

INCENTIVIZING HOUSING PRODUCTION								
#	Topic	State Priority ("Pro-housing City")	Policy Summary	Source	Policy Analysis	Recommendation	Housing Type Benefit	Proposed Timeline
Zoning/Housing Approvals								
1	Zoning/Housing Approvals	Use of Right Approval	Faith Based Temporary Shelter Permits. Adopt a zoning text amendment to allow faith-based temporary shelters by right.	City Staff /City of Fremont	Proposal to amend the Zoning Ordinance to allow faith-based temporary shelters by right. This policy would help to increase opportunities for temporary housing.	Highly Recommended	Homeless Shelters	Short-term (1-2 years)
2	Zoning/Housing Approvals	N/A	Provide Density Bonus in Excess of 35% for Affordable Housing (State law density bonus limits). Amend the City's Density Bonus Ordinance to bring it into conformance with amended State Law, and to allow for density bonuses to exceed 35%, which is the maximum granted under State Law, subject to Planning Commission/City Council approval. Additional density bonus would be dependent on certain yet-to-be-determined criteria that would need to be met by the project depend (e.g., number and type of affordable units being proposed; the housing type; the underlying General Plan designation and zoning; and surrounding development).	Cities of Anaheim, Glendale, San Diego, Santa Rosa, Walnut Creek and Sacramento County	Density bonus provisions allow developers to request development concessions and/or increase density in exchange for on-site affordable units. The percent density increase allowed is relative to the percentage of affordable units and the level of affordability. Increasing the density bonus allows further increases in the density than currently permitted under zoning for projects providing affordable units. Increasing the maximum density would also increase the percentage of affordable units. This proposal would require amendments to the Hayward Municipal Code. The effort would include outreach with the development community to determine if it would be effective and to determine appropriate levels of density bonus increases and the appropriate concessions. Depending on level of density bonus requested, this could result in a requirement for CEQA clearance for an otherwise exempt project (depending on site acreage and location, project size, underlying General Plan designation). Other jurisdictions that have Density Bonus that exceeds 35% State Density Bonus include Anaheim, Glendale, Sacramento County, San Diego, Santa Rosa, Walnut Creek and San Francisco. Density Bonuses in these jurisdictions range in applicability. Some jurisdictions allow density bonuses with no specific limit or geographical area and are decided on a case by case basis in exchange for some community benefit like higher affordable housing allocations (i.e. Anaheim, Glendale and Walnut Creek). San Diego allows up to 50% density bonus plus five exceptions for projects that allocate higher numbers of affordable housing units or deeper levels of affordability. Santa Rosa and Sacramento County allow higher density bonuses within certain geographical areas (i.e. proximity to transit, located within downtown areas), and in exchange for certain development features (i.e. preservation of environmentally sensitive areas and energy conservation features). This could be funded by a SB2 grant. The proposal of increasing density greater than 35% for affordable housing could be included as an incentive as part of the proposed "Package of Incentives" presented below under Streamlining.	Recommended (Needs Further Outreach and Evaluation)	Market Rate and Affordable Housing	Mid-term (2-3 years)
3	Zoning/Housing Approvals	Use of Right Approval	Upzone Residential Land Use Categories and Expand Single-Family Residential Land Use Categories to Allow Up to Four Units. Evaluate all residential zoning districts and land use designations to determine if appropriate to upzone to allow for additional residential development and expand city-wide single-family residential land use categories to allow residential structures with up to four dwelling units – like duplexes, triplexes, ad fourplexes – in single family zones	AB 1279 (Bloom) City of Minneapolis, Minnesota/"Minneapolis 2040" City of Portland, Oregon Vancouver, British Columbia/"Making Room" City Staff	Option 1: Comprehensive Upzoning of All Residential Zoning Districts. Proposal to evaluate all existing residential zoning districts to determine the potential to upzone allowing more density than currently allows across all zoning districts. As an example, stakeholder feedback identified some areas zoned RSB10, which require a 10,000 sq. ft. lot minimum and the potential to rezone to RS, which requires a 5,000 sq. ft. lot minimum, which would allow for increased density without changing the single family character of the neighborhood. This would require rezoning and potential General Plan Amendments to allow for the increased density in appropriately identified areas ensuring zoning and General Plan designations for properties were consistent and may have CEQA impacts. Option 2: Upzoning of All Single Family Zoning Districts. Proposal to create a new land use category to allow residential structures with up to four dwelling units in single-family residential zones. Project would require General Plan Amendment to allow for a variety of attached as well as detached housing types. Examples include Minneapolis and Oregon. Option 3: Upzoning of Only Those Single Family Zoning Districts Inconsistent with the General Plan. Create an Overlay District that applies to properties that have a Medium Density Residential land use designation in the General Plan and an inconsistent Single Family Residential district designation in the zoning ordinance (applies to approximately 1,558 parcels city-wide and approximately 289 acres), resulting in the upzoning of these properties to a higher medium density zoning category. This would allow property owners to avoid the lengthy and expensive rezoning process to make the parcel consistent with the General Plan and would be in line with the General Plan designation adopted for the neighborhood. This could be part of any effort under Option 1 above. All of these efforts would require extensive outreach and further evaluation and potentially could be funded by a SB2 grant.	Recommended (Needs Further Outreach and Evaluation)	Market Rate and Affordable Housing	Long-term (3+ years)
4	Zoning/Housing Approvals	Reducing Parking Reqs	Modify Parking Requirements in the Parking Ordinance. Amend the parking ordinance with elimination or modification of parking requirements.	Multiple State legislative efforts	Reducing, modifying or eliminating parking requirements is being discussed as a key way to reduce the cost of construction for housing development and vehicle miles travelled throughout the State and region. Providing adequate supply of parking in new developments is a much debated topic in the City of Hayward and is, therefore, not being recommended by staff at this time, although likely to be a topic that is addressed comprehensively throughout the City at a later point in time.	Not Recommended	Market Rate and Affordable Housing	Long-term (3+ years)

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Zoning/Housing Approvals								
5	Zoning/Housing Approvals	N/A	Allow Emergency Shelter Sites in More Areas within the City. Expand locations where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. Additionally, the City could have the option to apply a written objective standard that provides sufficient parking to accommodate the staff working in the emergency shelter, except as provided. This information could also be summarized and provided in the City's Housing Element.	AB 139 (Quirk-Silva) City of Fremont	Emergency shelters are defined (per Health and Safety Code 50801) as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay. Emergency Shelters are permitted as by right uses in the S-T4 (South Hayward Form Based Code, T4) District and as a by right use above ground floor commercial uses in the MB-T4 (Mission Boulevard Form Based Code, T4-1 and T4-2) Districts (and with a CUP on the ground floor in those sub-districts). The HMC has special requirements for Emergency shelters within the Form Based Code areas (i.e. must be located along Mission Blvd, among other performance standards). See Secs. 10-24.295 and 10-25.295(b) for special requirements. In the South Hayward MB FBC areas, there are 674 parcels (256 acres) where an emergency shelter may be established. Homeless Shelters are permitted as a by right use in the Industrial District on publicly owned land.	Recommended (Needs Further Outreach and Evaluation)	Homeless Shelters	Mid-term (2-3 years)
Accessory Dwelling Units (ADUs)								
6	ADUs	Reduction of Permit Processing Time	Reduce Time to Issue ADU Permit. Reduce City's time to issue a permit through adjustment to internal processes.	AB 68 (Ting)	Currently, Planning approval for ADUs is typically completed within two weeks of submittal of a Zoning Conformance application. According to Building Permit records, it takes between 2-10 months between building permit application to issuance of permit with an average of six months. The range in timing is related to quality of plans and responsiveness of applicant to comments.	Already Addressed	ADUs	N/A
7	ADUs	Use of Right Approval	Modify Owner Occupancy Requirements for ADUs. Modify and amend the City's existing ADU Ordinance to remove the requirement of the legal property owner to reside in either the primary residence or ADU and allow the legal property owner to rent the primary dwelling and ADU separately or allow the primary dwelling and the ADU to be sublet individually while the legal property owner resides elsewhere.	AB 587 (Friedman) AB 881 (Bloom) Vancouver, British Columbia/"Making Room"	This proposal to modify owner occupancy requirements for ADUs would add additional rental units to the rental housing stock and protect additional rental units under the recently amended Residential Rent Stabilization Ordinance. Additionally, this policy would leverage the exeperience of rental property owners to provide and manage additional rental units to create rental units affordable by design. According to research into ADU Ordinances throughout Alameda County, five jurisdictions do not have an owner occupancy limitation (i.e., Livermore, Newark, Oakland, Union City, and Berkeley has limited enforcement to look into owner occupancy). Staff reached out to all jurisdictions to confirm and ask if there are any issues with this flexibility. The Cities of Livermore, Oakland and Union City stated that there have been no issues to date and no plans to amend their ordinances to require owner occupancy.	Highly Recommended	ADUs	Short-term (1-2 years)
8	ADUs	Reducing Parking Reqs	Modify Parking Requirements for ADUs. Modify the City's existing ADU Ordinance to eliminate parking space replacement requirements if the space is demolished to construct an ADU or if a primary residence is deficient.	AB 68 (Ting) SB 13 (Wieckowski)	The City's ADU Ordinance already provides flexibility within the parking requirements as per State law. In addition, State law was recently changed to prohibit jurisdictions from requiring any parking for ADU if unit is constructed within primary home garage or footprint. State law also requires that jurisdictions allow maximum flexibility in replacing primary unit parking (covered, uncovered, tandem, driveway, within setbacks, etc.). Staff believes that this is adequate flexibility with regard to parking. Due to changes in State law, amending City's ADU Ordinance would likely have a limited impact on increasing production of ADUs.	Already Addressed	ADUs	Short-term (1-2 years)
9	ADUs	Use of Right Approval	Permit ADUs to Be Sold Separately from Primary Residence. Authorize City to allow, by ordinance, an ADU that was ministerially approved to be sold separately from the primary residence to a qualified buyer if the property was built or developed buy a qualified nonprofit corporation and a deed restriction exists that ensures the property will be preserved for affordable housing.	AB 587 (Friedman) AB 881 (Bloom) Vancouver, British Columbia/"Making Room" City of Berkeley City and County of San Francisco	This is a proposal to permit ADUs to be sold separately from the primary residence as a method to help increase homeownership opportunities for middle income households. According to research into ADU Ordinances throughout Alameda County, no jurisdiction allows the ADU to be sold separately from the primary unit. This policy has the potential to shift housing tenure types (i.e. rental vs. ownership), and would require recordation of a condo map. This policy is viewed to have a low impact to increasing production of ADUs since subdivision and construction of secondary units would not be considered development of ADUs. Adding subdivision map and permit costs for additional dwelling units (not considered ADUs) would be cost prohibitive for developers. Also, reference #3 above related to allowing up to four units in single-family residential land use categories, which has the potential for a greater impact.	Not Recommended	ADUs	Short-term (1-2 years)
10	ADUs	Use of Right Approval	Permit Two ADUs per Primary Residence Lot in Citywide Single-Family Zones. Allow up to two ADUs per primary residence lot in nearly all citywide single-family zones.	AB 587 (Friedman) AB 881 (Bloom) Vancouver, British Columbia/"Making Room"	According to research into ADU Ordinances throughout Alameda County, no jurisdictions allow construction of more than one ADU per site. Also, reference #3 above related to allowing up to four units in single-family residential land use categories, which has the potential for a greater impact.	Not Recommended	ADUs	Mid-term (2-3 years)
11	ADUs	Reducing Parking Reqs	Eliminate Parking Requirements for ADUs. Amend the City's existing ADU Ordinance to eliminate parking requirements for ADUs.	AB 68 (Ting) SB 13 (Wieckowski) AB 1585 (Boerner Horvath)	The City's ADU Ordinance already provides flexibility within the parking requirements. In addition, State law was recently changed to prohibit jurisdictions from requiring any parking for ADU, if unit is constructed within primary home garage or footprint. State law also requires that jurisdictions allow maximum flexibility in replacing primary unit parking (covered, uncovered, tandem, driveway, within setbacks, etc.). Staff believes that this is adequate flexibility with regard to parking.	Not Recommended	ADUs	Short-term (1-2 years)

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Fees/Transparency								
12	Fees/Transparency	Reduction of Development Impact Fees	Options for Reducing Development Impact Fees for Affordable Units (Excluding Utility Fees) Exempt affordable housing units (including on-site inclusionary units) from City development impact fees. Exempt affordable housing units from development impact fees, including on-site inclusionary units. Maintain existing impact fee policy as part of any future policy to exempt 100% affordable housing projects with an average household income of 60 area median income or less. Reduce development impact fees for affordable housing. Reduce development impact fees for affordable housing units, including on-site inclusionary units (alternative: units that meet certain affordability criteria and requirements, such as very-low or low-income units). Defer development impact fees for all housing. Maintain existing impact fee policy as part of any future policy to allow development impact fees to be collected at certificate of occupancy instead of building permit. Establish Loan Program for Development Impact Fees for Affordable Housing. Create a loan program for development impact fees for affordable housing units secured by a deed of trust released upon full payment of the fees.	CASA Compact (2019) City of Sunnyvale	Staff recommends the following actions to address the costs of development impact fees: - Maintain existing impact fee policy as part of any future policy to exempt 100% affordable housing projects with an average household income of 60 area median income or less from payment of development impact fees. - Maintain the ability for development impact fees to be paid at certificate of occupancy as provided for in the City's current park development fee ordinance. - Provide a 50% reduction in park fees for on-site affordable units that are income restricted consistent with the City's Affordable Housing Ordinance. - Provide a 50% reduction in transportation fees for on-site affordable units that are located within 1/2 mile of BART or a major high-frequency transit line. - Establish a loan program for only affordable units that require a City regulatory agreement that will already be monitored by the City to minimize the burden on staff and the cost of program administration.	Highly Recommended	Market Rate and Affordable Housing	Short-term (1-2 years)
13	Fees/Transparency	Reduction of Development Impact Fees	Options for Reducing Development Impact Fees for ADUs (Excluding Utility Fees) Exempt ADUs from development impact fees. Exempt ADUs from development impact fees with deed restrictions for very low and low income households. Reduce development impact fees for ADUs. Reduce development impact fees for ADUs. Defer development impact fees for ADUs. Defer development impact fees for ADUs.	CASA Compact (2019)/City Staff	Staff highly recommends reducing development impact fees for ADUs to a zero-bedroom fee, as potential applicants frequently and continuously express to planners/city staff that this is a major impediment to constructing ADUs in the City. Additionally, the deferral of payment of fees to certificate of occupancy consistent with the existing park development impact fee should be maintained.	Highly Recommended	ADUs	Short-term (1-2 years)
14	Fees/Transparency	Reduction of Development Impact Fees	Defer Utility Fees for Affordable Housing/ADUs until Service Connection. Allow deferral of utility impact fees for affordable housing units and ADUs until service connection. Paying fees later reduces the financing costs associated with construction because interest accrues on these loans once the payment is drawn.	CASA Compact (2019)/City Staff	Staff highly recommends deferring utility fees for affordable housing projects that provide on-site inclusionary units and ADUs. A workflow and tracking system will need to be established to verify payment.	Highly Recommended	Market Rate and Affordable Housing	Short-term (1-2 years)
15	Fees/Transparency	Reduction of Development Impact Fees	Provide More Transparency to the Development Community about the Cost of Fees. Provide clear and easily obtainable information on the City's website and in Development Services Department materials to help the development community understand the cost of fee in the City so that they can plan their projects more effectively.	City Staff	Staff is already working on ways to provide clearer information about the cost of fees in the City to the development community, such as fees for sample projects and a possible fee calculator.	In Progress	Market Rate and Affordable Housing	Short-term (1-2 years)
Funding								
16	Funding	Establishing Local Housing Trust Fund	Pursue Voter-Approved Ballot Measure for an Affordable Housing Bond Program. Pursue a voter-approved ballot measure for an affordable housing bond program to build and preserve affordable housing units citywide. The bond proceeds would help stabilize housing for the city's most vulnerable populations including veterans, seniors, the disabled, low and moderate-income individuals or families, foster youth, victims of abuse, the homeless and individuals suffering from mental health or substance abuse illnesses. Furthermore, the bond would prioritize advancing supportive housing for special needs populations, including homeless and chronically homeless persons and increasing housing supply for extremely low-income populations.	CASA Compact (2019) County of Santa Clara/Measure A City of Oakland City of Emeryville County of Alameda	Staff recommends supporting a regional housing bond measures instead of a local measure, as the potential benefits of a regional bond would have far greater potential than a local measure. This also allows the City to explore the feasibility of other revenue measures that the City may pursue over the next 2-5 years.	Not Recommended	Affordable Housing	Mid-term (2-3 years)
17	Funding	Establishing Local Housing Trust Fund	Pursue Voter-Approved Ballot Measure for a Vacant Parcel Tax for Homelessness and/or Affordable Housing. Pursue a voter-approved ballot measure, similar to the City of Oakland, to fund services for people experiencing homelessness and/or affordable housing.	City of Oakland	Staff recommends supporting a regional housing bond measures instead of a local measure, as the potential benefits of a regional bond would have far greater potential than a local measure. This also allows the City to explore the feasibility of other revenue measures that the City may pursue over the next 2-5 years.	Not Recommended	Homeless Shelters/Affordable Housing	Mid-term (2-3 years)

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Funding								
18	Funding	Establishing Local Housing Trust Fund	Establish an Impact Fee on Commercial Uses for Affordable Housing. Establish a fee that would be collected from commercial uses and placed in the Affordable Housing Trust Fund and used as described in Sections 10-17.1000-1010 (Affordable Housing Trust Fund) of the City's Affordable Housing Ordinance.	CASA Compact (2019) San Mateo County and City of Palo Alto/"grand Nexus Study"	This proposal is not recommended because it would create a disincentive for commercial uses to locate in the City, which the City is actively trying to attract. This policy is better suited for Silicon Valley where there is a high demand for commercial uses.	Not Recommended	Affordable Housing	Mid-term (2-3 years)
19	Funding	N/A	Abate or Defer Property Tax for Market Rate and/or Affordable Housing Projects. Abate or defer property taxes for market rate and/or affordable housing that meet certain density or inclusionary housing criteria and requirements.	City	This proposal is not recommend since it was already considered as a referral by the City Council and direction was given to staff not to pursue it.	Not Recommended	Market Rate and Affordable Housing	Short-term (1-2 years)
20	Funding	N/A	Pilot a New Moderate Income Affordable Housing Financing Model. There is a new financing model being developed to finance deed restricted moderate income housing that would not require any financial contribution from the City. It would require that the City: (1) join the California Community Housing Authority (CALCHA) and partner with Catalyst Housing to utilize tax-exempt 30-year bonds issued by CALCHA to purchase market rate rental properties and convert them to moderate income properties for a period of 30-years without any displacement of existing residents.; and (2) execute Purchase Option Agreements with CALCHA to give the City the option to purchase or sell the property between years 15-30 of the bonds. The City could assign this purchase option agreement to a non-profit housing corporation to assume the property.	California Community Housing Authority (CALCHA), Catalyst Housing, City of Santa Rosa; City of Fairfield	Staff recommends this proposal as it would provide another stream of capital financing to secure and create new moderate income housing rental units within the City. Furthermore, there would be no financial liability for the City unless the City purchases the property in the future. Staff is conducting additional analysis and is targeting Fall 2020 to bring this forward to Council for approval.	Recommended	Affordable Housing	Short-term (1-2 years)
Public Lands								
21	Public Lands	N/A	Prioritize On-Site Affordable Housing for Residential Projects Developed on City-Owned Land. Require that new development of City owned land include on-site affordable units at a level of affordability consistent with the affordable housing ordinance or provide a significant benefit to affordable housing in another form, as appropriate.	City City of Oakland	Currently, the City is in progress of implementing prioritization of on-site affordable housing for residential projects related to the development of City owned land, such as the 238 properties.	In Progress	Affordable Housing	Short-term (1-2 years)
22	Public Lands	N/A	Convert Underused and Tax Defaulted Properties to Permanent Affordable Housing in Partnership with Nonprofit Affordable Housing Developers. Enter into a joint venture partnership with a non-profit organization to acquire and convert formerly blighted and tax-defaulted properties into permanently affordable housing for low-and-moderate income households.	CASA Compact (2019) City of Oakland	Staff highly recommends converting underused and tax defaulted properties to permanent affordable housing in partnership with a nonprofit affordable housing developer and/or community land trust in a way that minimizes administrative and financial impacts to City staff. This program should be structured to count towards achieving regional housing allocations as stated in the General Plan Housing Element.	Highly Recommended	Affordable Housing	Short-term (1-2 years)
23	Public Lands	Use of Right Approval	Create a Zoning Exemption for Affordable Housing on Surplus Land in Residential Zones regardless of Density Maximums. Permit 100 percent affordable housing developments on public land regardless of density maximums in residential and mixed-use zones. This exemption could be structrued to exclude projects ineligible for state affordable housing financing program and on industrially zoned land.	AB 1486 (Ting)	This proposal may require General Plan Amendment and Zoning Text Amendments to allow densities on publicly owned land if it is not designated/zoned for residential uses. Additionally, would need to update Density Bonus Ordinance to allow for density increases on public land. According to GIS, the City owns 335 parcels that have a Residential or Mixed Use General Plan or Zoning designation and Successor Agency owns 13 parcels (7.7 acres) that could be impacted by this proposal. Given limited staff resources and the limited potential benefits of this item, staff recommends pursuing #3 above instead.	Not Recommended	Affordable Housing	Mid-term (2-3 years)
Public Lands								
23	Public Lands	Use of Right Approval	Create a Zoning Exemption for Affordable Housing on Surplus Land in Residential Zones regardless of Density Maximums. Permit 100 percent affordable housing developments on public land regardless of density maximums in residential and mixed-use zones. This exemption could be structrued to exclude projects ineligible for state affordable housing financing program and on industrially zoned land.	AB 1486 (Ting)	This proposal may require General Plan Amendment and Zoning Text Amendments to allow densities on publicly owned land if it is not designated/zoned for residential uses. Additionally, would need to update Density Bonus Ordinance to allow for density increases on public land. According to GIS, the City owns 335 parcels that have a Residential or Mixed Use General Plan or Zoning designation and Successor Agency owns 13 parcels (7.7 acres) that could be impacted by this proposal. Given limited staff resources and the limited potential benefits of this item, staff recommends pursuing #3 above instead.	Not Recommended	Affordable Housing	Mid-term (2-3 years)
Streamlining								
24	Streamlining	Reduction of Permit Processing Time	Streamlined Approval for Affordable Housing Projects Meeting Specific Criteria Consistent with SB 35. Develop an application process for ministerial review related to SB 35 streamlining eligible projects. Staff will identify Hayward’s objective zoning and design review standards. This will exclude qualified projects from environmental review under CEQA and reduce the approval process to 90 days from 180 days.	City	Currently, the City is in progress of streamlining approval for affordable housing projects that are in conformance and compliance with SB 35 eligibility criteria.	In Progress	Affordable Housing	Short-term (1-2 years)
25	Streamlining	Reduction of Permit Processing Time	Review Approval Process to Address Inefficiencies with the Goal of Reducing Overall Approval Time. Identify internal bottlenecks that delay the development approval process and evaluate ways to address these delays in terms of contracting on-call consultants or specialists, re-deploying staff resources more efficiently, and adding staff, if necessary. Also, identify required studies early in the application process to avoid unnecessary delays, identify the reasons why some required studies do not get identified until subsequent submittals of an application, and establish a process to improve early preparation of lengthy studies.	City	Currently, the City is in progress of evaluating areas of inefficiencies in the development process with the goal of reducing overall approval time. Additionally, there are several proposed policies listed here that are intended to help address some of those inefficiencies related to permit approval time.	In Progress	Market Rate and Affordable Housing	Short-term (1-2 years)

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Streamlining								
26	Streamlining	Reduction of Permit Processing Time	Provide "Package of Incentives" for Housing Projects Providing Affordable Housing. Promote and incentivize new construction of affordable housing, the City could establish a "Package of Incentives" of various incentives and exemptions (including a combination of a number of the proposals listed above) for 100% affordable projects or projects that meet certain on-site inclusionary thresholds. There could be multiple packages that vary depending on the amount of affordable units and the depth of affordability. The incentives and exemptions could include: an exemption or reduction of development impact fees, utility fee deferral, parking reductions and/or a waiver of physical building requirements imposed on development.	AB 1706 (Quirk)	Staff recommends providing various types of packages contingent on the project meeting various affordability requirements. For example, an affordable housing project consisting of 50% income restricted units would receive lesser incentives than a 100% affordable housing project. After staff receives direction on the other proposals above, staff could design packages of incentives in greater detail.	Highly Recommended	Market Rate and Affordable Housing	Short-term (1-2 years)