the Mission San Jose until it was eventually included in Jose Maria Amador's 16,000 plus acre Rancho San Ramon. American settlers first came to the area in 1850 when Leo and Mary Jane Norris purchased 4,450 acres of land from Amador. The first village settlement developed at the present day intersection of Deerwood Road and San Ramon Valley Blvd. A stage line, general store, grammar school, and post office were established in a 10-year period from 1863 to 1873.

The arrival of the San Ramon Branch Line of the Southern Pacific in 1891 brought modest changes to the community. Until 1909, San Ramon was the terminus for the line and boasted a two-story depot, the engine house, and a turnaround for the locomotive. The San Ramon Community Hall became the town's center early in 1911, drawing farm and ranch families to dances, school programs, and plays. This prominent civic building was still standing in 1960. As with the entire Tri-Valley area, agriculture was the basis for San Ramon economy until suburban development began. For years a sign "San Ramon Population 100" accurately reflected the number of people in the area, with the whole San Ramon Valley having just over 2,000 people for many decades.

In 1966, the Interstate 680 freeway was completed through San Ramon to Dublin and the designation "San Ramon Village" first appeared in the 1970 census with a count of 4,084 people. Developers Ken Volk and Bob McClain built the first San Ramon suburban homes close to the southern county line. A special district, the Valley Community Services District (VCSD), provided

the water, parks, sewer, fire protection and garbage collection for the new homes. In 1970, Western Electric purchased 1,733 acres of the Bishop Ranch and proposed a “new town” complete with a variety of housing, green belts, stores, and light industry, placed in the center of San Ramon. Eventually part of the land became new homes and, in 1978, 585 acres became today’s Bishop Ranch Business Park. San Ramon incorporated in 1983 and built a new library, community center, parks, and hospital soon thereafter. The City of San Ramon evolved rapidly from a bedroom community into the balanced City it is today.

## 11.2.2 POPULATION CHARACTERISTICS AND TRENDS

The type and amount of housing needed in a community is largely determined by population growth and various demographic variables. Factors such as age, cultural preference, household size, occupation, and income work to influence the type of housing needed and the ability of existing and future residents to afford housing.

### 11.2.2.1 Population Growth

San Ramon has experienced steady population growth over the past few decades. The City’s population increased 61 percent from 2000 to 2010 and another 9 percent between 2010 and 2015. As of January 2020 (according to the State Department of Finance), the population of San Ramon was estimated at 83,118, an increase of 5.7 percent since 2015 ([Table 11.2-1](#)). According to Association of Bay Area Governments (ABAG) 2017 projections, San Ramon is expected to grow to a population of 84,165 by 2040, an increase of only 1.3 percent from 2020 population estimates. However, the recently released 2020 Census reports the San Ramon population at 84,165, already exceeding ABAG’s 2020 projection of 76,485. Therefore, San Ramon is likely to see growth exceeding ABAG’s 2040 estimate. San Ramon’s current General Plan estimates buildout population within the Planning Area at 96,179 in 2035. San Ramon’s population increased by a higher rate than that observed in Contra Costa County. This Housing Element has been updated as part of a focused update to the General Plan, which adjusted the growth projections.

Because the City has already exceeded growth projections included in the to the ABAG 2040 Bay Area Plan, population trends and projections based on more recent population estimates are shown in

[Figure 11.2-1](#). These projections show that by 2030, the population of San Ramon will be approximately 101,791 or an increase of 22.5 percent from the 2020 population.

**Table 11.2-1: Population Growth Trends (2010-2040)**

<i>Jurisdiction</i>	<i>2010<sup>1</sup></i>	<i>2015<sup>2</sup></i>	<i>2020<sup>2</sup></i>	<i>2040<sup>3</sup></i>	<i>Population Growth</i>		
					<i>2010-2015</i>	<i>2015-2020</i>	<i>2020-2040</i>
Brentwood	51,481	57,607	65,118	84,460	11.9%	13.0%	29.7%
Concord	122,067	127,238	130,143	185,850	4.2%	2.3%	42.8%
Danville	42,039	43,682	43,876	47,350	3.9%	0.4%	7.9%
Dublin	46,036	55,965	65,716	83,595	21.6%	17.4%	27.2%
Livermore	80,968	87,028	91,861	113,730	7.5%	5.6%	23.8%
Pittsburg	63,264	68,612	74,321	91,615	8.5%	8.3%	23.3%
Pleasanton	70,285	74,950	79,464	87,875	6.6%	6.0%	10.6%
Richmond	103,701	108,371	111,217	164,220	4.5%	2.6%	47.7%
San Ramon	72,148	78,608	83,118	84,165	9.0%	5.7%	1.3%
Walnut Creek	64,173	68,030	70,860	81,265	6.0%	4.2%	14.7%
County	1,049,025	1,113,341	1,153,561	1,387,295	6.1%	3.6%	20.3%

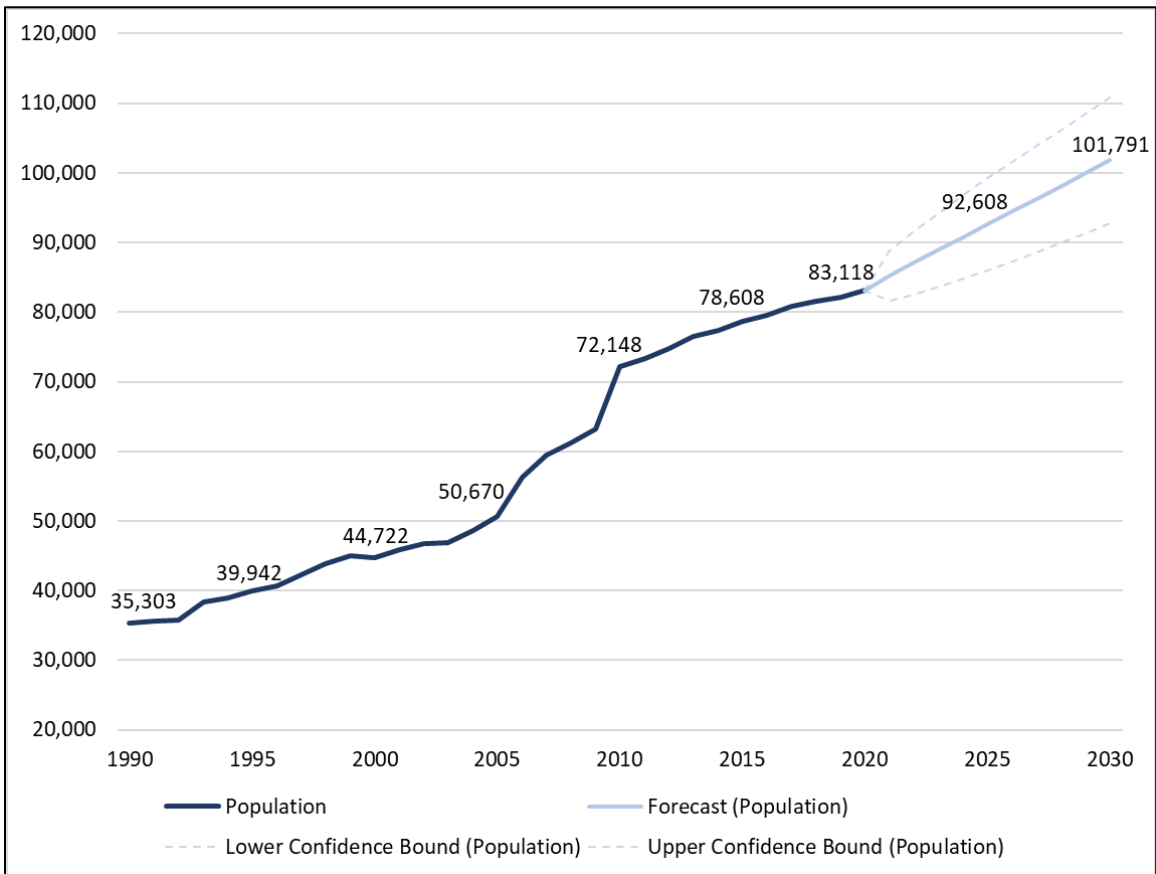
Sources:

<sup>1</sup> US Census Bureau, 2010 Census.

<sup>2</sup> California Department of Finance (DOF), E-5 Series, 2015-2020.

<sup>3</sup> ABAG Plan Bay Area 2040 – Projections, 2017.

**Figure 11.2-1: Population Trends and Projections (1990-2030)**



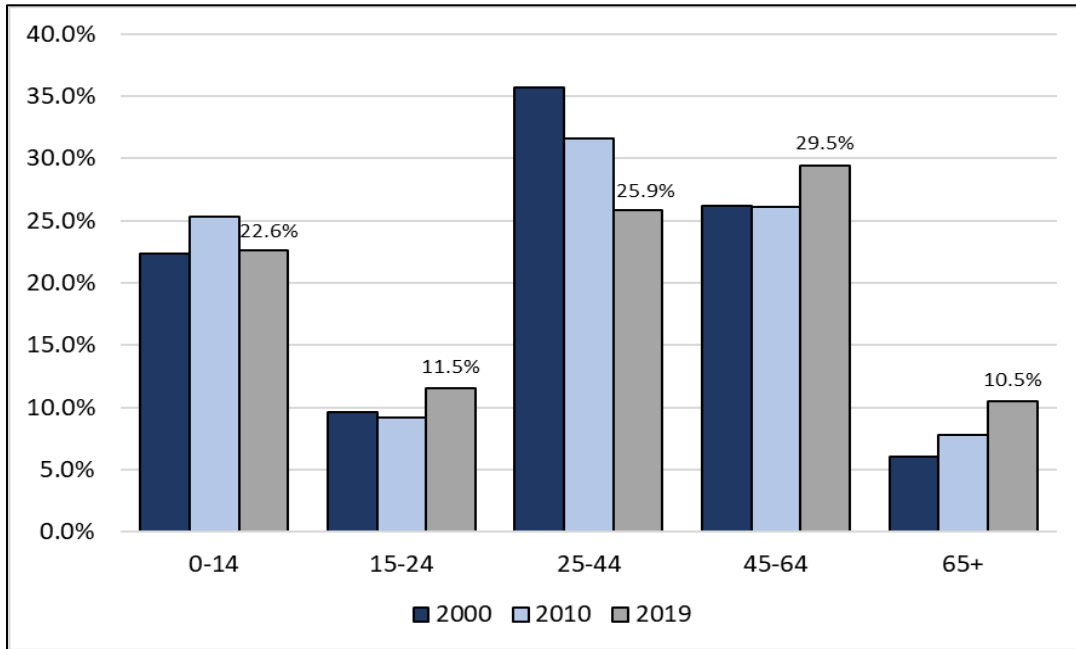
Source: ABAG Housing Element Data Package (based on California DOF Estimates), 2021.

### 11.2.2.2 Age Characteristics

A community's current and future housing needs are determined in part by the age characteristics of residents. Typically, each age group has distinct lifestyles, family types and sizes, ability to earn incomes, and therefore, housing preferences. As people move through each stage of life, housing needs and preferences change. For example, younger householders without children will have different housing preferences than older households with children or senior householders whose children are adults and do not live at home. Consequently, evaluating the age characteristics of a community is important in determining the housing needs of residents.

Between 2010 and 2019, San Ramon's population of persons aged 15 to 24, adults aged 45 to 64, and seniors aged 65 and older has increased (Figure 11.2-2). Since 2000, the City has seen a steady decline in adults ages 25 to 44 and steady increase in seniors 65 and older. Seniors currently make up 10.5 percent of the population, compared to only 8 percent in 2010. As of 2019, adults ages 45 to 64 make up the largest proportion of the population (29.5 percent). The proportion of adults ages 25 to 64, who make up a majority of the workforce, has declined from 61.9 percent in 2000 to only 55.3 percent in 2019.

Figure 11.2-2: Age Characteristics (2000-2019)



Source: US Census Bureau, 2000 and 2010 Census; 2015-2019 American Community Survey (ACS) (5-Year Estimates).

Although San Ramon has a smaller population of seniors compared to the County proportionally (10 percent vs. 15 percent, respectively), the City has a slightly higher median age. Historically, seniors have comprised a smaller proportion of the City's population when compared to the proportion of seniors living in nearby jurisdictions ([Table 11.2-2](#)). As of 2019, San Ramon's population is comprised of more children compared to most nearby communities.

Overall, the age distribution of San Ramon reflects a community of primarily families with primary and secondary school age children. The higher cost of housing in the City has resulted in the decline in the proportion of younger people who are just entering the workforce. Similar to growth patterns statewide, the senior population in San Ramon also continues to grow while the proportion of children under 19 has decreased slightly from 31 percent in 2010 to 30 percent in 2019.

**Table 11.2-2: Age Characteristics (2010-2019)**

<i>Jurisdiction</i>	<i>Under 19</i>		<i>65 And Up</i>		<i>Median Age</i>
	<i>2010</i>	<i>2019</i>	<i>2010</i>	<i>2019</i>	<i>2019</i>
Brentwood	34%	29%	11%	15%	40.0
Concord	25%	23%	12%	15%	38.9
Danville	29%	28%	14%	19%	45.7
Dublin	25%	28%	7%	9%	36.7
Livermore	28%	25%	10%	13%	39.8
Pittsburg	31%	27%	9%	11%	34.7
Pleasanton	29%	27%	11%	15%	42.4
Richmond	28%	24%	10%	13%	36.0
San Ramon	31%	30%	8%	10%	40.2
Walnut Creek	18%	18%	27%	30%	47.8
Contra Costa County	27%	25%	12%	15%	39.7

Source: US Census Bureau, 2000 Census, and 2010 Census.

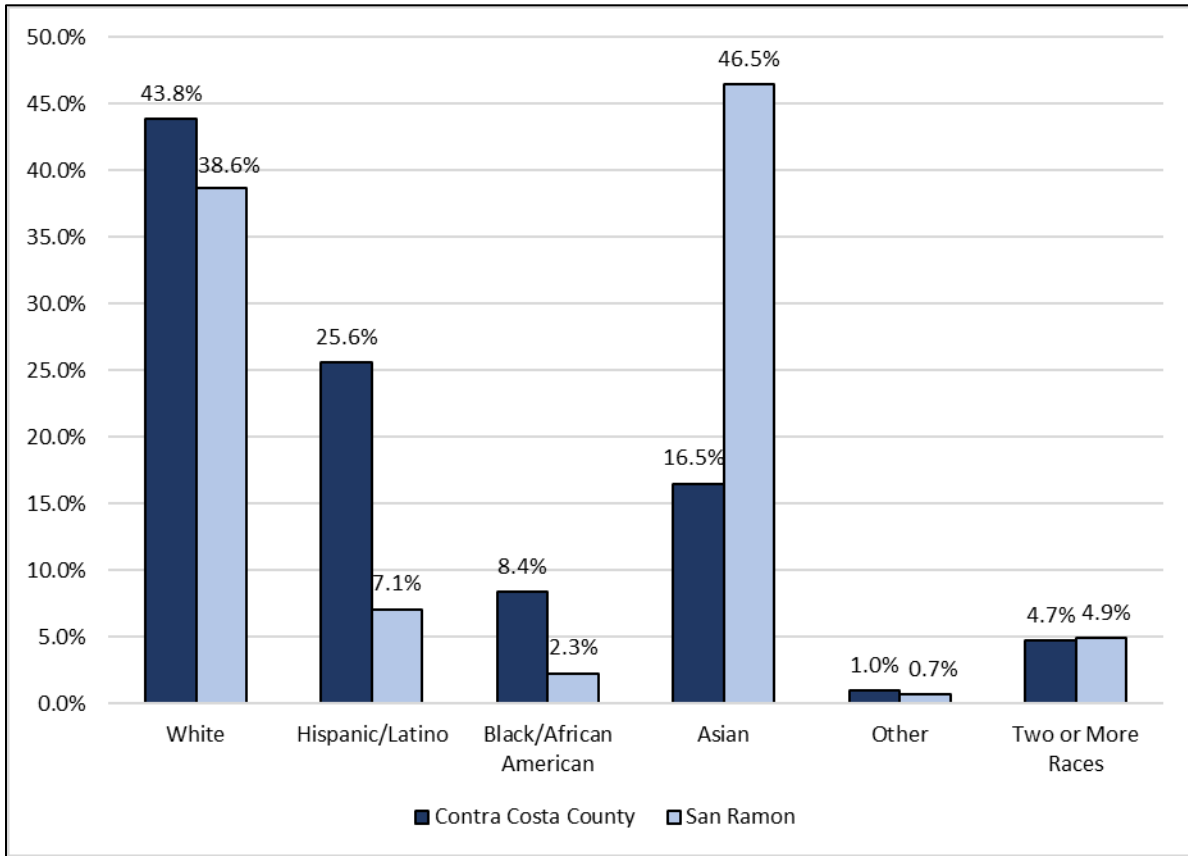
### 11.2.2.3 Race/Ethnicity Characteristics

A community’s racial and ethnic composition may have implications for housing needs to the extent that different groups have different household characteristics and cultural backgrounds that may affect housing needs and preferences. Communities with a high proportion of Asian and Hispanic households tend to have a larger average household size due to the cultural practice of living with extended family members. In contrast, communities with a high proportion of White households tend to have a smaller average household size.

According to 2015-2019 American Community Survey (ACS) estimates shown in Figure 11.2-3, 46.5 percent of San Ramon’s population is Asian, 38.6 percent White, 7.1 percent Hispanic or Latino, 4.9 percent two or more races, 2.3 percent Black or African American, and 0.7 percent some other race. San Ramon has a significantly larger Asian population compared to the County, while the Hispanic/Latino and Black/African American populations are significantly smaller. Since 2010, the White population has decreased from 50 percent to 39 percent, while the Asian population has increased from 34 percent to 47 percent.<sup>1</sup>

<sup>1</sup> 2010 estimates based on 2006-2010 ACS (5-Year Estimates).

**Figure 11.2-3: Racial/Ethnic Composition (2019)**



Source: 2015-2019 ACS (5-Year Estimates).

### 11.2.3 HOUSEHOLD CHARACTERISTICS

A household is defined by the Census as all persons who occupy a housing unit. Households include families, single persons, and unrelated persons sharing a housing unit. Persons residing in group quarters such as dormitories, prisons, or convalescent homes are not considered households. The characteristics of a community’s households serve as important indicators of the type and size of housing needed in a community.

Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents, their preferences, and their ability to obtain housing that meets their needs. This section details the various household characteristics affecting housing needs.

#### 11.2.3.1 Household Type

Different household types generally have different housing needs. Seniors or young adults usually comprise the majority of the single-person households and tend to reside in apartment units, condominiums, or smaller single-family homes. Families with children often prefer single-family homes.

According to the 2015-2019 ACS, there are 25,535 households in San Ramon. Nearly half of the households in the City are families with children (Table 11.2-3). The household composition in San



Ramon is generally comprised of more families with children and less singles in comparison to the County overall. Family households make up 72.1 percent of County households compared to 79 percent in San Ramon, while single households make up 21.8 percent of County households compared to only 17.6 percent in the City.

**Table 11.2-3: Household Type (2019)**

<i>Household Type</i>	<i>San Ramon</i>		<i>Contra Costa County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Families	20,184	79.0%	284,806	72.1%
With children	12,586	49.3%	127,879	32.4%
With no children	7,598	29.8%	156,927	39.8%
Singles	4,505	17.6%	86,232	21.8%
Other non-families	846	3.3%	23,731	6.0%
Total Households	25,535	100.0%	394,769	100.0%

Source: 2015-2019 ACS (5-Year Estimates).

### 11.2.3.2 Household Size

Household size is another important indicator of housing need. The presence of families with children, students, and elderly persons, among other groups, can have different effects on the average household size in a community. For example, household size is smaller, on average, in communities where the proportion of senior residents (65+) is large in relation to the proportion families with children.

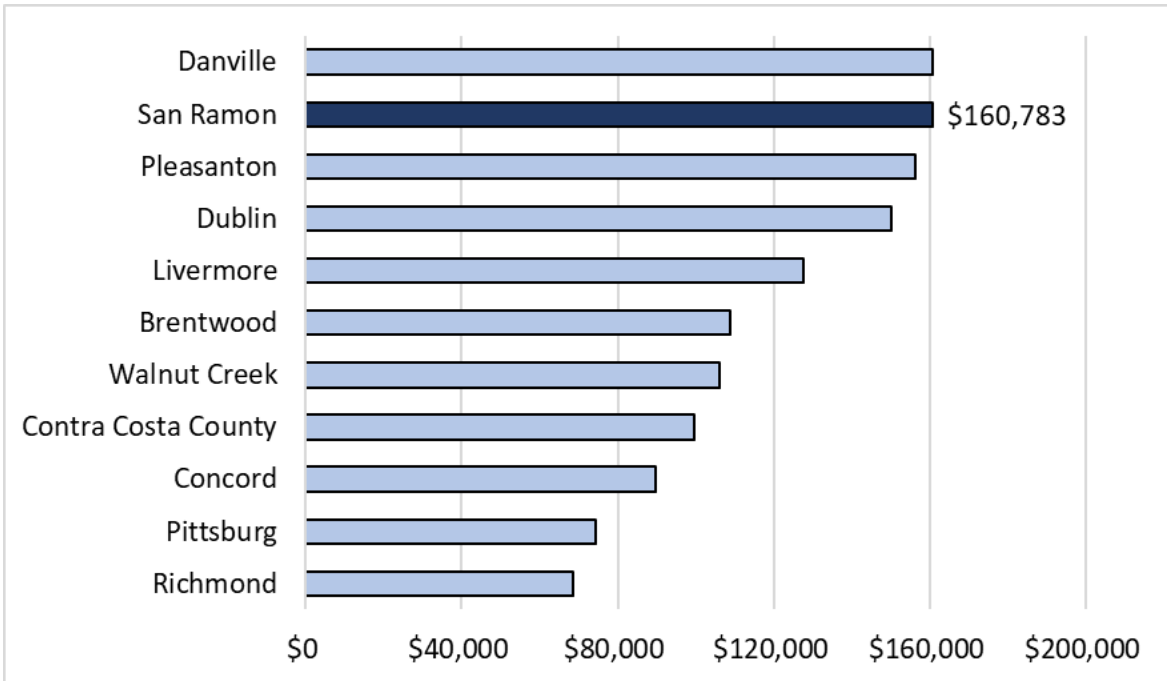
According to the California Department of Finance (DOF), the City’s average household size increased from 2.85 persons per household in 2010 to 2.95 in 2021. This increase is consistent with the relative increase in household size reported throughout the County during this time period. The average size of San Ramon households was higher than the County’s average household size of 2.87 in 2021, due to larger proportion of families with children, families with extended members, and multi-generational families. ABAG projects that San Ramon’s average household size will decline slightly to 2.77 by 2040, as the senior population continues to grow and decline of younger households who would enter or remain in the community as they begin to make decisions relating to raising a family.

### 11.2.3.3 Household Income

Income is the most important factor affecting housing opportunities, as it leads directly to the ability of households to balance housing costs with other basic necessities. While housing choices, such as tenure (owning versus renting) and location of residences are very much income-dependent, household size and type often affect the proportion of income that can be spent on housing.

The median of household income reported to the ACS by San Ramon residents is the second highest among neighboring jurisdictions (Figure 11.2-4). The City’s median household income between 2015 and 2019 (\$160,783) was substantially higher than the median income reported for the County that same period (\$99,716).

Figure 11.2-4: Median Household Income (2019)



Source: 2015-2019 ACS (5-Year Estimates).

Median household income as a statistic only provides partial insight into a community's income profile. A more detailed breakdown of households by income category can provide more information about the proportion of households in San Ramon whose limited incomes may lead them to have a higher incidence of housing problems such as overpayment (paying more than 30 percent of income on housing) or overcrowding (having more than one person per room).

According to the ACS, about six percent of households earned less than \$25,000, while 6.5 percent of City households earned incomes between \$25,000 and \$49,999 ([Table 11.2-4](#)). Approximately 17 percent of San Ramon's households earned incomes between \$50,000 and \$99,999 and 31.6 percent earned incomes between \$100,000 and \$199,999. Nearly 40 percent of San Ramon households earn \$200,000 per year or more. In comparison, the County income distribution was skewed toward the lower income levels, explaining the lower median household income reported for the Contra Costa County when compared to San Ramon.

**Table 11.2-4: Household Income Distribution (2019)**

<i>Household Income</i>	<i>% of Households</i>	
	<i>San Ramon</i>	<i>County</i>
Less than \$10,000	3.3%	3.4%
\$10,000 to \$14,999	1.0%	2.8%
\$15,000 to \$24,999	1.8%	4.9%
\$25,000 to \$34,999	2.2%	5.4%
\$35,000 to \$49,999	4.3%	8.1%
\$50,000 to \$74,999	7.5%	13.0%
\$75,000 to \$99,999	9.2%	12.6%
\$100,000 to \$149,999	17.0%	18.9%
\$150,000 to \$199,999	14.6%	11.5%
\$200,000 or more	39.2%	19.4%
Total	100.0%	100.0%

Source: 2015-2019 ACS (5-Year Estimates).

The income characteristics of San Ramon can be explained by the relatively high proportion of residents with high-wage occupations. As explained in greater detail later in this Housing Element, the ACS shows that 67 percent of San Ramon residents were employed in business, science, and arts, generally high paying occupations, compared to only 44 percent in the County overall.

The State and Federal government classify household income into several groupings based upon the relationship to the County Area Median Income (AMI), adjusted for household size. For purposes of the Housing Element, the State of California utilizes the following income groups:

- Extremely Low      0-30% AMI
- Very Low            31-50% AMI
- Low                    51-80% AMI
- Moderate            81-120% AMI
- Above Moderate    120%+ AMI

According to 2021 HUD Comprehensive Housing Affordability Strategy (CHAS) data, 83 percent of San Ramon households earned moderate or above moderate incomes (Table 11.2-5), while 17 percent of households had incomes in the extremely low, very low, and low income levels.<sup>2</sup>

<sup>2</sup> Data was obtained from the Comprehensive Housing Affordability Strategy (CHAS) prepared for HUD by the Census Bureau using 2014-2018 ACS data. CHAS data does not provide a breakdown of household income for those with more than 80 percent AMI as those households are not qualified for federal housing programs.

**Table 11.2-5: San Ramon Households by Income Category (2021)**

<i>Income Category (% of County AMI)</i>	<i>Households</i>	<i>Percent</i>
Extremely Low (30% or less)	1,540	6.1%
Very Low (31 to 50%)	1,075	4.3%
Low (51 to 80%)	1,670	6.6%
Moderate or Above (over 80%)	20,865	83.0%
<b>Total</b>	<b>25,150</b>	<b>100.0%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) (based on 2014-2018 ACS), 2021.

Note: CHAS data does not provide a separate accounting of households with incomes above 80% AMI. HUD funds are not available to households with incomes above 80% AMI.

#### **11.2.3.4 Overcrowding**

Overcrowding is typically defined as a housing unit occupied by more than one person per room.<sup>3</sup> Overcrowding typically occurs when there are not enough adequately sized units within a community, when high housing costs relative to income force too many individuals to share a housing unit than it can adequately accommodate, or when families reside in smaller units than they need to devote income to other necessities, such as food and health care. Overcrowding tends to accelerate the deterioration of housing. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are critical to enhancing quality of life.

According to the 2015-2019 ACS, 3.2 percent of housing units in the City (834 units) were overcrowded. Overcrowding disproportionately affected renters. In San Ramon seven percent of renter-occupied households are overcrowded, compared to only 1.8 percent of owner-occupied households, indicating overcrowding may be the result of an inadequate supply of larger sized rental units. While 72 percent of occupied housing units in the City had three or more bedrooms (the minimum size considered large enough to avoid most overcrowding issues for large households), only a small portion of these units (11 percent) were occupied by renters.

When compared to the County, overcrowding is not a significant issue in San Ramon. The 2015-2019 ACS shows overcrowding affected five percent of all housing units countywide, including 2.4 percent of owner units and 10.4 percent of renter units.

#### **11.2.3.5 Cost Burden**

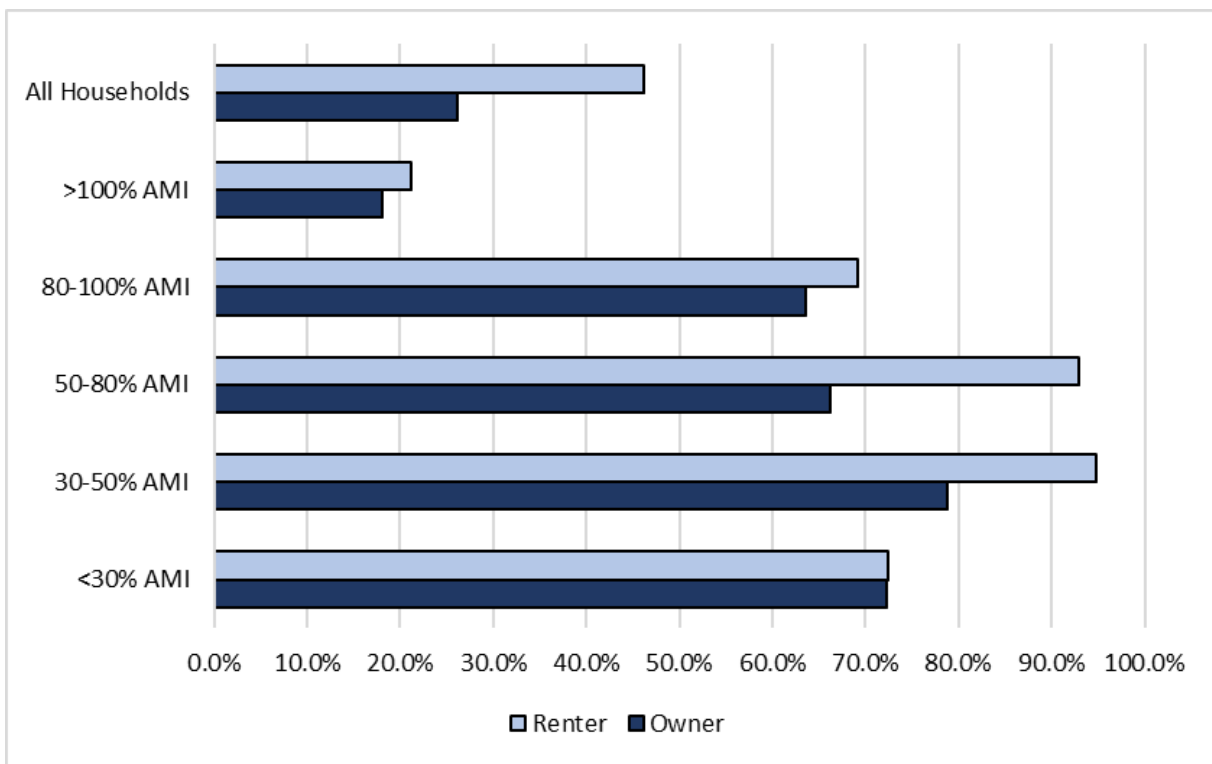
A household is considered to be cost burdened if it spends more than 30 percent of its gross household income on housing. Problems of overpayment occur when housing costs rise faster than incomes or when households are forced to pay more than they can afford for housing of adequate size, condition, and amenities to meet their needs. The prevalence of overpayment varies significantly by income, tenure, household type, and household size.

According to 2021 HUD CHAS Data, 32 percent of San Ramon households overpaid for housing. Overall, overpayment affected renters more than homeowners (46.2 percent vs. 26.1 percent

<sup>3</sup> Based on the Census Bureau's definition of "room," which excludes bathrooms, porches, balconies, foyers, halls, unfinished spaces, or half-rooms.

respectively). A closer look at the data by income category reveals that a higher proportion of renters of all income levels overpaid for housing compared to homeowners (Figure 11.2-5). Approximately 72 percent of extremely low income renters (earning less than 30 percent of the area median income (AMI)), 94.8 percent of very low income renters (earning 30-50 percent of the AMI), and 92.9 percent of low income renters (earning 50-80 percent of the AMI) experienced cost burden. Overpayment amongst extremely low income owners was similar to renter overpayment, but only 78.8 percent of very low income owners and 66.3 percent of low income renters were cost burdened. Overpayment was generally concentrated among households at the lower income ranges and affected a larger proportion of renter-households with lower incomes than owner-households. For households earning moderate incomes or above, overpayment affected a larger percentage of renters than owners, which indicates that rental housing in San Ramon is typically less affordable to moderate income households.

**Figure 11.2-5: Cost Burden by Income and Tenure (2021)**



Source: HUD CHAS (based on 2014-2018 ACS), 2021.

#### 11.2.4 SPECIAL HOUSING NEEDS

Certain groups have greater difficulty finding decent, affordable housing due to special needs and/or circumstances. Special circumstances may be related to one’s employment and income, family characteristics, disability, and household characteristics, among other factors. Consequently, some residents in San Ramon may experience a higher prevalence of housing overpayment (cost burden), overcrowding, or other housing problems.

“Special needs” groups include the following: seniors, persons with disabilities (including persons with developmental disabilities), homeless, single-parent households, large households, and migrant/farmworkers (Table 11.2-6). This section provides a detailed discussion of the housing

needs facing each particular group as well as programs and services available to address their housing needs.

**Table 11.2-6: Special Needs Groups (2019, 2020)**

<i>Special Needs Group</i>	<i>Persons</i>	<i>Households</i>	<i>% of Total</i>
Seniors (65+)	7,943	—	10.5%
With a disability	2,060	—	2.7%
Households with one or more senior	—	5,324	20.8%
Seniors living alone	—	—	5.7%
Persons with Disabilities	4,156	—	5.5%
Female-headed Households	—	4,426	17.3%
With own children	—	991	3.9%
Large Households	—	2,534	9.9%
Renter	—	430	6.1%
Owner	—	2104	11.4%
Agricultural Workers <sup>1</sup>	1	—	<0.1%
Homeless	6	—	<0.1%
<b>Total Person/Households</b>	<b>75,648</b>	<b>25,535</b>	<b>—</b>

Note:

1. All farming, fishing, and forestry occupations. Percent of civilian employed population 16 years and older.

Sources: 2015-2019 ACS (5-Year Estimates); Contra Costa County: Annual Point in Time Count Report, 2020.

#### 11.2.4.1 Seniors

Many senior-headed households have special needs due to their relatively low incomes, disabilities, or limitations, and dependency needs. Specifically, people aged 65 years and older often have four main concerns:

- **Housing:** Many seniors live alone and may have difficulty maintaining their homes.
- **Income:** People aged 65 and over are usually retired and living on a limited income.
- **Health care:** Seniors are more likely to have high health care costs.
- **Transportation:** Many of the elderly rely on public transportation; especially those with disabilities.

Although seniors comprised a relatively small proportion of San Ramon residents in 2019 (10.5 percent), the City’s senior population has seen steady growth since 2000 and is expected to continue growing, similar to trends seen Statewide. Individuals over the age of 65 suffer disproportionately from poverty: nine percent of the population over 65 lived below the poverty level, compared to 3.3 percent of the population aged 18 to 64.

In 2019, 20.8 percent of City households had one or more senior and 5.7 percent of households were seniors living alone. According to HUD Comprehensive Housing Affordability Strategy (CHAS) from 2014-2018 ACS, 22.3 percent of elderly households, with one or two seniors, are renters and 77.7 percent are owners. Cost burden is more prevalent amongst elderly renter households compared to elderly owner households. Approximately 72.7 percent of elderly renter households are cost burdened compared to only 34.1 percent of elderly owners. Of all senior households, 42.7 percent are cost burdened, and 23.7 percent are severely cost burdened.

Aside from overpayment problems faced by seniors due to their relatively fixed incomes, many seniors are faced with various disabilities. Roughly 26 percent of San Ramon's senior population was listed as having one or more disabilities in the 2015-2019 ACS. Among these disabilities, the most common were ambulatory disabilities (16 percent), independent living disabilities (13 percent), and hearing disabilities (10 percent).

### *Resources for Seniors*

Housing resources available for seniors include senior apartments and residential care facilities for the elderly (RCFE). Residential facilities such as assisted living or board and care facilities are non-medical facilities that provide a level of care that includes assistance with activities of daily living. RCFEs provide room, board, housekeeping, supervision, and personal care assistance with basic activities like personal hygiene, dressing, eating, and walking for persons 60 years and older. According to the State Department of Social Services (CDSS), as of 2021 San Ramon has 557 beds in 16 licensed RCFEs.

#### **11.2.4.2 Persons with Disabilities**

In San Ramon and elsewhere, persons with disabilities have a wide range of different housing needs, which vary depending on the type and severity of the disability as well as personal preference and lifestyle. Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. "Barrier-free design" housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this group. Also, some residents suffer from disabilities that require living in a supportive or institutional setting.

The 2015-2019 ACS defines six types of disabilities: hearing, vision, cognitive, ambulatory, self-care and independent living. The ACS defines sensory and physical disabilities as "long-lasting conditions." Mental, self-care, ambulatory, and employment disabilities are defined as conditions lasting six months or more that makes it difficult to perform certain activities. A more detailed description of each disability is provided below:

- **Hearing disability:** Refers to a person who is deaf or has a hearing impairment that makes it difficult to hear conversations, televisions, or radio broadcasts.
- **Vision disability:** Refers to a person who is blind or has serious difficulty reading or driving due to a visual impairment.
- **Cognitive disability:** Refers to a person who has a physical, mental, or emotional condition that makes it difficult to concentrate, remember or make decisions.
- **Ambulatory disability:** Refers to a person who has a serious difficulty walking or climbing stairs.

- **Self-care disability:** Refers to a person who has a serious difficulty dressing or bathing oneself.
- **Independent living disability:** Refers to a person who has a physical, mental or emotional condition that makes it difficult to do errands such as visiting a doctor’s office or shopping.

According to the 2015-2019 ACS, 5.5 percent of San Ramon residents had a disability. [Table 11.2-7](#) shows that 1.6 percent of the population experienced a hearing difficulty, one percent experienced a vision difficulty, 2.2 percent experienced a cognitive difficulty, 2.6 percent experienced an ambulatory difficulty, 1.3 percent experienced a self-care difficulty, and 2.2 percent experienced an independent living difficulty. Disabilities of all types are far more common amongst elderly residents compared to children under the age of 18 and adults aged 18 to 64. It is important to note that the sum of percentages in this dataset will not equal the percent of the population with any disability because a single individual may experience more than one disability.

Perhaps the most important factor in regard to planning for housing for persons with disabilities is that there are a wide range of different disabilities, and different people with the same ‘disability’ may have different levels of functioning which affect their housing needs and choices. People with disabilities include parents who are raising families, teenagers who are members of large families, seniors living with their spouses or children, and young people who desire to live on their own, as only a few examples.

**Table 11.2-7: Disabilities by Age and Type (2019)**

<i>Type of Disability</i>	<i>% with Disability</i>			
	<i>Under 18</i>	<i>18 to 64</i>	<i>65+</i>	<i>Total</i>
Hearing disability	0.2%	0.7%	10.4%	1.6%
Vision disability	0.6%	0.7%	4.1%	1.0%
Cognitive disability	1.2%	1.6%	8.1%	2.2%
Ambulatory disability	0.2%	1.4%	16.2%	2.6%
Self-care disability	0.1%	0.9%	6.8%	1.3%
Independent living disability	—	1.3%	13.4%	2.2%
Any disability	2.0%	3.6%	25.9%	5.5%
Total population with disability	435	1,661	2,060	4,156

Source: 2015-2019 ACS (5-Year Estimates).

San Ramon’s housing policies, as embodied in this Housing Element, promote barrier-free design in all housing so that people with disabilities have a similar range of housing choice as people without disabilities. The special housing needs of disabled persons include accessible housing units in close proximity to public services and commercial centers with special design features that alleviate the disability. State and federal laws require that a portion of all rental apartments containing five or more units are made accessible to disabled persons. The City applies standard conditions of approval to residential development projects that reflect that mandate.



San Ramon has undertaken a variety of programs in response to the housing needs of people with disabilities, including ensuring that developers of senior housing give special attention to the mobility limitations of seniors. All 160 units of the Villa San Ramon project are wheelchair accessible and are equipped with grab bars in the bathrooms. The City provided financial assistance to facilitate the construction of this project. The Muirlands at Windemere project, also assisted with local funds, provides six wheelchair accessible units, eight units meeting the accessibility standards of the Americans with Disabilities Act (ADA) and a wheelchair lift for the swimming pool area.

The City Building and Safety Services Division provides ongoing assistance to complete rehabilitation work for single-family properties and public facilities to install necessary accommodations, including installation of accessibility ramps and railings to meet handicapped accessibility. The City also actively funds improvements to curbs and gutters to include wheelchair ramps and barrier-free design and increase accessibility for disabled residents throughout the community.

### **Resources for Persons with Disabilities**

Housing for people with HIV/AIDS (Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome) is provided within the greater Contra Costa County area by the non-profit agency Shelter, Inc. Transportation service for persons with disabilities is available through the County Connection Link, operated by the Central Contra Costa Transit Authority. The County Connection LINK paratransit service provides door-to-door and dial-a-ride services to individuals whose disabilities prevent them from using lift-equipped public transit. The special service operates at similar times and in similar areas as existing non-commute (off-peak), fixed-route transit.

In 2020, the City started a ride share pilot program called GoSanRamon. Through this program, users receive a subsidized fare for Uber and Lyft rides that start and end within designated areas of the City. The service area includes parts of south and west San Ramon, as well as the San Ramon Transit Center, San Ramon Regional Medical Center, Kaiser, Alcosta Senior and Community Center, and West Dublin and Dublin/Pleasanton BART stations.

Independent Living Resource, an area non-profit organization, provides information, referral, attendant referral, advocacy, housing assistance and peer counseling to persons with disabilities. Independent Living Resource's programs and services aim to maintain or increase access to services, benefits, and other social services and the organization advises clients regarding their rights as individuals with disabilities. Housing referral services are also provided to clients by maintaining a registry of accessible, adaptable, affordable apartments and houses.

Housing resources for persons with disabilities include a number of state-licensed facilities, including 16 Residential Care Facilities for the Elderly (RCFEs) providing a total of 557 beds (as described above) and two Adult Residential Facility with 12 beds. An additional 183-bed RCFE was approved in November 2021. The new RCFE will be in the CityWalk Master Plan Area and have a mix of independent living, assisted living, and memory care.

#### **11.2.4.3 Persons with Developmental Disabilities**

State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by Section 4512 of the Welfare and Institutions Code, "developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term

shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation but shall not include other handicapping conditions that are solely physical in nature.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 360,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers. The Regional Center of the East Bay (RCEB) is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The RCEB is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the State Department of Developmental Services (DDS) provides a closer look at the disabled population. Data shown in Table 11.2-8 estimates the number of San Ramon individuals with developmental disabilities by zip code. Most persons experiencing a developmental disability in San Ramon reside in the home of a parent, family, or guardian.

**Table 11.2-8: Developmentally Disabled Residents by Age (2020)**

	<i>&lt;18 Years</i>	<i>18+ Years</i>	<i>Total</i>	<i>Residing at Home<sup>1</sup></i>
94582	163	96	259	247
94583	133	128	261	212
Total	296	224	520	459

1. Of parent, family, or guardian.

Source: California Department of Developmental Services (DDS), Consumer Count by Zip Code and Age Group, December 2020.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult. Currently, the majority of the developmentally disabled residents in San Ramon are residing at home.

### **Resources for Persons with Developmental Disabilities**

Services for persons with disabilities are typically provided by both public and private agencies. State and Federal legislation regulate the accessibility and adaptability of new or rehabilitated multi-family apartment complexes to ensure accommodate for individuals with limited physical mobility. Housing options for persons with disabilities include various community care facilities.

#### **11.2.4.4 Homeless**

According to the HUD, a person is considered homeless if he/she is not imprisoned and:

- Lacks a fixed, regular, and adequate nighttime residence;

- The primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements;
- The primary residence is an institution that provides a temporary residence for individuals that should otherwise be institutionalized; or
- The primary residence is a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

The Contra Costa Health, Housing, and Homeless Services Division conducted a point-in-time count of the regional homeless population on January 22<sup>nd</sup> and 23<sup>rd</sup>, 2020. The survey identified 2,277 homeless persons in Contra Costa County, including 707 sheltered individuals and 1,570 unsheltered individuals. Since 2015, the County’s homeless population has increased 12 percent.

The survey documented six unsheltered homeless individuals in San Ramon or less than one percent of the countywide unsheltered population. Although the point-in-time count identified six homeless persons in San Ramon, the survey represents only a snapshot reflecting those persons identified as homeless on the day of the count during a limited time frame. Many individuals and families move in and out of homelessness and shelters over the course of a year. Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult set of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of facilities that serve homeless clients.

Homelessness in San Ramon, as in other communities, results from a combination of factors, including loss of employment, inability to find a job due to lack of skills, and high housing costs in comparison to incomes. For some, homelessness may also be the result of chronic health problems, physical disabilities, mental health disabilities, or substance abuse. While the specific nature of the factors causing homelessness may vary, there are typically three root causes:

- Lack of affordable housing;
- Lack of access to affordable support services; and
- Low household incomes.

***Resources for Persons Experiencing Homelessness***

Although no homeless shelters are located within the City of San Ramon, various facilities located in Contra Costa County and the Tri-Valley area are available to provide shelter for homeless individuals and families. These facilities are categorized and described in detailed in Appendix 11-B.

The City will continue to support the Contra Costa County Continuum of Care (CoC) Board and supporting agencies and organizations to address the problem of homelessness throughout the County. The City will also continue to analyze and address impediments to the provision of housing for the homeless and near homeless by facilitating and encouraging the development of affordable housing and facilities for the homeless, including homeless shelters, transitional housing, single room occupancy units, and permanent supportive housing.

**11.2.4.5 Single Parent Households**

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Female-headed families with children are considered a vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes.

The 2015-2019 ACS showed that single parents comprised approximately five percent of San Ramon households. Of these the five percent, 1.1 percent were male-headed single-parent households and 3.9 percent were female-headed single-parent households. Female-headed families have a higher incidence of poverty when compared to all households.

**Resources for Single Parent Households**

Female-headed households need affordable housing in areas suitable for child-rearing and with access to transit networks, schools and parks, and daily services. The City offers housing programs and supportive services (e.g. child care subsidies and recreational programs) for lower and moderate income households that also benefit female-headed households.

The City has also been working on a priority preference system for below market rate (BMR) units. The Preserve project included 28 for-sale units with priority preference for seniors, persons with disabilities, homeless, single head of household, veterans, and public service employees that are employed to provide services within San Ramon such as teachers and first responders.

**11.2.4.6 Large Households**

Large households are defined as those consisting of five or more members. These households comprise a special need group because of the often limited supply of adequately sized and affordable housing units in a community. To save for other basic necessities such as food, clothing, and medical care, it is common for lower income large households to reside in smaller units, which frequently results in overcrowding.

Based on 2015-2019 ACS estimates, nearly 10 percent of the total number of households in San Ramon contained five or more people. Of these large households, approximately 83 percent owned the units they occupied and 17 percent rented. In comparison, an estimated 71 percent of smaller households were homeowners and 29 percent were renters.

**Resources for Large Households**

Finding rental housing with more than two bedrooms is a typical problem for large families, particularly renters with lower income levels. Of the 18,626 housing units in San Ramon with three or more bedrooms at the time of the 2015-2019 ACS, only 10.6 percent were occupied by renters. Due to the limited supply of adequately sized rental units and affordable homeownership opportunities to accommodate large-family households, large families face additional difficulty in locating housing that is adequately sized and affordably priced. San Ramon has a large proportion of housing units with three or more bedrooms. According to the 2015-2019 ACS, nearly 72 percent of housing units in San Ramon have three or more bedrooms compared to only 65.9 percent countywide. The issue is with mismatch between availability and affordability. Housing Choice Voucher is a program that can assist very lower income large renter-households in accessing adequately sized housing.

#### 11.2.4.7 Migrant and/or Farm Workers

San Ramon is an urbanized area of Contra Costa County and has only 1.81 acres of land zoned for agricultural use. According to the 2015-2019 ACS, one resident of San Ramon was employed in farming, fishing, and forestry occupations. Less than one percent of County residents were employed in these occupations. Therefore, San Ramon has no specific need for farmworker housing.

Within the City's Sphere of Influence (SOI), 2,244 acres of land are pre-zoned for Agriculture (AG). However, these lands are located in the unincorporated County areas and governed by the land use policies of Contra Costa County. Regionally, the 2017 US Department of Agriculture Census, 161 farms are located in the County, employing about 1,310 farm workers. Among these farms, nine farms employ about 105 migrant workers. Also, 80 farms employ about 304 seasonal workers.

#### *Resources for Migrant and/or Farm Workers*

As mentioned above, only one resident in San Ramon was employed in farming, fishing, and forestry occupations. No special programs target this population in San Ramon but they can be generally assisted with Housing Choice Vouchers or other affordable housing resources.

#### 11.2.4.8 Extremely Low Income (ELI) Households

Extremely low income households are considered households earning 30 percent or less than the area median income (AMI). Extremely low income households are more likely to experience housing problems and cost burden. There are approximately 470 ELI owner-households, representing 2.6 percent of owners citywide, and 1,070 ELI renter-households, representing 15 percent of renters citywide. A slightly larger proportion of ELI renter-households experience housing problems and cost burden compared to ELI owner-households; 73.4 percent of ELI renter-households and 71.3 percent of ELI owner-households experience one or more housing problem. In comparison, 50.8 percent of renter-households and 27.2 percent of owner-households citywide experience one or more housing problem. It is relevant to note that high rates of housing problems and cost burden are not isolated to extremely low income households alone. Very low income households earning 30 to 50 percent of the AMI and low income households earning 50 to 80 percent of the AMI have higher rates of housing problems and cost burden compared to extremely low income households.

Overall, 6.1 percent of households citywide are ELI households. In comparison, 12.3 percent of households countywide are in the extremely low income category. According to HUD CHAS data based on the 2014-2018 ACS, the largest proportion of Black/African American households are ELI households compared to other racial/ethnic groups. Approximately 9.5 percent of Black/African American households are ELI households, followed by 7.3 percent of White households, 4.7 percent of Asian households, and 4.1 percent of Hispanic households. No ELI American Indian or Pacific Islander households were counted in this dataset. Racial/ethnic, income, and housing problem demographics are further described in Appendix 11.E, Affirmatively Furthering Fair Housing, of this Housing Element.

**Table 11.2-9: Extremely Low Income (ELI) Households by Tenure and Housing Problems**

	<i>Owner</i>		<i>Renter</i>		<i>Total</i>
	<i>Households</i>	<i>Percent</i>	<i>Households</i>	<i>Percent</i>	
ELI Households	470	2.6%	1,070	15.0%	1,540
With Housing Problem	335	71.3% <sup>1</sup>	785	73.4% <sup>1</sup>	1,120
With Cost Burden	340	72.2% <sup>1</sup>	775	72.4% <sup>1</sup>	1,110
Total Households	18,030	100%	7,120	100%	25,150

Note:

1. Percent of ELI households alone.

Source: HUD CHAS Data (based on 2014-2018 ACS), 2021.

### *Resources for ELI Households*

As mentioned above, the City offers housing programs and supportive services (e.g. child care subsidies and recreational programs) for lower and moderate income households that may benefit extremely low income households. The following assisted housing units are also located in San Ramon, serving lower income families:

- Canyon Oaks at Windemere (249 affordable units)
- Falcon Bridge (256 affordable units)
- Cornerstone at Gale Ranch (102 affordable units)
- Mill Creek at Windemere (399 affordable units)
- Muirlands at Windemere (350 affordable units)
- Cornerstone at Gale Ranch (164 affordable units)
- Highlands Point (293 affordable units)
- Seville at Gale Ranch (165 affordable units)
- Valencia at Gale Ranch (186 affordable units)
- Deer Creek South (185 affordable units)

There are also three assisted rental projects serving lower income seniors, including extremely low income seniors: Villa San Ramon (32 affordable units), Valley Vista (104 affordable units), and Deer Creek North (264 affordable units)..

The Housing Choice Voucher Program, managed by the County, also serves very low and extremely low income families, elderly households, and persons with disabilities.

The City aims to provide additional resources for ELI households through programs outlined in this Housing Element, including Program 1, Neighborhood Preservation Program, Program 5, Preservation of Existing Affordable Housing Stock, Program, 6, Housing Choice Voucher, Program 8, Inclusionary Housing and Commercial Linkage Fee, Program 10, Affordable and Special Needs Housing Development, and Program 21, Regional Partnership for Affordable Housing. Additional fair housing actions, outlined under Program 22, Meaningful Actions to Affirmatively Further Fair Housing, also aim to increase housing opportunities for lower income households. While there are

resources available for ELI households, they remain a vulnerable group throughout the region, including in San Ramon.

## 11.2.5 ECONOMIC AND TRANSPORTATION

### 11.2.5.1 Employment

Employment has an important impact on housing needs. Incomes associated with different jobs and the number of workers in a household determines the type and size of housing a household can afford. In some cases, the types of jobs themselves can affect housing needs and demand (such as in communities with military installations, college campuses, and large amounts of seasonal agriculture). Employment growth typically leads to strong housing demand, while the reverse is true when employment contracts.

San Ramon’s occupation profile of residents generally reflects the occupational profile of Contra Costa County residents, with the exception that a higher proportion of City residents were employed in management, business, science, and arts occupations according to the 2015-2019 ACS (Table 11.2-10). Approximately 67 percent of San Ramon residents were employed in these high paying occupations compared to only 44 percent in the County overall. Sales and Office occupations accounted for the second largest proportion of occupations held by City and County residents (18.4 percent and 21.1 percent respectively). The County had higher proportions of residents employed in services occupations, natural resource, construction, and maintenance occupations, and production, transportation, and material moving occupations compared to the City.

As reported by the California Employment Development Department (EDD), San Ramon’s unemployment rate (3.5 percent) in October of 2021 was lower than the countywide unemployment rate (5.3 percent). The number of unemployed residents living in San Ramon represented only 4.5 percent of unemployed persons living throughout Contra Costa County at the time of the report.

Table 11.2-10: Employment Profile (2019)

<i>Occupation of Residents</i>	<i>San Ramon</i>			<i>Contra Costa County</i>		
	<i>#</i>	<i>%</i>	<i>Median Earnings</i>	<i>#</i>	<i>%</i>	<i>Median Earnings</i>
Management, business, science, and arts	25,564	67.3%	\$118,887	246,904	44.1%	\$85,879
Service	3,232	8.5%	\$21,375	100,424	18.0%	\$24,410
Sales and office	6,978	18.4%	\$53,429	118,041	21.1%	\$40,350
Natural resources, construction, and maintenance	863	2.3%	\$61,941	43,218	7.7%	\$48,929
Production, transportation, and material moving	1,353	3.6%	\$36,123	50,779	9.1%	\$35,391
Total	37,990	100.0%	\$94,646	559,366	100.0%	\$51,591

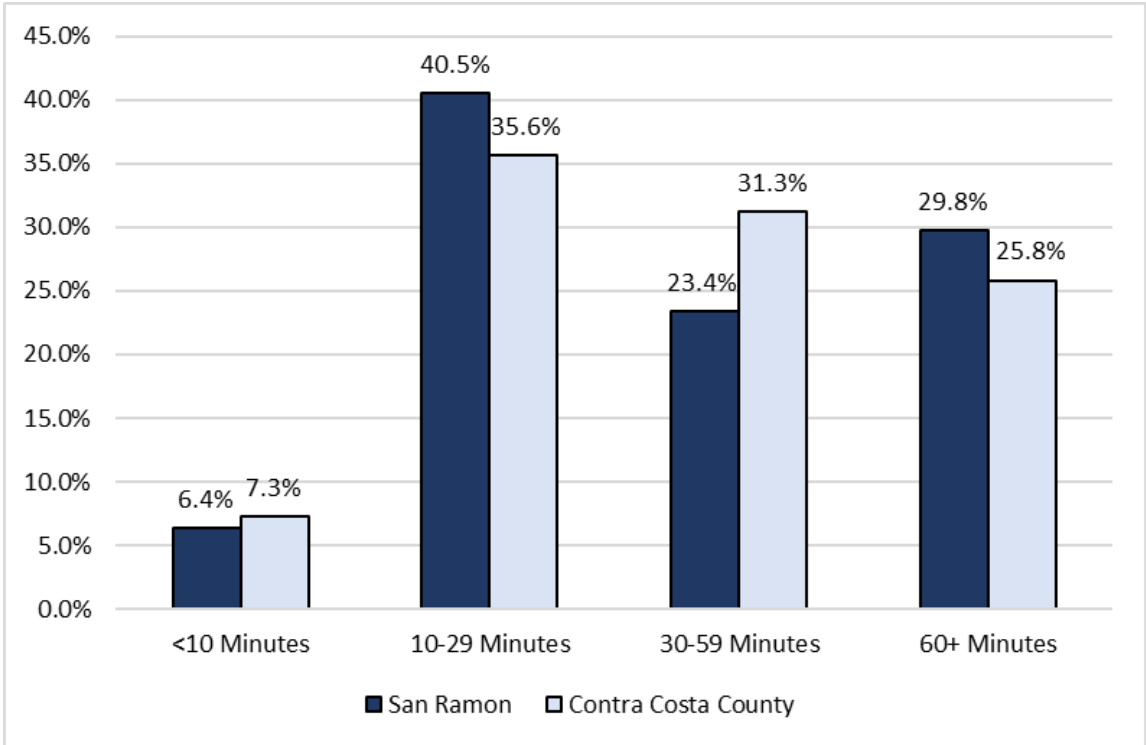
Note: Civilian employed population 16 years and older.

Source: 2015-2019 ACS (5-Year Estimates).

**11.2.5.2 Commuting Patterns**

Commuting patterns demonstrate the relationship between housing to employment opportunities. Figure 11.2-6 shows travel time for workers age 16 and over in San Ramon and the Contra Costa region according to the 2015-2019 ACS. Of all employed residents, 8.9 percent in San Ramon and 6.6 percent in the County worked from home. A large portion of the employed San Ramon residents who did not work from home worked relatively close to their places of employment (47 percent had travel times to work of less than 30 minutes). An additional 23.4 percent had commutes between 30 to 59 minutes and the remaining 29.8 percent had commutes of 60 minutes or longer. San Ramon residents had comparable average commutes to employed residents of the County overall (38.8 minutes vs. 38.7 minutes).

**Figure 11.2-6: Travel Time to Work (2019)**



Note: Data includes workers 16 years and older who did not work from home.  
 Source: 2015-2019 ACS (5-Year Estimates).

A larger proportion of San Ramon residents drove alone to work according to the 2015-2019 ACS and a smaller proportion of residents carpooled, took public transportation, or walked when compared to residents countywide (Table 11.2-11). A larger proportion of San Ramon residents also worked from home compared to residents throughout the County.



**Table 11.2-11: Means of Transportation to Work (2019)**

<i>Means of Transportation</i>	<i>San Ramon</i>	<i>County</i>
Drove Alone	72.0%	67.5%
Carpooled	8.2%	11.5%
Public Transportation	9.1%	10.9%
Walked	0.8%	1.6%
Taxi, motorcycle, bicycle, or other	1.0%	2.0%
Worked at home	8.9%	6.6%
<b>Total</b>	<b>37,501</b>	<b>544,376</b>

Note: Workers 16 years and older.  
Source: 2015-2019 ACS (5-Year Estimates).

### 11.2.5.3 Jobs/Housing Balance

Balancing employment and housing opportunities is an important issue for San Ramon at both the local and regional level. The right mix of housing units with jobs can help reduce traffic congestion, improve air quality, and secure an adequate labor supply for businesses in San Ramon. An improved jobs/housing balance can also help reduce the effects of housing cost burden as lower transportation costs can increase the amount of discretionary income available for other essentials, including housing.

Until the early 1980s, the City of San Ramon was primarily a bedroom community for the major employment centers in the Bay Area: San Francisco, Oakland, and San Jose. The development of the Bishop Ranch Business Park, beginning in 1981, has transformed the City into a significant regional employment center itself. According to the San Ramon Economic Development Services Division, the City’s top employers include companies from the oil and gas (Chevron USA Inc.), financial (Bank of the West), telecommunications (AT&T and Sprint PCS), and business services (Robert Half International Inc.) sectors.

The jobs/housing ratio is a concept that correlates economic growth with the anticipated increase in demand for housing. As of 2021, an estimated 37,301 jobs are available in the City. The State Department of Finance estimates 29,472 housing units as of January 2021, equating to a jobs-housing ratio of 1.26. Pending U.S. Census data may modify the current jobs/housing ratio.

The availability of affordable housing plays a major role in employers’ locational decisions. The lack of affordable housing also contributes to longer commutes and increased congestion as local workers are forced to live in more distant areas due to high housing costs. A range of housing options and prices serves complimentary social and economic development functions. First, it allows new buyers and renters to enter the San Ramon housing market, settle into the community, and stay in the City as their housing needs change. Second, recruitment and retention of employees are significant challenges for companies. Employers looking to expand or relocate their business often seek out communities with a diverse and stable labor market.

**11.2.6 HOUSING CHARACTERISTICS**

A community’s housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age and condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of San Ramon in an attempt to identify how well the current housing stock meets the needs of current and future residents of the City.

**11.2.6.1 Housing Unit Growth and Type**

San Ramon has experienced strong housing growth since 2000. The total number of housing units increased 50.5 percent between 2000 and 2010 and 11.2 percent from 2010 to 2020. San Ramon’s housing growth has consistently outpaced countywide housing growth as well as growth experienced in most surrounding communities (Table 11.2-12).

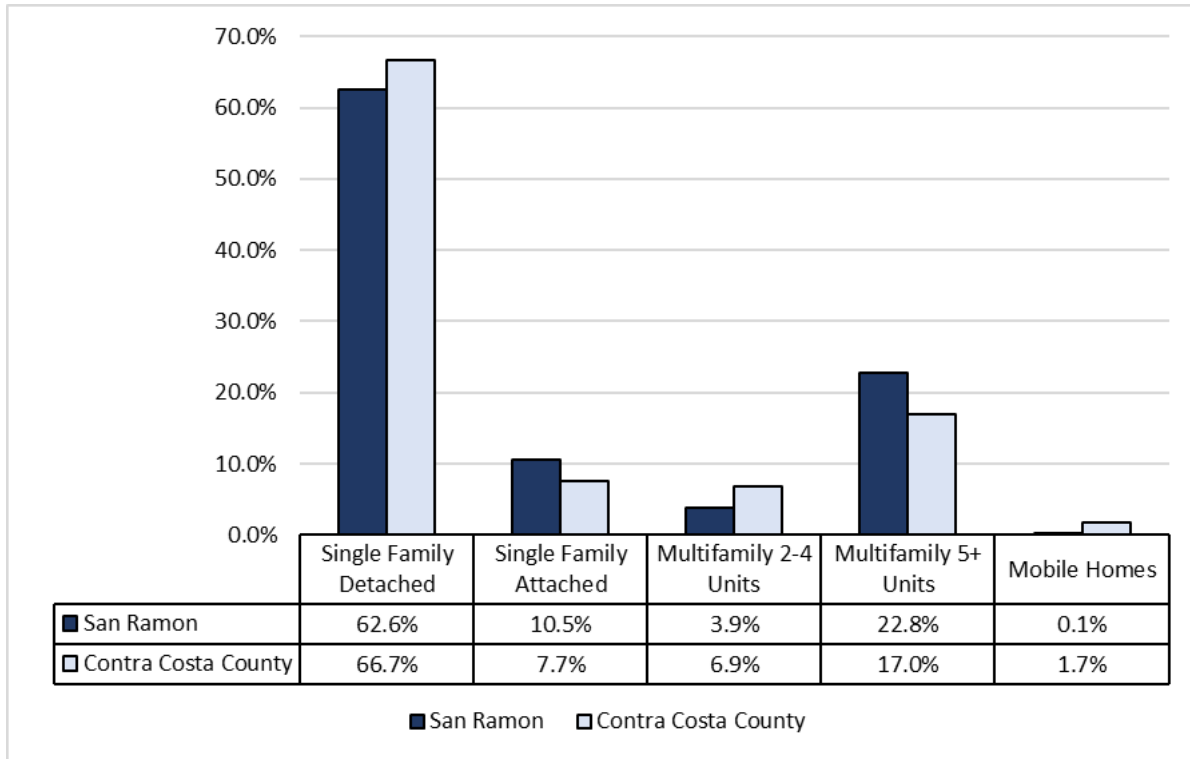
**Table 11.2-12: Housing Growth (2000-2020)**

<i>Jurisdiction</i>	<i>2000</i>	<i>2010</i>	<i>2020</i>	<i>% Change</i>	
				<i>2000-2010</i>	<i>2010-2020</i>
Brentwood	7,767	17,523	21,228	125.6%	21.1%
Concord	44,967	47,125	47,597	4.8%	1.0%
Danville	15,336	15,934	16,101	3.9%	1.0%
Dublin	9,889	15,782	24,426	59.6%	54.8%
Livermore	26,550	30,342	32,708	14.3%	7.8%
Pittsburg	18,379	21,126	24,078	14.9%	14.0%
Pleasanton	23,987	26,053	29,624	8.6%	13.7%
Richmond	36,151	39,328	40,375	8.8%	2.7%
San Ramon	17,425	26,222	29,146	50.5%	11.2%
Walnut Creek	31,480	32,681	34,251	3.8%	4.8%
County	354,577	400,263	423,342	12.9%	5.8%

Source: US Census Bureau, 2000, 2010, and 2020 Census.

San Ramon’s housing stock is more diverse than the countywide housing stock. In 2020, single-family detached homes made up 63 percent of the housing stock, while single-family attached homes comprised 11 percent (Figure 11.2-7). Another four percent consisted of multi-family units with two to four units per structure and 23 percent were multi-family with five or more units per structure. In comparison, approximately 67 percent of the Contra Costa County housing stock consisted of single-family detached homes, eight percent were single-family attached homes, seven percent were multi-family with two to four units per structure, and 17 percent were multi-family with five or more units per structure. San Ramon has a smaller proportion of mobile homes compared to the County.

Figure 11.2-7: Housing Stock Composition (2020)



Source: DOF, E-5: Population and Housing Estimates, 2020.

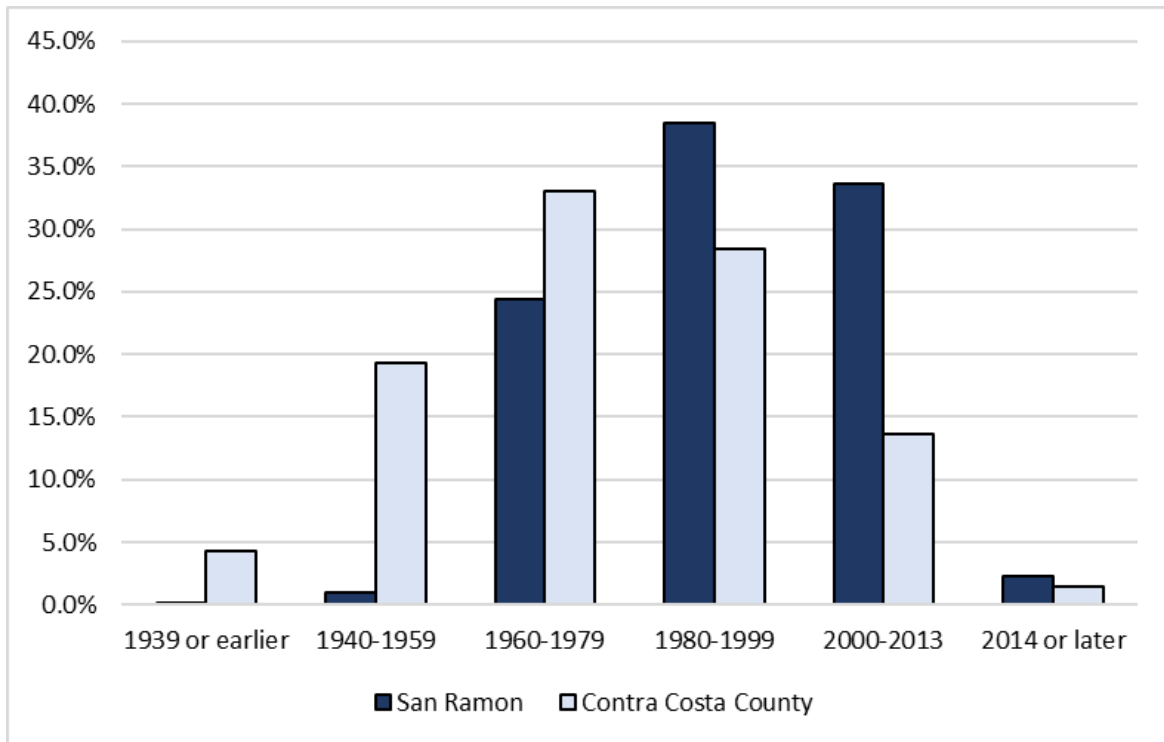
### 11.2.6.2 Housing Age and Condition

Housing age can be an important indicator of housing condition within a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus, maintaining and improving housing quality is an important goal for the City. Overall, the housing stock in San Ramon is in excellent condition, a reflection of the City’s relative young age. As of 2019, approximately a quarter of the City’s dwelling units were built before 1980, including only 1.2 percent built prior to 1960 (Figure 11.2-8). A much larger proportion of San Ramon’s housing stock was constructed after 1980 when compared to the County (74.4 percent v. 43.4 percent).

A general rule in the housing industry is that structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Therefore, assuming a straight line of production during the 1990s, an estimated 4,646 units (17.5 percent of the housing stock), would be of sufficient age to be susceptible to deterioration requiring maintenance or rehabilitation as of 2021. The City’s Building and Safety Department manages code enforcement and neighborhood preservation. The Neighborhood Preservation Inspector’s duties and services include: responding to citizen inquiries, ideas and viewpoints by investigating alleged violations of the City Municipal Code, Zoning Code and other related laws; initially, seeking voluntary compliance if there is no immediate life and safety danger; actively pursuing compliance when violations of the City Municipal or Zoning Code exist through administrative, civil or criminal remedies; and coordinating with other agencies for cross-jurisdictional violations.

According to San Ramon’s Building Inspector and Code Enforcement Officer, the City is in good condition overall. According to the City’s Building Official, there were zero (0) cases opened in 2021 related to housing stock conditions. The Building Official also estimated that zero (0) homes were in need of substantial rehabilitation and/or replacement. Additional information about substandard housing conditions and aging housing units is included in Appendix 11-E, Affirmatively Furthering Fair housing (AFFH).

Figure 11.2-8: Year Structure Built (2019)



Sources: 2015-2019 ACS (5-Year Estimates).

### 11.2.6.3 Housing Tenure and Availability

Housing tenure and vacancy rates are important indicators of the supply and cost of housing. Housing tenure refers to whether a unit is owned or rented. Vacancies are an important housing market indicator in that the vacancy rate often influences the cost of housing and reflects the match between housing demand and availability.

#### *Tenure*

According to the Census, approximately 72 percent of San Ramon households were occupied by homeowners, while the remaining 28 percent were occupied by renters (Table 11.2-13). San Ramon has a slightly higher proportion of owners compared to the County (66 percent) and has a tenure generally compatible to the neighboring Pleasanton and Livermore. In comparison, a larger proportion of households owned their homes in Brentwood and Danville, whereas the proportion of renter-households was higher in Concord, Dublin, Pittsburg, Richmond, and Walnut Creek.

**Table 11.2-13: Housing Tenure (2019)**

<i>Jurisdiction</i>	<i>Percent of Occupied Units</i>	
	<i>Owner</i>	<i>Renter</i>
Brentwood	77.2%	22.8%
Concord	59.9%	40.1%
Danville	83.8%	16.2%
Dublin	65.5%	34.5%
Livermore	72.4%	27.6%
Pittsburg	54.3%	45.7%
Pleasanton	69.9%	30.1%
Richmond	49.8%	50.2%
San Ramon	72.4%	27.6%
Walnut Creek	64.5%	35.5%
Contra Costa County	65.9%	34.1%

Source: 2015-2019 ACS (5-Year Estimates).

***Vacancy***

A certain number of vacant units are needed to moderate the cost of housing, allow sufficient choice for residents, and provide an incentive for unit upkeep and repair. Specifically, a vacancy rate of 1.5 to two percent for ownership housing and five to six percent for rental housing is considered necessary to balance demand and supply for housing.

**11.2.7 HOUSING COSTS AND AFFORDABILITY**

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of housing cost burden and overcrowding. This section summarizes the cost and affordability of the housing stock to San Ramon residents.

**11.2.7.1 Homeownership Market**

The Corelogic publishes median home sales price data for cities and counties throughout the State. San Ramon had the second highest median home sales price (\$1,520,000) among nearby jurisdictions in Contra Costa County in August 2021, an increase of 36.6 percent from a year earlier (Table 11.2-14). Prices increased only 7.4 percent countywide during the same period. The median home price in San Ramon was significantly higher than the countywide median of \$773,500.

Data was also obtained from the Multiple Listing Service (MLS) to facilitate a more thorough analysis of San Ramon’s home sale market. The MLS listed 89 detached home, 16 townhomes, and 39 condominiums for sale in October 2021 (Table 11.2-15). The median asking price for any unit was \$1,250,000, with a range of \$419,900 to \$2,880,000. Detached units were priced higher (\$1,549,000 median) than townhomes (\$815,000 median) and condos (\$660,000 median), with median asking prices increasing with unit size.

**Table 11.2-14: Median Home Sale Price (2020-2021)**

<i>Jurisdiction</i>	<i>August 2020</i>	<i>August 2021</i>	<i>% Change</i>
Brentwood	\$685,000	\$775,000	13.1%
Concord	\$675,000	\$704,000	4.3%
Danville	\$1,411,250	\$1,774,000	25.7%
Dublin	\$930,000	\$1,075,500	15.6%
Livermore	\$800,000	\$975,000	21.9%
Pittsburg	\$485,000	\$605,500	24.8%
Pleasanton	\$1,168,000	\$1,600,000	37.0%
Richmond	\$579,500	\$650,000	12.2%
San Ramon	\$1,112,750	\$1,520,000	36.6%
Walnut Creek	\$970,250	\$931,500	-4.0%
Contra Costa County	\$720,000	\$773,500	7.4%

Source: Corelogic.com, California Home Sale Activity by City, August 2021.

**Table 11.2-15: Home Sales Market (2021)**

<i>Unit Type</i>	<i>Bedrooms</i>	<i>Units Listed</i>	<i>Range</i>	<i>Median</i>	<i>Average</i>
Detached Homes	2	4	\$799,000-\$995,500	\$854,975	\$876,112
	3	17	\$775,000-\$3,300,000	\$1,348,000	\$1,409,164
	4	57	\$1,049,000-\$2,880,000	\$1,588,000	\$1,601,259
	5	9	\$1,349,990-\$2,099,995	\$2,049,000	\$1,862,332
	6	2	\$2,249,900-\$2,500,000	\$2,374,950	\$2,374,950
Townhomes	2	3	\$625,000-\$775,000	\$628,000	\$676,000
	3	10	\$699,000-\$1,250,000	\$872,000	\$908,840
	4	3	\$699,000-\$998,000	\$928,000	\$875,000
Condominiums	1	6	\$419,900-\$500,000	\$486,500	\$475,150
	2	23	\$445,000-\$935,000	\$665,000	\$653,250
	3	9	\$558,000-\$1,150,000	\$849,000	\$839,856
	4	1	\$979,000	\$979,000	\$979,000

Source: MLS Real Estate Database, Zip Realty.com accessed on 10/19/2021.

**11.2.7.2 Rental Market**

Websites were searched in October 2021 and rental price information was collected for 12 market rate apartment complexes within the City (Table 11.2-16). In October, rents for studio apartment units ranged from \$2,366 to \$2,399 per month, while one-bedroom units rented for \$1,999 to \$2,584. Larger units were more expensive. Rents for two-bedroom units ranged from \$2,327 to \$3,664. Three-bedroom units at two developments were offered at rents ranging from \$3,293 to \$3,334 per month.

**Table 11.2-16: Rental Apartment Market (2021)**

<i>Apartment Complex</i>	<i>Studio</i>	<i>1 BR</i>	<i>2 BR</i>	<i>3 BR</i>
Bel Air	\$2,399	\$2,399 – \$2,559	\$2,549 – \$3,664	--
Bollinger Crest Apartments	--	--	\$3,095 - \$3,195	--
Bridges at San Ramon	--	\$2,194 – \$2,395	\$2,735 – \$2,750	--
Canyon Creek	--	\$2,290 – \$2,474	\$2,463 – \$2,780	--
Canyon Oaks at Windemere	--	\$2,199 – \$2,299	\$2,564 – \$3,010	\$3,334
Canyon Woods	\$2,366 – \$2,392	\$2,576	\$3,337 – \$3,437	--
Country Brook Rental Condos	--	\$2,327 – \$2,584	\$2,536 – \$2,543	--
Crow Canyon	--	\$1,999 – \$2,571	\$2,499 – \$2,859	\$3,293
Foothill - Twin Creeks Condos	--	--	\$2,882 - \$2,992	--
Mill Creek	--	\$2,199 – \$2,449	\$2,624 – \$3,010	\$3,334
Promontory View	--	\$2,075 - \$2,260	\$2,495 – \$2,795	\$3,295
The Seasons	--	--	\$2,327 – \$3,584	--

Sources: Apartments.com, accessed 10/20/2021.

**11.2.7.3 Market Affordability Summary**

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

HUD conducts annual household income surveys nationwide to determine a household’s eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits that can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison than those at the upper end. The maximum affordable home and rental prices for residents of Contra Costa County are shown in [Table 11.2-17](#).

**11.2.7.4 Affordability by Household Income**

[Table 11.2-17](#) shows the maximum amount that a household can pay for housing each month without incurring a cost burden. This amount can be compared to current housing asking prices ([Table 11.2-15](#)) and market rental rates ([Table 11.2-16](#)) to determine what types of housing opportunities a household can afford.

**Extremely Low income Households:** Extremely low income households earn 30 percent or less of the County area median income—up to \$28,800 for a one-person household and up to \$44,400 for a five-person household in 2021. Extremely low income households cannot afford market-rate rental or ownership housing in San Ramon.

**Very Low income Households:** Very low income households earn between 31 percent and 50 percent of the County area median income – up to \$47,950 for a one-person household and up to \$74,000 for a five-person household in 2021. Given the costs of single-family homes and condominiums in San Ramon, very low income households would not be able to afford to own a home in the City. Similarly, very low income renters could not afford market-rate rental units in San Ramon.

**Low income Households:** Low income households earn between 51 percent and 80 percent of the County’s area median income - up to \$76,750 for a one-person household and up to \$118,400 for a five-person household in 2021. Based on the asking prices of homes and condominiums advertised for sale in October 2021 ([Table 11.2-15](#)), no units would be affordable to low income households. In October of 2021, some one- and two-bedroom units may be affordable to two- and three-person households; however, adequately sized apartment units affordable to larger low income households are limited ([Table 11.2-16](#)).

**Median income Households:** There are no for-sale housing units affordable to median income households based on October 2021 listings. Although two- and three-person households can afford some of the apartment units listed for rent, there are no units suitable and affordable for singles or large households with median incomes.

**Moderate income Households:** Moderate income households earn between 101 percent and 120 percent of the County’s Area Median Income. There are some condominiums affordable to two-, three-, and four-person moderate income households; however, all single-family homes are unaffordable to even moderate income households. Moderate income households have affordable rental opportunities that are suitable for all housing sizes.



**Table 11.2-17: Housing Affordability Matrix – Contra Costa County (2021)**

<i>Household</i>	<i>Annual Income Limits</i>	<i>Affordable Monthly Housing Cost</i>	<i>Housing Costs</i>			<i>Affordable Price</i>	
			<i>Rental Utilities (Multifamily)</i>	<i>Ownership Utilities (SFH)</i>	<i>Taxes/ Ins. (Owner)</i>	<i>Sale</i>	<i>Rent</i>
<b>Extremely Low Income (0-30% AMI)</b>							
1-Person	\$28,800	\$720	\$184	\$214	\$252	\$66,940	\$536
2-Person	\$32,900	\$823	\$197	\$230	\$288	\$80,282	\$625
3-Person	\$37,000	\$925	\$236	\$281	\$324	\$84,378	\$689
4 Person	\$41,100	\$1,028	\$274	\$334	\$360	\$87,947	\$754
5 Person	\$44,400	\$1,110	\$318	\$388	\$389	\$87,936	\$792
<b>Very Low Income (30-50% AMI)</b>							
1-Person	\$47,950	\$1,199	\$184	\$214	\$420	\$148,952	\$1,015
2-Person	\$54,800	\$1,370	\$197	\$230	\$480	\$174,071	\$1,173
3-Person	\$61,650	\$1,541	\$236	\$281	\$539	\$189,944	\$1,305
4 Person	\$68,500	\$1,713	\$274	\$334	\$599	\$205,290	\$1,439
5 Person	\$74,000	\$1,850	\$318	\$388	\$648	\$214,700	\$1,532
<b>Low Income (50-80% AMI)</b>							
1-Person	\$76,750	\$1,919	\$184	\$214	\$672	\$272,290	\$1,735
2-Person	\$87,700	\$2,193	\$197	\$230	\$767	\$314,968	\$1,995
3-Person	\$98,650	\$2,466	\$236	\$281	\$863	\$348,399	\$2,230
4 Person	\$109,600	\$2,740	\$274	\$334	\$959	\$381,304	\$2,466
5 Person	\$118,400	\$2,960	\$318	\$388	\$1,036	\$404,847	\$2,642
<b>Median Income (100% AMI)</b>							
1-Person	\$87,900	\$2,198	\$184	\$214	\$769	\$320,041	\$2,014
2-Person	\$100,500	\$2,513	\$197	\$230	\$879	\$369,785	\$2,315
3-Person	\$113,050	\$2,826	\$236	\$281	\$989	\$410,069	\$2,590
4 Person	\$125,600	\$3,140	\$274	\$334	\$1,099	\$449,825	\$2,866
5 Person	\$135,650	\$3,391	\$318	\$388	\$1,187	\$478,722	\$3,073
<b>Moderate Income (100-120% AMI)</b>							
1-Person	\$105,500	\$2,638	\$184	\$214	\$923	\$395,414	\$2,454
2-Person	\$120,550	\$3,014	\$197	\$230	\$1,055	\$455,651	\$2,816
3-Person	\$135,650	\$3,391	\$236	\$281	\$1,187	\$506,855	\$3,155
4 Person	\$150,700	\$3,768	\$274	\$334	\$1,319	\$557,318	\$3,494
5 Person	\$162,750	\$4,069	\$318	\$388	\$1,424	\$594,780	\$3,751

Notes: Health and Safety code definitions of affordable housing costs (30% of household income); 35% of monthly affordable cost for taxes and insurance; 10% down payment; and 3% interest rate for a 30-year fixed-rate mortgage loan. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

Source: 2021 HCD State Income Limits - Contra Costa County; Housing Authority of Contra Costa County Utility Allowance Schedules, 2020; Veronica Tam & Associates, 2021.

**11.2.8 ASSISTED HOUSING UNITS AT RISK OF CONVERTING TO MARKET RATE RENTS**

Housing that receives governmental assistance is often a significant source of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in San Ramon, evaluates the potential of such housing to convert to market rate during a ten-year planning period (2023 to 2033), and analyzes the options and associated costs to preserving these units.

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

**Table 11.2-18** provides the inventory of assisted rental housing units in San Ramon as of January 2022. Of the 2,749 total assisted units within 13 developments, 1,006 units in four developments are at risk of converting to market-rate during the 2023 to 2033 period.

**Mill Creek at Windemere:** Mill Creek is a moderate income property in Dougherty Valley that has 400 units and is governed by an affordable agreement with Contra Costa County pursuant to an inclusionary agreement. Of the 400 units, 399 are income restricted. There was no subsidy provided to this project. The 20-year regulatory agreement for rental to moderate income households expires in 2027.

**Canyon Oaks at Windemere:** Canyon Oaks is a moderate income property in Dougherty Valley that is governed by an affordable agreement with Contra Costa County pursuant to an inclusionary requirement. There was no subsidy provided to the 250-unit project. Of the 250 units, 249 are income restricted. The 20-year regulatory agreement for rental to moderate income will expire in 2026.

**Falcon Bridge.** Falcon Bridge is a moderate income property located at 500 Copperset Road. Falcon Bridge has 256 units, all of which are income restricted. The affordability agreement for this development project expires in 2022.

**Cornerstone at Gale Ranch:** Cornerstone is a moderate, low, and very low income property in Dougherty Valley that is governed by an affordable agreement with Contra Costa County pursuant to an inclusionary requirement. There was no subsidy provided to the 266-unit project. The 20-year regulatory agreement for rental with 102 moderate income units will expire in 2026. The 30-year regulatory agreement for rental with 164 low and very low income units will expire beyond the 10-year planning period (2023 to 2033) in 2036.

**Table 11.2-18: Inventory of Publicly Assisted Rental Housing**

<i>Project Name</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Household Type</i>	<i>Funding Source(s)</i>	<i>Earliest Expiration of Affordability</i>
Mill Creek at Windemere	400	399	Family, Persons w/ Disabilities	County Inclusionary Housing	2027 (At-risk)
Canyon Oaks at Windemere	250	249	Family	County Inclusionary Housing	2026 (At-risk)
Falcon Bridge	256	256	Family	County Inclusionary Housing	2022 (At-risk)
Cornerstone at Gale Ranch	102	102	Family	County Inclusionary Housing	2026 (At-risk)
Villa San Ramon	120	32	Senior	CHFA Bond RDA Loan LIHTC	2045 (Not At-risk)
Muirlands at Windemere	350	350	Family	LIHTC MRB Workforce Hsg Grant	2059 (Not At-risk)
Cornerstone at Gale Ranch (Low & Very Low Units)	164	164	Family	County Inclusionary Housing	2036 (Not At-risk)
Highlands Point	293	293	Family	County Inclusionary Housing	2067 (Not At-risk)
Seville at Gale Ranch	165	165	Family	County Inclusionary Housing	20392039 (Not At-risk)
Valencia at Gale Ranch	186	186	Family	County Inclusionary Housing	2041 (Not At-risk)
Valley Vista	105	104	Senior	Tax Credit HUD 202 County CDBG HOME RDA Loan	2066 (Not At-risk)
Deer Creek (North)	264	264	Senior	County Inclusionary Housing	Beyond 2039 (Not At-risk)
Deer Creek (South)	185	185	<u>Family</u>	County Inclusionary Housing	Beyond 2039 (Not At-risk)
<b>Total</b>	<b>2,840</b>	<b>2,749</b>			

Sources: City of San Ramon, 2022.

**11.2.8.1 Preservation and Replacement Options**

To preserve the existing affordable housing stock, the City must either preserve the existing assisted units or facilitate the development of new units. All of the 1,006 at-risk units are designated for moderate income households. Depending on the circumstances of the at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; 2) provision of rental assistance to tenants using other funding sources; and 3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multi-family housing units. These options are described below.

**Transfer of Ownership:** Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, income restrictions can be secured. The estimated market value for the at-risk units in four projects is provided below. However, given the units are deed-restricted for moderate income households, many state and federal programs for rental housing do not extend to moderate income households.

A review of ten apartment buildings for sale in Contra Costa County indicates an average cost of \$350,000 per unit, with specific prices varying based on location and condition and the highest priced building for sale averages to \$500,000 per unit. Therefore, the market value of the 1,006 units may be generally estimated at \$402 million (at \$400,000 per unit).

**Rental Assistance:** The four at-risk projects are deed restricted for moderate income households. As previously shown in Table 11.2-17, moderate income households can generally afford between \$2,000 and \$3,000 on rents, depending on household size. Market rents, however, often exceed \$3,000. Except for locally-funded programs, most rental housing programs do not extend assistance to moderate income households. Assuming an average gap of \$500 a month, rent subsidies can exceed \$6 million annually.

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

**Construction of Replacement Units:** The construction of new low income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. square footage and number of bedrooms), location, land costs, and type of construction. A study by the Turner Center indicates an average of \$600,000 for the construction of a housing unit. Replacing the 1,008 units would require over \$605 million.

**11.2.8.2 Resources to Preserving at-Risk Units**

Available public and non-profit organizations with the capacity to preserve assisted housing developments include Contra Costa County, the City of San Ramon, and various non-profit developers. However funding resources are limited. The at-risk units are deed restricted for

moderate income use. Most state and federal funding programs for rental housing do not extend to moderate income households. (See the Housing Resources section later for further details.)

### 11.2.9 CURRENT HOUSING NEEDS

A continuing priority for the community is to enhance or maintain the quality of life. One measure of quality of life is the extent of “housing problems” that exist. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in San Ramon. Detailed CHAS data based on the 2014-2018 ACS is displayed in [Table 11.2-19](#). Housing problems considered by CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

The types of problems vary according to household income, type, and tenure. Some highlights include:

- Renter-occupied households had a higher level of cost burden (46 percent) compared to owner-occupied households (26 percent).
- Owner-occupied elderly and non-family households had the highest level of cost burden amongst owner-households (34 percent and 35 percent, respectively).
- Elderly renter-occupied households had the highest level of cost burden amongst renter-occupied households (73 percent).
- About 10 percent of all owner-occupied households and 20 percent of renter-occupied households had severe cost burden.

**Table 11.2-19: Severe Housing Cost Burden by Type and Tenure**

<i>Household by Tenure</i>	<i>Elderly</i>	<i>Small Family</i>	<i>Large Family</i>	<i>Other</i>	<i>Total</i>
<b><i>Renter -Households</i></b>					
Total # by Household Type	860	3,680	445	1,975	7,120
Cost Burden (>30%)	73%	43%	38%	47%	46%
Severe Cost Burden (>50%)	46%	15%	16%	22%	20%
<b><i>Owner -Households</i></b>					
Total # by Household Type	3,005	11,595	2,010	1,370	18,030
Cost Burden (>30%)	34%	23%	26%	35%	26%
Severe Cost Burden (>50%)	17%	8%	6%	18%	10%

Source: Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2014-2018

**11.2.10 FUTURE HOUSING NEEDS**

Future housing need refers to the share of the regional housing need that has been allocated to the City. HCD supplies a regional housing goal number to ABAG. ABAG is then mandated to allocate the housing goal to city and county jurisdictions in the region. In allocating the region’s future housing needs to jurisdictions, ABAG is required to further the following objectives pursuant to Section 65584 of the State Government Code:

Objective 1: Increase housing supply and mix of housing types, tenure and affordability in all cities and counties in an equitable manner.

Objective 2: Promote infill development and socioeconomic equity, protect environmental and agricultural resources, encourage efficient development patterns and achieve greenhouse gas emissions reduction targets.

Objective 3: Promote improved intraregional jobs housing relationship, including balance between low wage jobs and affordable housing.

Objective 4: Balance disproportionate household income distributions (more high-income RHNA to lower-income areas and vice-versa).

Objective 5: Affirmatively further fair housing.

San Ramon’s share of regional future housing needs totals 5,111 new units for the sixth cycle update of the Housing Element (2023-2031) period. This allocation is distributed into four income categories, as shown below in [Table 11.2-20](#). The RHNA includes a fair share adjustment which allocates future (construction) need by each income category in a way that meets the State mandate to reduce the over-concentration of lower income households in one community.

**Table 11.2-20: Housing Needs for 2023-2031**

<i>Income Category (% of County AMI)</i>	<i>Number of Units</i>	<i>Percent</i>
Very Low (50% or less) <sup>1</sup>	1,497	29.2%
Low (51 to 80%)	862	16.9%
Moderate (81% to 120%)	767	15.0%
Above Moderate (Over 120%)	1,985	38.9%
<b>Total</b>	<b>5,111</b>	<b>100.0%</b>

Note:

<sup>1</sup> The City has a RHNA allocation of 1,497 very low income units (inclusive of extremely low income units). While the RHNA did not separately define housing needs for extremely low income households, the very low income allocation can be split evenly between very low- and extremely low income households. The City’s RHNA of 1,497 very low income units has been allocated accordingly.

Source: Final Regional Housing Needs Allocation, ABAG, 2021