



4 HOUSING RESOURCES

This chapter analyzes the availability of sites suitable for housing and resources available to finance and facilitate housing development. While Emeryville is a small, built-out city, with no opportunity for outward expansion, it has been highly successful at redeveloping older industrial and commercial properties into sites for new housing. In recent decades, the City has provided housing at a range of affordability levels on sites that were once contaminated, on non-vacant underutilized sites, and in mixed-use developments. As detailed in this chapter, Emeryville has adequate sites to accommodate the 2014–2022 Regional Housing Needs Allocation (RHNA).

4.1 SITES INVENTORY

As noted in Chapter 2, Housing Needs Assessment, the City has a total RHNA of 1,498 units for the 2014–2022 period, of which 33 percent (487 units) is housing for extremely low-, very low-, and low-income households. As required by state law (Government Code Sections 65583 and 65583.2), this section provides a parcel-specific inventory of suitable and appropriately zoned sites for the provision of housing for all income categories. Program H-4-1-1 commits the City to maintaining and updating this inventory throughout the planning period to ensure that adequate sites to meet the RHNA remain available.

As shown in Table 4-1, Emeryville has adequate sites to accommodate housing development well in excess of the RHNA. Identified sites provide capacity for 5,305 units and opportunities for the development of a variety of housing suitable for a range of household types and income levels. The inventory includes specific residential projects in various stages of planning and construction, as well as vacant and

underutilized sites that are appropriate for housing development.

Residential development projects that are planned or approved will provide 127 lower-income units (see the Planned and Approved Residential Projects section below for an analysis of specific projects). The remaining lower-income need can be accommodated on vacant and underutilized sites. Pursuant to state law (Government Code Section 65583.2(c) (3)(B)), parcels zoned for a residential density of 30 units or more per acre are assumed to be appropriate to accommodate Emeryville’s lower-income RHNA. While the city has capacity on many sites that satisfy this requirement, the City acknowledges that high densities do not necessarily correlate to affordability. With this in mind, the City will continue to promote the development of units that are restricted for affordability through a density bonus and regulatory incentives (Program H-2-1-1), implementation of the Affordable Housing Program (Program H-2-1-2), and funding assistance (Programs H-2-2-1 and H-2-2-5).

With the exception of a few sites that already have approved residential projects, all identified sites are located within the Priority Development Area (PDA) and, as further detailed in the analysis of facilities and infrastructure below, are served by transit, services, and City amenities. Figure 4-2 shows the location of sites identified to meet the RHNA in relation to the PDA, transit, parks, schools, and other facilities. Additional information regarding the PDA is provided in Subsection 4.2.

Planned and Approved Residential Projects

As shown in Table 4-2, 1,837 new housing units are planned or entitled in ten development projects in Emeryville. The unit estimate represents the number of units identified in specific development proposals for each project (note that some projects are still under review and the final number of units provided may fluctuate slightly). Projects are under way on sites of a variety of sizes and at densities ranging from 15 to 158 units per acre. A map depicting the location of project sites is provided as Figure 4-1.

Table 4-1 Capacity to Accommodate the 2014–2022 RHNA

	EXTREMELY LOW	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL UNITS
2014–2022 RHNA	138	138	211	259	752	1,498
Planned/Approved ¹ (see Table 4-2)	9	93	25	20	1,690	1,837
Vacant/Underutilized Sites ² (see Table 4-3)	3,438			30		3,468
Remaining Need (surplus)	(3,078)			(729)		(3,807)

Source: Association of Bay Area Governments 2014–2022 Regional Housing Needs Allocation, 2013; City of Emeryville Planning and Building 2014

1. Planned/approved sites capacity and affordability levels are based on specific development proposals or permitted development plans.

2. Vacant/underutilized capacity is based on allowed density, adjusted to 75% of the base maximum in consideration of potential site constraints. The number of units that are appropriate for potential lower-income units is based on density. In accordance with the state’s default density provision, sites with densities of 30 or more units are assumed to accommodate lower-income housing development.

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Among the units planned or entitled, 127 will be restricted for affordability to lower-income households. The remaining units will be offered at market-rate prices; thus, it is assumed that they will be affordable only to moderate- and above moderate-income households.

Units in approved and planned projects are at various stages of construction, planning, or entitlement, but all are expected to become available during

the planning period. Below is a description of each project.

Marketplace Redevelopment (Sites 1 and 2) is a large-scale phased redevelopment project that will replace surface parking and older commercial facilities on an approximately 15-acre site with a mix of uses, including 674 residential units, retail space, office space, and an enlarged city park. It is anticipated that the project will be the first in the nation to earn

Platinum status (the highest rating) under the US Green Building Council's LEED for Neighborhood Development pilot program.

The first residential component, Emme (formerly known as "64th and Christie"), is under construction as of this writing and is anticipated to be ready for occupancy in 2014. The project includes 190 units, 29 of which will be restricted for affordability to very low-income households (based on an agreement with

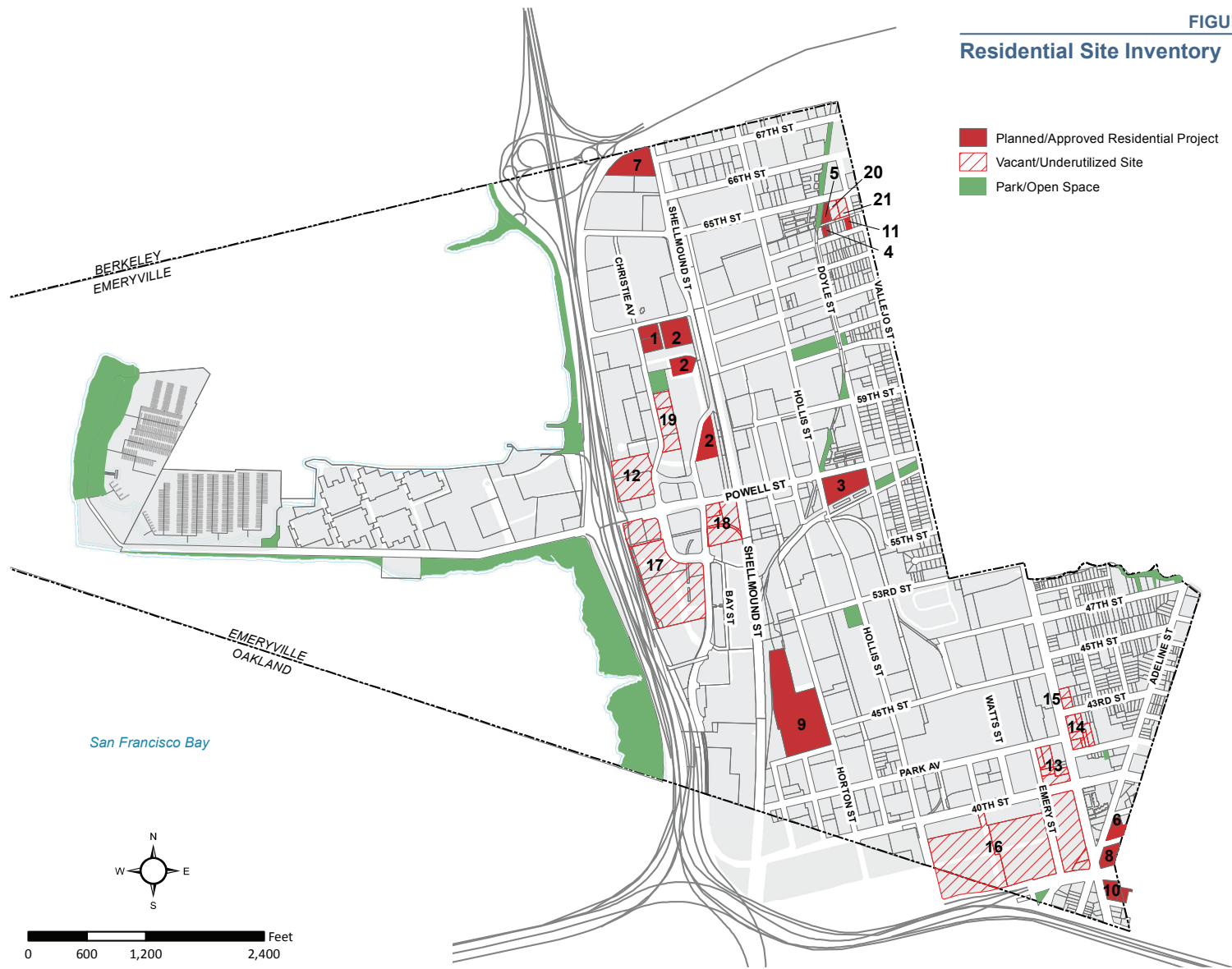
Table 4-2. Planned and Approved Residential Developments

SITE #	PROJECT NAME	ADDRESS/LOCATION	ACRES	DENSITY (UNITS PER ACRE)	TOTAL UNITS	AFFORDABLE UNITS ¹			
						EXTREMELY LOW	VERY LOW	LOW	MODERATE
1	Marketplace Redevelopment – Phase IA	64th Street and Christie Avenue	1.2	158	190	—	29	—	—
2	Marketplace Redevelopment ² – Phases II and III	Shellmound Street	2.23	217	484	—	—	—	—
3	Parc at Powell (formerly "Parkside")	1303–1333 Powell Street	2.4	75	176	—	8	—	13
4	Baker Metal Live/Work	1265 65th Street	0.6	28	17	—	—	—	—
5	Ocean Avenue Townhomes	1276 Ocean Avenue	0.2	21	5	—	—	—	—
6	39th and Adeline	3900 Adeline Street	1.12	90	101	—	5	—	7
7	Nady Site	Christie Avenue	2.3	93	211	—	—	—	—
8	The Intersection Mixed-Use ("Maz")	3800 San Pablo Avenue	1.1	96	105	—	—	—	—
9	Sherwin Williams Urban Village	1450 Sherwin Avenue	5.8	79	460	—	—	—	—
10	3706 San Pablo Avenue	3706 San Pablo Avenue	1.1	76	86	9	51	25	—
11	Two-Unit Development	1258 Ocean Avenue	0.13	15	2	—	—	—	—
Total			18.18		1,837	9	93	25	20

Source: City of Emeryville Departments of Planning and Building and Economic Development and Housing 2014

1. Affordable units in Site 1, Site 3, and Site 6 will be income-restricted in compliance with the City's Affordable Housing Program. Affordable units in Site 10 will be developed on a City-owned site by a nonprofit housing developer and will be subject to affordability restrictions in accordance with agreements with the City and other project financiers.

2. Residential development in phases II and III of the Marketplace redevelopment project may include affordable units, subject to the City's Affordable Housing Program. No affordable units are included in this analysis as units may be rentals (not subject to the inclusionary requirement).



the developer). The second residential component, the Shellmound project, will include 225 residences in townhomes and a tower. The developer expects to submit plans for phases II and III beginning in late 2014.

The portion of the site that currently contains a movie theater will likely be the last to develop. This parcel is expected to develop with 130 residential units. The specific timing of development for this site is to be determined based on market conditions. While the residential development in phases II and III may be subject to the city's Affordable Housing Program (formerly the Affordable Housing Set-Aside Ordinance) and thus may include affordable units, it is assumed for purposes of this analysis that all units will be market rate.

Parc at Powell (formerly "Parkside") (Site 3) will provide 173 residential rental units, 5 live/work units, 3 flex space units (may be live/work space or commercial), retail space, and a new park. The project required design review and a conditional use permit. To comply with the City's Affordable Housing Program, Parc at Powell will provide 31 affordable units. Among the affordable units, 13 will be restricted for moderate-income households and 8 will be restricted for very low-income households. One affordable unit will be a live/work space. Parc at Powell is under construction as of this writing and is anticipated to be available for occupancy in 2014.

Baker Metal Live/Work (Site 4) is the reuse of the existing Baker Metal building for 17 residential live/work units as well as a café and a community room. Initial plans do not include any affordable units. The project is not subject to the Affordable Housing Program due to its size (at the time the project was approved the City's then named Affordable Housing

Set-Aside Ordinance applied only to projects of 30 or more units). It was approved by the Planning Commission in 2009.

Ocean Avenue Townhomes (Site 5) is a 5-unit residential townhome project on a vacant lot. Construction began in 2013, and the homes will be available for occupancy in 2014.

39th and Adeline (Site 6) is 101-unit residential rental project on a site that is split between Emeryville and Oakland. The project includes 10 live/work units as well as a café/retail space. The developer submitted a building permit application in December 2013. To satisfy the Affordable Housing Program, the developer will provide 5 units affordable to very low-income households and 7 units affordable to moderate-income households.

Nady Site (Site 7) is the redevelopment of a former industrial site to 211 residential rental units. The City conducted study sessions with the Planning Commission in December 2013 and March 2014 to discuss site plans and renderings. Based on initial plans, the site is not planned to include any affordable units (residences will be rentals and not subject to the City's Affordable Housing Program). As of this writing, an Initial Study/Negative Declaration is being prepared for the project.

The Intersection Mixed-Use ("Maz") (Site 8) is the redevelopment of the former "Maz" building to a mixed-use project that includes a commercial building and a 105-unit residential structure. The project will not include any affordable units (residences will be rentals and not subject to the City's Affordable Housing Program). The developer submitted a building permit application in December 2013.

Sherwin Williams Urban Village (Site 9) is the planned redevelopment of a former paint factory site for approximately 460 housing units, office space, retail space, and 2 acres of public open space. The City conducted a Planning Commission study session in October 2013 and a City Council study session in December 2013 to discuss preliminary site plans. City staff anticipates a formal application in summer 2014. Based on initial plans, the site is not planned to include any affordable units (residences will be rentals and not subject to the City's Affordable Housing Program).

3706 San Pablo Avenue (Site 10) is an affordable housing project planned on a City-owned site (purchased through the former Redevelopment Agency). Through a request for proposals and selection process in 2013, the City chose EAH, Inc. to develop approximately 86 units of affordable family housing on the site. Four units will be set aside as Housing Opportunities for Persons with AIDS (HOPWA) units. Initial plans also include commercial space and a community center. City staff is working with EAH, Inc. on an exclusive negotiation rights agreement as of this writing and anticipates receiving a formal application in fall 2014.

Vacant and Underutilized Sites

As shown in **Table 4-3**, vacant and underutilized sites can accommodate up to 4,624 units (based on maximum density without a density bonus). Realistic capacity is estimated at 75 percent of the maximum, allowing for 3,468 units. While Emeryville has a history of finalizing high-density residential projects that are at or above the base maximum density, the realistic capacity assumption allows consideration for unique site constraints and the potential mix of residential and nonresidential uses on many sites.

Emeryville has a strong track record of completing new residential projects. Due to the city's land constraints, all future development will be infill and reuse of underutilized sites. The city's jobs base, proximity to transit, and variety of offerings have continued to make it attractive to developers, despite the difficulties associated with infill. Identified sites have a strong likelihood of being redeveloped over time.

Sites 12, 13, and 14 are currently occupied by aging commercial structures and surface parking lots. Recent redevelopment projects in close proximity to these sites indicate demand for heavier utilization of this land. In addition, the owners of Site 12 have been in contact with the City to discuss potential development options.

The existing structures on site 13 are single story. The site is in the MUR zoning district and may develop with building heights of up to 55 feet and a FAR of 2.0. In the General Plan Urban Design Element, Site 13 is rendered to show neighborhood-serving ground floor retail and upper level residential on the corner of 40th Street and San Pablo Avenue, as well as infill

town homes or live/work units fronting on San Pablo Avenue between 40th Street and Park Avenue.

Site 14 has an existing single-story structure and a large surface parking lot. The site is zoned for a FAR of up to 1.2 and a height of up to 30 feet, without a density bonus.

Sites 15, 18, and 19 are City-owned sites and hold potential for affordable housing. Site 18, known as "Site B", has undergone extensive environmental cleanup, and the City has considered a wide variety of options for its development. No specific plan is yet in place. A portion of Site 19 is specifically planned for affordable housing, and the City is likely to proceed with a request for proposals during the planning period.

Site 15 is currently in temporary use as the City of Emeryville Recreation Center. The Recreation Center is housed in trailers that sit on a surface parking lot and will relocate to a nearby school site. The property will be vacant within the planning period and holds potential for residential development. The site is in the MUR zoning district and can accommodate residential development at up to 50 units per acre, without a density bonus. In particular, the site may be appropriate for special needs housing such as housing that serves disabled or developmentally disabled persons due to its size and proximity to transit, services, and amenities. Program H-3-1-4 commits the City to working with nonprofit developers to explore housing opportunities on these sites.

Sites 16 and 17 are large regional commercial shopping centers. Both have large surface parking lots and single-story structures, and hold significant potential for redevelopment. They are zoned for Mixed Use with Residential (MUR); however, both

are subject to the Regional Retail Overlay Zone, which allows 100 percent commercial development. Based on the current Marketplace Redevelopment project, City staff is optimistic that these important sites would include a residential component if/when they are redeveloped. Without bonuses, the East Baybridge Shopping Center can accommodate development with a maximum height of 75 feet, a FAR of 3.0, and a residential density of 100 units per acre. The Powell Street Plaza may develop at 100+ feet in height, a FAR of 4.0, and a residential density of 115 units per acre (also without bonuses).

In addition, these areas were both identified as areas of potential change General Plan (see Figure 2-1 of the Land Use Element). Change areas were determined based on public input through an extensive community outreach campaign. The Urban Design Element features renderings of the East Baybridge Center with structured shared parking and a mix of residential and commercial uses on this site. Similar infill is envisioned for Powell Street Plaza.

Sites 20 and 21 are vacant lots currently used for parking. The owner of Site 21 has expressed interest in developing the parcel as housing in the past but there are no current applications on either site. There is current development activity in the area, with approved residential projects on two sites adjacent to and near this area (Sites 4 and 5). Sites 21 and 22 are in the RHM zoning district and can develop at a residential density of up to 50 units per acre, without a density bonus.

Table 4-3. Vacant and Underutilized Residential Sites

SITE #	APN(S)	ADDRESS/LOCATION	ACRES	LAND USE (GP/ZONING)	MAX. DENSITY (DU/AC)	MAX. UNITS ¹	REALISTIC CAPACITY ²	EXISTING USE
12	049-1494-004-08	NE corner of Powell Street and Christie Avenue	2.07	MUR	115	427	320	Office building, cafe, warehouse
	049-1494-003-02		1.64					
13	049-0618-021	NW corner of San Pablo and 40th Street	0.22	MUR	85	147	110	Black & White Market, a commercial building, and surface parking
	049-0618-024-02		0.20					
	049-0618-033		0.50					
	049-0618-022		0.57					
	049-618-032		0.24					
14	049-1026-021	NE corner of San Pablo and 41st Street	0.12	RM/MUR	20 and 50	32	24	Bank of America branch and surface parking
	049-1026-022		0.08					
	049-1026-023		0.23					
	049-1026-024		0.25					
	049-1026-002		0.14					
	049-1026-026-2		0.80					
15	049-1079-17-1; 049-1079-14-1	4300 San Pablo Avenue	0.47	MUR	50	24	18	City of Emeryville Recreation Center
16 ³	049-619-3; 007-617-21; 049-619-5; 049-619-2; 049-619-2; 049-1554-1; 049-1554-42; 049-619-6	Bounded by San Pablo Avenue, 40th Street, and Hollis	22.77	MUR	85 and 100	1,936	1,452	East Baybridge Shopping Center
17 ³	049-1515-1-6; 049-1515-10-11; 049-1515-12-4; 049-1515-7-7; 049-1515-11-14; 049-1515-9; 049-1515-8-1; 049-1515-11-7; 049-1515-1-2; 049-1515-11-13; 049-1515-12-5	Bounded by Interstate 80, Powell Street, Christie Avenue, and Shellmound Street	12.03	MUR	115	1,383	1,038	Powell Street Plaza
18 ³	049-1321-4-3; 049-1321-1-2; 049-1321-1-4; 049-1321-3-2; 049-1321-5; 049-1321-4-4	Shellmound Street and Christie Avenue	3.17	MUR	115	365	273	Vacant; City-owned ("Site B")

SITE #	APN(S)	ADDRESS/LOCATION	ACRES	LAND USE (GP/ZONING)	MAX. DENSITY (DU/AC)	MAX. UNITS ¹	REALISTIC CAPACITY ²	EXISTING USE
19	049-1493-3; 049-1493-4; 049-1493-5	5890, 5900, and 6150 Christie Avenue	2.35	MUR	115	270	203	Christie Park Towers; City-owned
20	049-1504-8	65th Street	0.40	RHM	50	20	15	Vacant; used for parking
21	049-1504-9	65th Street	0.40	RHM	50	20	15	Vacant; used for parking
Total			48.65			4,624	3,468	

Source: City of Emeryville Departments of Planning and Building and Economic Development and Housing 2014

1. For sites that cross multiple maximum density areas, the maximum number of units is calculated based on the lower of the two. Maximum density is the base density and does not account for increases from a density bonus.
2. Realistic capacity is conservatively estimated at 75% of maximum possible (as noted above, for purposes of this analysis, the maximum does not account for potential capacity with a density bonus). While a number of recent projects have achieved densities well above 75% of the base maximum, this allows for unique site considerations and potential mixes of uses on each site.
3. Individual acreage is not provided for this site because it has a single owner or is currently consolidated for a single use.

Facilities and Infrastructure

Public facilities and infrastructure have a direct influence on a city's ability to accommodate residential growth. This section provides information on schools, parks, grocery stores, and public transit, and summarizes other aspects of infrastructure, including water supply and wastewater treatment.

Schools

The Emery Unified School District operates two public schools in Emeryville: Anna Yates Elementary School and Emery Secondary School (a combined middle and high school). The total district enrollment is about 800 students. These schools are adequate to serve the population and have capacity for growth. The Emeryville community is very supportive of the school district and associated youth programs. Both the City Council and the Planning Commission actively encourage the development of family housing to boost school enrollment. In 2003, city voters approved the community's first parcel tax for school

funding. In 2007, voters approved an extended and enhanced parcel tax to provide the district with \$2.5 million per year for a ten-year period. As shown in **Figure 4-2**, the public schools are in close proximity to housing throughout the city.

A private school, Pacific Rim School, is located on Doyle Street at Stanford Avenue. It includes grades kindergarten through eight. Other charter and private schools are located nearby. Schools providing higher education in Emeryville include Ex'pressions College for Digital Arts, and the National Holistic Institute.

Parks and Recreation

The City contains 25.67 acres of parkland and recreational facilities. All of the city's recreation facilities (basketball courts, sports field, and play equipment) are located on the east side. The distribution of existing and planned parks leaves the extreme north and south portions of the city, east of the railroad, outside of a quarter-mile from a park.

There are 1.66 acres of parkland for every 1,000 residents, up from 1.54 in 1984. However, compared to neighboring cities, this ratio is low. Oakland has 2.94 acres of parkland per 1,000 residents, and Berkeley's supply is 2.36 acres per 1,000 residents. Plans for development of several other parks and expansion of the Emeryville Greenway are being considered, and other opportunity sites for new parks are identified in the Parks, Open Space, Public Facilities and Services Element of the General Plan, including two large recreational parks, one on the north side of the city and one on the south. In 2011, the City adopted a Parks and Recreation Strategic Plan to determine needs and a funding strategy. The plan proposes 27.7 additional acres of parks.

The City works with private developers to provide open space inside large residential and commercial projects, thereby offering a convenient, sheltered place for play and relaxation. In addition to public parks and private open space, the Emery Unified School District opens schoolyards to the public on weekends and

FIGURE 4-2



allows public use of the sports field and swimming pool at Emery Secondary School when they are not being used by the school. Continued joint use of school district facilities is an important component of the City's recreation programs.

Grocery Stores

Four grocery stores are located within or on the border of Emeryville: Watergate Market (primarily serves the peninsula), Trader Joe's (centrally located at the Powell Street Plaza), Gateway Supermarket (at 59th and San Pablo in Oakland), and Safeway/Pak n' Save Foods (located at the south end of town). Safeway is a full supermarket serving the entire city and beyond. A Berkeley Bowl grocery store is in southwest Berkeley less than a half mile from Emeryville's northern boundary.

Transit

Three organizations provide transit service into and out of Emeryville: the Emery Go-Round, AC Transit, and Amtrak. In addition, the MacArthur BART station, located in Oakland, is approximately a half-mile from Emeryville's eastern border.

Emery-Go-Round: Emery Go-Round is a free shuttle connecting the city to the MacArthur BART station and the Emeryville Amtrak station. It runs within a quarter-mile of every property in the city. Shuttles run every 10 to 12 minutes during peak commute times and every 15 to 20 minutes midday. Emery-Go-Round is funded by a Property-Based Improvement District, which is a property tax assessment on all commercial property in the City, including rental housing.

AC Transit: AC Transit operates eleven routes in Emeryville: five local East Bay routes (26, 31, 57, 72 and 72M), one rapid bus line (72R), one "all-nighter"

bus route (802), and four transbay bus lines (C, F, J, and Z). Every property in Emeryville is within a quarter-mile of at least one AC Transit route.

Amtrak: Emeryville's Amtrak station provides national passenger rail service and is linked to San Francisco by bus service. Four Amtrak routes serve this station: the Capitol Corridor (between Sacramento and San Jose) and San Joaquin (between Oakland and Bakersfield) commuter service routes, and the long-distance Coast Starlight (Los Angeles to Seattle) and California Zephyr (San Francisco to Chicago). **Figure 4-2** shows that transit is available in close proximity to all areas of the city.

Water

The East Bay Municipal Utility District (EBMUD) supplies water and provides wastewater treatment to areas of Alameda and Contra Costa counties, including Emeryville. EBMUD owns, operates, and maintains the water distribution system that brings Sierra Nevada snowmelt and seasonal runoff through a distribution and treatment system to Emeryville. In 2009, EBMUD adopted its Water Supply Management Program (WSMP) that outlines projects to provide reliable sources of high-quality water through the year 2040. In addition, every five years EBMUD prepares an Urban Water Management Plan (UWMP), as required by the California Urban Water Management Planning Act. The most recent UWMP was completed in 2010. Water recycling and conservation programs are in place to reduce the future demand for water. Although the water supply is sufficient to meet demand during normal years, as in most of California, it is insufficient to meet customer demand in the case of multiyear drought despite aggressive conservation and recycling efforts. Additional supplemental supply

projects are currently under way to reduce the severity and frequency of water rationing.

As an older city, Emeryville has had a water supply system in place for many years. The former industrial users demanded large quantities of water to serve their businesses, so the system was built to accommodate large capacities. The system is regularly maintained and upgraded to serve densification. Currently the water supply system has capacity for growth. Where there is insufficient localized capacity to serve proposed development, upgrades or installations are required as conditions of project approval. For example, redevelopment of the Marketplace will necessitate installation of additional on-site water and sewer lines to connect with the City's systems.

Wastewater

The City operates a municipal sanitary sewer collection system that conveys wastewater from Emeryville and portions of Oakland. Except for one pump station and a force main at the Emeryville Marina, the City of Emeryville's collection system is generally a gravity-fed system, consisting of over 15 miles of sanitary sewer mains ranging in size from 6 to 30 inches. Additionally, the City's collection system carries wastewater from approximately 11 miles of sanitary sewer collection system owned and maintained by the City of Oakland.

Emeryville's collection system is divided into five drainage basins, each of which connects to the EBMUD north sanitary sewer interceptor, which is generally located along the east side of Interstate 80. The EBMUD interceptor carries sewer flows from the East Bay communities' collection systems to its wastewater treatment plant. The plant provides secondary treatment for a maximum flow of 168

million gallons per day (mgd). Primary treatment can be provided for up to a peak flow of 320 mgd. The average annual daily flow is approximately 80 mgd. In addition to the main wastewater treatment plant, EBMUD operates three wet weather treatment facilities. These facilities were constructed in the late 1980s to handle all the wet weather flows generated from infiltration and inflow (I&I) into the satellite agencies' collection systems. The volume of wet weather flow is generally as high as 15 times the average dry weather flow. During periods of wet weather, the wet weather facilities are designed to provide primary treatment to the wet weather sewage flow prior to discharge into San Francisco Bay.

4.2 FINANCIAL & ADMINISTRATIVE RESOURCES

Local Programs and Financing

Home Buyer Assistance

The City offers two down payment programs to assist income-eligible first-time home buyers purchase market rate units in Emeryville through deferred payment second mortgages. These "silent" second mortgages can be used to reduce the amount that a home buyer must borrow from the primary lender, thereby making monthly mortgage costs more financially feasible.

The CalHome program is targeted to very low- and low-income households, while the First Time Home Buyer Loan (FTHB) program is targeted to households earning at or below moderate incomes. For either program, the borrower must provide a down payment of at least three percent and must occupy the unit as a primary residence for the duration of the loan term. The interest rate for the CalHome loan is three percent simple interest and the rate for the FTHB program is 0.75 percent of the first mortgage interest rate or five percent, whichever is lower.

Under both programs, the loan is due upon sale, transfer, or when the unit ceases to be owner-occupied. If the owner occupies the home as his/her/their primary residence for 30 years under the FTHB program, principal and accrued interest is forgiven. Under the CalHome program, the accrued interest is forgiven but the outstanding principal becomes due and payable.

City Foreclosure Prevention and Predatory Lending Prevention Strategy

In reaction to the increase in the incidence of foreclosures, the City adopted an eight-point Predatory Lending Prevention and Foreclosure Prevention Strategy in 2007 to take a proactive approach to addressing the foreclosure crisis. This program includes data tracking, resident outreach, education, and coordination with HUD-approved housing counseling agencies. As stated in Program H-6-3-1, the City will continue to implement this strategy to prevent predatory lending and reduce foreclosures.

Housing Rehabilitation Program

This program offers grants and loans to lower-income homeowners for home repairs, accessibility improvements, exterior painting and cleanup, and building code compliance improvements. The program is funded through Community Development Block Grant (CDBG) funds, CalHOME, and funds returned from the repayment of outstanding loans. Available loans range from \$1,000 to \$52,000 for the following programs:

- Accessibility Grant – Offers eligible accessibility modification to residences occupied by disabled low-income tenants, as well as to disabled low-income homeowners.
- Exterior Paint Loan – Provides assistance for exterior paint, cleanup, and improvements to owner-occupied residences.
- Minor Home Repair Program – A grant available to low-income, single-family, owner-occupied residences. Eligible repairs include, but are not limited to, leaky faucets, faulty outlets, installation of a water heater, and deadbolt locks.

- Owner-Occupied Housing Rehabilitation Loan Program – Intended to bring homes occupied by low-income households into compliance with the City's Building Code through low-interest loans and technical assistance.

As stated in Program H-1-1-1, the City will continue to support the Housing Rehabilitation Program in order to preserve and improve the city's existing housing stock.

Alameda County Mortgage Credit Certificates

The Alameda County Department of Housing and Community Development administers the Mortgage Credit Certificate (MCC) Program for Alameda County, including Emeryville, which provides a tax credit to subsidize mortgage interest rates for low- and moderate-income first-time homebuyers. As stated in Program H-6-2-1, the City will work with Alameda County to advertise the availability of the MCC Program to prospective homebuyers in Emeryville.

Priority Development Area Designation

In 2008, the Association of Bay Area Governments (ABAG) approved Emeryville's application for Priority Development Area (PDA) designation in conjunction with the FOCUS program to advance the region's Smart Growth Strategy/Regional Livability Footprint. PDAs are areas that are already developed, near existing transit service, and planned for additional jobs and housing. The Emeryville PDA includes much of the city, with the exception of the existing lower-density neighborhoods and the area west of Interstate 80. The PDA is shown on the map in **Figure 4-2**. Local governments with PDAs are eligible for technical assistance, planning grants, and capital funding. As stated in Program H-7-3-1, the City will encourage new housing within the PDA and maximize PDA-linked resources.

State and Federal Financing Sources

State and federal financing sources are available to assist in the development of affordable housing; however, the demand for funds often greatly outweighs the available supply. The US Department of Housing and Urban Development (HUD) oversees many programs, including CDBG, the HOME Investment Partnership Program, Section 811 housing for disabled persons, Section 202 senior housing, Housing Opportunities for People with AIDS (HOPWA), and the McKinney Homeless Assistance Act's Supportive Housing Program and Shelter Plus Care Program. The Alameda County Housing and Community Development Department serves as the conduit for the CDBG, HOME, and McKinney programs on behalf of the City of Emeryville. Emeryville has a successfully history of assisting in the development of affordable housing by leveraging available federal funds.

Low Income Housing Tax Credits are a major source of affordable housing equity funding. Federal tax credits are allocated through the State of California's Tax Credit Allocation Committee, and state housing tax credits are allocated through the California Debt Limit Allocation Committee (CDLAC).

The California Department of Housing and Community Development manages several programs using proceeds of the voter-approved housing bonds passed in November 2002 (Proposition 46, which authorized \$2.1 billion in state bonds for housing investment) and in November 2006 (Proposition 1C, which authorized \$2.85 billion in General Obligation bonds to continue several important bond-funded housing assistance programs). With Proposition 1C, programs were funded such as the Multifamily Housing Program (MHP), the CalHome Program, the Multifamily Supportive Housing Program,

the Building Equity and Growth in Neighborhoods (BEGIN) Program, and CalHFA's Homebuyer Assistance Program. Substantial funding for infrastructure related to housing development is available through the state's Transit-Oriented Development Housing Program and Infill Incentive Grant Program, each of which provide funding for infrastructure and housing near transit stations. These programs were funded through Proposition 1C.

CalHFA administers a number of affordable housing programs, including multi-family acquisition and rehabilitation funding, single-family development funding, tax-exempt and mortgage revenue bonds, and assistance programs. CalHFA also provides a number of loan products for first-time homebuyers with favorable interest rates and terms.

Non-Governmental Resources

Developers

The City of Emeryville has worked with both private for-profit and nonprofit developers to produce affordable housing. Developers provide expertise in housing design, finance, site development, marketing, and operations to ensure that high-quality housing is produced and maintained in the city. A list of housing developers and resources (nonprofit developers, for-profit developers, advocacy organizations, and emergency housing resources) is included in Appendix A.

Lenders

The Community Reinvestment Act requires private sector banks to invest in local projects by providing favorable lending terms or programs geared toward investing in traditionally underserved communities. Some banks have established community lending divisions that maintain strong relationships with

the affordable housing industry in the Bay Area. The Federal Home Loan Bank's Affordable Housing Program (AHP) provides grants and loans to subsidize affordability in rental and ownership housing developments. Nonprofit lenders such as the Northern California Community Loan Fund, Local Initiatives Support Coalition (LISC), and California Community Reinvestment Corporation also provide funding for affordable housing development. Partial funding may also be provided by philanthropic organizations and individuals in the community.

Advocacy Organizations

Many non-governmental resources are organizations dedicated to supporting and promoting affordable housing in the Bay Area and throughout the state. The Non-Profit Housing Association of Northern California (NPH) is a nonprofit advocacy group that provides professional training, networking opportunities, and resources for housing policy analysts, advocates, and activists. NPH was founded in 1979 with a mission of highlighting the successes of the nonprofit housing sector in developing affordable housing and to help guide affordable housing policy solutions. NPH's membership includes individuals, local governments, affordable housing development corporations, leading financial institutions, environmental nonprofits, faith-based organizations, and community development corporations.

The East Bay Housing Organization (EBHO) is an affordable housing advocacy coalition that works with communities in Alameda and Contra Costa counties to preserve, protect, and expand affordable housing opportunities through education and advocacy. EBHO's membership is made up of over 140 organizations and individuals, including nonprofit housing developers, development consultants, fair housing

agencies, tenant organizations, faith-based groups, housing counseling agencies, architects, homeless and tenant advocates and service providers, neighborhood organizations, municipal housing staff, financial institutions, and elected officials.

Housing California is a statewide nonprofit affordable housing advocacy organization dedicated to promoting the housing needs of Californians by increasing the supply and variety of homes being built. Housing California runs the nation's largest annual statewide housing conference and monitors and sponsors statewide housing-related legislation.

The California Housing Consortium was founded in 1997 as an umbrella organization for nonprofit and for-profit developers, lenders, representatives from state and local government agencies, housing professionals and specialists, investors, property managers and owners, residents, and business leaders to address a broad range of housing and economic development community needs. Other organizations, such as the League of California Cities, are also dedicated to a wide range of statewide issues that affect housing, community development, and green building.

4.3 OPPORTUNITIES FOR RESIDENTIAL ENERGY CONSERVATION

Maximizing energy efficiency and incorporating green building features into new and existing buildings can help reduce housing costs for homeowners and renters. Reduced dependence on automobiles and improved walkability reduces greenhouse gas emissions and improves community health. The City promotes energy and resource efficiency by providing education and referrals to resources and financing programs at City Hall and on the City's website, encouraging transit use and facilitating compact mixed-use development through land use policies and development standards, and implementing green building standards through the California Green Building Code.

The City's Climate Action Plan (adopted in 2008) and Sustainability Element (adopted in 2009) establish specific targets and implementation measures for efficiency improvements. The Pedestrian and Bicycle Plan (adopted in 2012) specifies improvements to further encourage a reduced reliance on personal automobiles.

In addition, the Planning Regulations, adopted in 2013, offer density bonuses for sustainability features, including:

- Sustainable design
- Alternative energy use
- Water efficiency (greywater reuse)
- Energy efficiency
- Transportation demand management (bike sharing, bike lockers, electronic transit information signs, transit passes, etc.)

- Electric vehicle charging stations

As stated in Program H-7-2-1, the City will continue to require that developers complete GreenPoint Rated or LEED checklists as part of submittals to the Planning and Building Department and include the checklists in all requests for proposals for City-sponsored developments (Program H-7-2-2). The City will continue to make green building and energy conservation program and funding materials available at City Hall and on the City's website (Program H-7-2-3).

In addition, the City will collaborate with other jurisdictions in the Bay Area to reduce greenhouse gas emissions through greater jobs/housing connectivity by promoting development within the Emeryville Priority Development Area (Program H-7-3-1) and work with local partners to complete and implement strategies identified in the Emeryville-Berkeley-Oakland-Transit Study (EBOTS).