

County of Monterey 2015-2023 Housing Element

Adopted
January 26, 2016

HCD Certification
May 10, 2016

County of Monterey

2015-2023 Housing Element

Board of Supervisors

District 1: Fernando Armenta

District 2: John M. Phillips

District 3: Simon Salinas

District 4: Jane Parker

District 5: Dave Potter

Planning Commission

Jose Mendez

Aurelio Salazar, Jr.

Cosme Padilla

Don Rochester

Jay Brown

Paul C. Getzelman

Amy Roberts

Luther Hert

Martha Diehl

Keith Vandevere

Housing Advisory Committee

District 1: Sabino Lopez

Vacancy

District 2: Ignacio "Mog" Cabatu

Mark Trabing

District 3: Vacancies

District 4: Karen Araujo

L'Quana Williams

District 5: Wayne J. Ross

Margaret Robbins



Monterey County

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1st Floor
Salinas, CA 93901
831.755.5066

Board Order

Resolution No.: 16-011

Upon motion of Supervisor Salinas, seconded by Supervisor Armenta and carried by those members present, the Board of Supervisors hereby:

- a. Adopted the Negative Declaration for the County of Monterey 2015-2023 Housing Element;
- b. Amended the County's General Plan (the 2010 Monterey County General Plan for the non-coastal area and the 1982 General Plan for the coastal zone) to replace the 2009-2014 Housing Element with the County of Monterey 2015-2023 Housing Element; and
- c. Directed staff to submit the County of Monterey 2015-2023 Housing Element to the State Department of Housing and Community Development for certification.

PASSED AND ADOPTED on this 26th day of January 2016, by the following vote, to wit:

AYES: Supervisors Armenta, Phillips, Salinas, Parker and Potter

NOES: None

ABSENT: None

I, Gail T. Borkowski, Clerk of the Board of Supervisors of the County of Monterey, State of California, hereby certify that the foregoing is a true copy of an original order of said Board of Supervisors duly made and entered in the minutes thereof of Minute Book 78 for the meeting on January 26, 2016.

Dated: January 28, 2016
File ID: 16-075

Gail T. Borkowski, Clerk of the Board of Supervisors
County of Monterey, State of California

By

Deputy

Before the Board of Supervisors in and for the County of Monterey, State of California

Resolution No.:16-011

- 1. Adopt the Negative Declaration for the County of Monterey 2015-2023 Housing Element;
2. Amend the County's General Plan (the 2010 Monterey County General Plan for the non-coastal area and the 1982 General Plan for the coastal zone) to replace the 2009-2014 Housing Element with the County of Monterey 2015-2023 Housing Element; and
3. Direct staff to submit the County of Monterey 2015-2023 Housing Element to the State Department of Housing and Community Development for certification. [REF140087, 2015-2023 Housing Element, County-wide].....

WHEREAS, the Housing Element is one of seven required elements of the County's General Plan. The County's current certified Housing Element, adopted on June 15, 2010, covers the planning period from 2009 to 2014 and applies throughout the unincorporated County;

WHEREAS, Senate Bill 375, enacted in 2008, established an eight-year cycle for future housing element updates if the current document has been certified by the California Department of Housing and Community Development (HCD) as substantially complying with State law (California Government Code 65588 (e)). This update of the Housing Element will be an eight-year plan, covering the planning period of December 31, 2015 through December 31, 2023;

WHEREAS, State law identifies the subjects that must be addressed in the Housing Element. (Article 10.6 of California Government Code (Sections 65580 et seq.)) State law specifies that the Housing Element must assess housing needs and evaluate the current housing market in the County, and then identify programs that will meet housing needs. Included in this evaluation is the community's "Regional Housing Needs Allocation" (RHNA), which provides an estimate of the number of housing units that should be provided in the community to meet its share of new households in the region. As the regional planning agency, the Association of Monterey Bay Area Governments (AMBAG), is responsible for allocating RHNA to jurisdictions within the region. For the 2015-2023 Housing Element update, AMBAG has assigned a RHNA of 1,551 units for the unincorporated area of the County for the 2014-2023 planning period. The Housing Element addresses how the County is accommodating the RHNA;

WHEREAS, the 2015-2023 Housing Element applies countywide, in both the coastal and non-coastal unincorporated areas of the County. The 2010 Monterey County General Plan applies only in the non-coastal area and the certified Local Coastal Program together with the 1982 General Plan apply in the coastal zone. Because the Housing Element is a statutorily required general plan element and applies countywide, the adoption of the Housing Element is

functionally an amendment of both the 2010 General Plan for the non-coastal area and an amendment of the 1982 General Plan for the coastal zone;

WHEREAS, the 2015-2023 Housing Element has been determined to be consistent with the 1982 and the 2010 General Plans;

WHEREAS, pursuant to the California Environmental Quality Act (CEQA), the County prepared and circulated an Initial Study that resulted in a Negative Declaration. The Initial Study and proposed Negative Declaration were circulated for public review from October 7, 2015 to November 5, 2015. The Initial Study/Negative Declaration concluded that the Housing Element would not result in a significant impact to the environment because the Housing Element does not change zoning or otherwise facilitate new development; rather it identifies sites that can accommodate the RHNA within existing zoning. Two comments were received during the public review process that do not change the significance conclusion. The Board of Supervisors has considered the Initial Study and proposed Negative Declaration together with comments received during the public review process;

WHEREAS, the Board of Supervisors finds, on the basis of the whole record before it, that there is no substantial evidence that the Housing Element will have a significant effect on the environment and finds that the Negative Declaration reflects the County's independent judgment and analysis. The custodian of the documents and materials which constitute the record of proceedings upon which the Board's decision is based is the County Resource Management Agency-Planning, located at 168 West Alisal Street, 2nd Floor, Salinas, California;

WHEREAS, on November 19, 2014 and July 8, 2015, the Housing Advisory Committee (HAC) conducted meetings relative to the Housing Element update. On November 19, 2014, staff solicited input from the HAC on the preparation of the update. On July 8, 2015, the HAC reviewed a draft of the Housing Element and provided additional comments. Related comments were incorporated into the discussions on homeless issues in the Housing Element. On this latter date, the HAC approved a recommendation to transmit the draft Housing Element to the Planning Commission for consideration and submittal to the State Department of Housing and Community Development (HCD) for an initial review;

WHEREAS, on July 29, 2015, the Monterey County Planning Commission conducted a public workshop to review and solicit comments on the draft Housing Element. At the workshop, staff received comments from the Commission which were incorporated into the draft Housing Element, and the Planning Commission recommended that the draft Housing Element be submitted to HCD for initial review;

WHEREAS, State law requires that draft and adopted housing elements be submitted to the State HCD for review in compliance with State law. In September 2015, the County submitted a draft of the 2015-2023 Housing Element to HCD for review. HCD responded with comments on November 3, 2015. Based on the discussions with HCD, the County made further revisions to the draft Housing Element;

WHEREAS, the draft 2015-2023 Housing Element was referred to the Airport Land Use Commission. On October 26, 2015, the ALUC found the Housing Element consistent with the Comprehensive Land Use Plans for the County's airports (Monterey County Airport Land Use Commission Resolution No. 15-003);

WHEREAS, a public hearing before the Monterey County Planning Commission on the proposed 2015-2023 Housing Element was duly noticed for November 18, 2015 in at least a 1/8 page display ad in the *Monterey County Weekly* at least ten days prior to the hearing;

WHEREAS, on November 18, 2015, the Monterey County Planning Commission held a public hearing on the 2015-2023 Housing Element and recommended that the Board of Supervisors: 1) Adopt the Negative Declaration for the County of Monterey 2015-2023 Housing Element; 2) Amend the County's 1982 and 2010 General Plan; 3) Adopt the County of Monterey 2015-2023 Housing Element with the following recommended revisions to be shown in redline format when the draft Housing Element is presented to the Board of Supervisors:

- a. Revise *Goal H-1* to broaden the language of the goal to encompass preservation of all types of affordable housing (i.e., ownership and rental; not just "at risk" developments);
- b. Add an additional implementation measure under Goal H-1 for preservation of affordable housing (*H-1.d Preservation of Affordable Housing*). H-1.d should describe the issues with retention of affordable housing (e.g., loss of affordable housing due to factors such as market conditions, including short-term rentals whether legally permitted or not) and provide, as an action plan, for the County to initiate discussions in 2016 to study options for the retention of affordable housing; and 4) Direct staff to submit the County of Monterey 2015-2023 Housing Element with related documents to the State Department of Housing and Community Development for certification;

WHEREAS, the 2015-2013 Housing Element presented to the Board of Supervisors includes the revisions recommended by the Monterey County Planning Commission, and the changes are shown in redline in the staff report to the Board of Supervisors;

WHEREAS, a public hearing on the proposed 2015-2023 Housing Element was duly noticed for January 26, 2016 for the Monterey County Board of Supervisors in at least 1/8 page display ad in the *Monterey County Weekly* at least ten days prior to the hearing; and

WHEREAS, the Board of Supervisors conducted a public hearing on January 26, 2016 on the proposed Negative Declaration and Housing Element 2015-2023 before rendering this decision.

DECISION

NOW, THEREFORE, BE IT RESOLVED, that the Board of Supervisors does hereby:

1. Find that the foregoing recitals and findings are true and correct;
2. Adopt the Negative Declaration for the County of Monterey 2015-2023 Housing Element;
3. Amend the County's General Plan (the 2010 Monterey County General Plan for the non-coastal area and the 1982 General Plan for the coastal zone) to replace the 2009-2014 Housing Element with the County of Monterey 2015-2023 Housing Element;
and
4. Direct staff to submit the County of Monterey 2015-2023 Housing Element to the State Department of Housing and Community Development for certification.

PASSED AND ADOPTED upon motion of Supervisor Salinas, seconded by Supervisor Armenta carried this 26h day of January 2016, by the following vote, to wit:

AYES: Supervisors Armenta, Phillips, Salinas, Parker and Potter
NOES: None
ABSENT: None

I, Gail T. Borkowski, Clerk of the Board of Supervisors of the County of Monterey, State of California, hereby certify that the foregoing is a true copy of an original order of said Board of Supervisors duly made and entered in the minutes thereof of Minute Book 78 for the meeting on January 26, 2016.

Dated: January 29, 2016
File Number: 16-075

Gail T. Borkowski, Clerk of the Board of Supervisors
County of Monterey, State of California

By  _____
Deputy

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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May 10, 2016

Mr. Lew Bauman
County Administrative Officer
County of Monterey
168 West Alisal Street, 3rd Floor
Salinas, CA 93901

Dear Mr. Bauman:

RE: Monterey County's 5th Cycle (2015-2023) Adopted Housing Element

Thank you for submitting Monterey County's housing element adopted January 26, 2016 which was received for review on February 12, 2016. Pursuant to Government Code (GC) Section 65585(h), the Department is reporting the results of its review.

The Department is pleased to find the adopted housing element in full compliance with State housing element law (GC, Article 10.6). The adopted element was found to be substantially the same as the revised draft element the Department's November 3, 2015 review determined met statutory requirements.

For your information, some other elements of the general plan must be updated on or before the next adoption of the housing element. The safety and conservation elements of the general plan must include analysis and policies regarding fire and flood hazard management (GC Section 65302(g)). Also, the land-use element must address disadvantaged communities (unincorporated island or fringe communities within spheres of influence areas or isolated long established "legacy" communities) based on available data, including, but not limited to, data and analysis applicable to spheres of influence areas pursuant to GC Section 56430. The Department urges the County to consider these timing provisions and welcomes the opportunity to provide assistance. For information, please see the Technical Advisories issued by the Governor's Office of Planning and Research at: http://opr.ca.gov/docs/SB244_Technical_Advisory.pdf and http://opr.ca.gov/docs/Final_6.26.15.pdf.

Please note, the County of Monterey now meets specific requirements for State funding programs designed to reward local governments for compliance with State housing element law. For example, the Department's Housing Related Parks Program includes housing element compliance as a threshold requirement. Please see the Department's website for specific information about this and other State funding programs at http://www.hcd.ca.gov/hpd/hrc/plan/he/loan_grant_hecompl011708.pdf.

For your information, on January 6, 2016, HCD released a Notice of Funding Availability (NOFA) for the Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP). This program replaces the former Mobilehome Park Resident Ownership Program (MPROP) and allows expanded uses of funds. The purposes of this new program are to loan funds to facilitate converting mobilehome park ownership to park residents or a qualified nonprofit corporation, and assist with repairs or accessibility upgrades meeting specified criteria. This program supports housing element goals such as encouraging a variety of housing types, preserving affordable housing, and assisting mobilehome owners, particularly those with lower-incomes. Applications are accepted over the counter beginning March 2, 2016 through March 1, 2017. Further information is available on the Department's website at: <http://www.hcd.ca.gov/financial-assistance/mobilehome-park-rehabilitation-resident-ownership-program/index.html> .

The Department wishes the County of Monterey success in implementing its housing element and looks forward to following its progress through the General Plan annual progress reports pursuant to GC Section 65400. If the Department can provide assistance in implementing the housing element, please contact James Johnson, of our staff, at (916) 263-7426.

Sincerely,



Glen A. Campora
Assistant Deputy Director

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1. Introduction

1.1. Legislative Requirements

The Housing Element is one of seven elements required to be included in the County’s General Plan. State law identifies the subjects that must be addressed in a Housing Element. These guidelines are identified in Article 10.6 of California Government Code (Sections 65580 *et seq.*).

State law specifies that the Housing Element must assess housing needs and evaluate the current housing market in the County, and then identify programs that will meet housing needs. The housing market evaluation includes a review of housing stock characteristics as well as housing cost, household incomes, special need households, availability of land and infrastructure and various other factors. Also included in this evaluation is the community’s “Regional Housing Needs Allocation,” which provides an estimate of the number of housing units that should be provided in the community to meet its share of new households in the region. In addition to this information, the Housing Element document must evaluate and review its past housing programs and consider this review in planning future housing strategies.

The County’s previous Housing Element was adopted on June 15, 2010. Senate Bill 375, enacted in 2008, established an eight-year cycle for future housing element updates if the current document has been certified by the California Department of Housing and Community Development (HCD) as substantially complying with State law (California Government Code 65588 (e)). This update of the Housing Element will be an eight-year plan, covering the planning period of December 31, 2015 through December 31, 2023.

A critical component of HCD’s review of the Housing Element is the local jurisdiction’s ability to accommodate its share of the region’s projected housing needs through land use planning efforts. This share is called the Regional Housing Needs Allocation (RHNA). Compliance with this requirement is measured by the jurisdiction’s ability to provide adequate land with adequate density and appropriate development standards to accommodate the RHNA. As the regional planning agency, the Association of Monterey Bay Area Governments (AMBAG), is responsible for allocating the RHNA to individual jurisdictions within the region. For the 2015-2023 Housing Element update for the County of Monterey, AMBAG has assigned a RHNA of 1,551 units for the 2014-2023 planning period, in the following income distribution:

- Very Low Income: 374 units
- Low Income: 244 units
- Moderate Income: 282 units
- Above Moderate Income: 651 units

1.2. Relationship with Other General Plan Elements

The General Plan for the County of Monterey consists of both inland and coastal components as well as a countywide Housing Element (2009-2014). The 2010 Monterey County General Plan, adopted on October 26, 2010 and periodically amended, applies in the inland unincorporated area of the County. The 2010 General Plan consists of the following elements: Land Use, Circulation, Conservation and Open Space, Safety, Public Services, Agriculture, Economic Development, and Area/Master Plans. Pursuant to the California Coastal Act (Public Resources Code section 30000 et seq.), a portion of Monterey County is designated as a “coastal zone.” The coastal zone is governed by four Land Use Plans (LUP) and the Coastal Implementation Plan (CIP), which together constitute the “Local Coastal Program” (LCP) certified by the California Coastal Commission. The four Land Use Plans include Big Sur Coast, Carmel Area, Del Monte Forest (coastal portion), and North County Coastal, the latter of which also includes the Moss Landing Community Plan. These plans were certified by the California Coastal Commission in the 1980s, with periodic amendments that have also been certified by the Coastal Commission. To the extent that the LCP relies upon General Plan policies not in the LCP itself, the 1982 General Plan governs in the coastal zone. As mentioned above, the Housing Element is the one element of the General Plan that has been adopted to apply in both the inland and coastal unincorporated areas of the County. It was adopted prior to and separate from the 2010 General Plan adoption, but is listed as Chapter 8 of the 2010 General Plan. The Housing Element for 2015-2023 is also intended to apply countywide. Annually, the County reviews the General Plan for internal consistency. In addition, the County reviews consistency with the General Plan on a project-by-project basis.

The 2010 General Plan, adopted October 26, 2010, identified Community Areas as a top priority of development in the unincorporated non-coastal area of the County, and some of these Community Areas may meet the definition of legacy community under Government Code section 65302.10 (enacted by SB 244(2011)). However, because SB 244 was enacted after adoption of the General Plan, the County is evaluating whether the legacy communities exist within the unincorporated County, and if such communities meeting the definition of legacy communities exist, the County will review and initiate amendments to the Land Use Element of the General Plan and Local Coastal Program as needed prior to or at the same time as it adopts the Housing Element.

1.3. Public Participation

The County of Monterey offers several opportunities for the public to comment on housing-related issues and on the Draft 2015-2023 Housing Element.

A. Housing Advisory Committee

The Housing Advisory Committee (HAC) advises the Board of Supervisors and Planning Commission on matters relating to the Housing Element of the General Plan and the Inclusionary Housing Ordinance. The Committee conducts public meetings at which the

HAC considers housing problems and potential solutions; studies, reviews and makes recommendations on housing programs; and makes recommendations to the Board of Supervisors. Members of the HAC represent a wide spectrum of the community interests, including those of lower incomes..

As part of the Housing Element update, two presentations (November 19, 2014 and July 8, 2015) were made before the HAC to solicit comments from the public and from the HAC members. For the November 19, 2014 meeting, special invitations were sent to housing developers, advocates, community stakeholders, and agencies that serve the housing and supportive service needs of low and moderate income persons, as well as those with special housing needs. Agencies invited to attend the HAC meeting and comments received are summarized in Appendix A.

B. Planning Commission Workshop

On July 29, 2015, the County conducted a public workshop with the Planning Commission to review the Draft 2015-2023 Housing Element. Notice of the July 29, 2015 meeting was published in *The Monterey County Weekly* and posted on the County website.

C. Adoption Hearings

Prior to adoption of the 2015-2023 Housing Element, the County conducted public hearings before the Planning Commission on November 18, 2015 and Board of Supervisors on January 26, 2016.

2. Needs Assessment

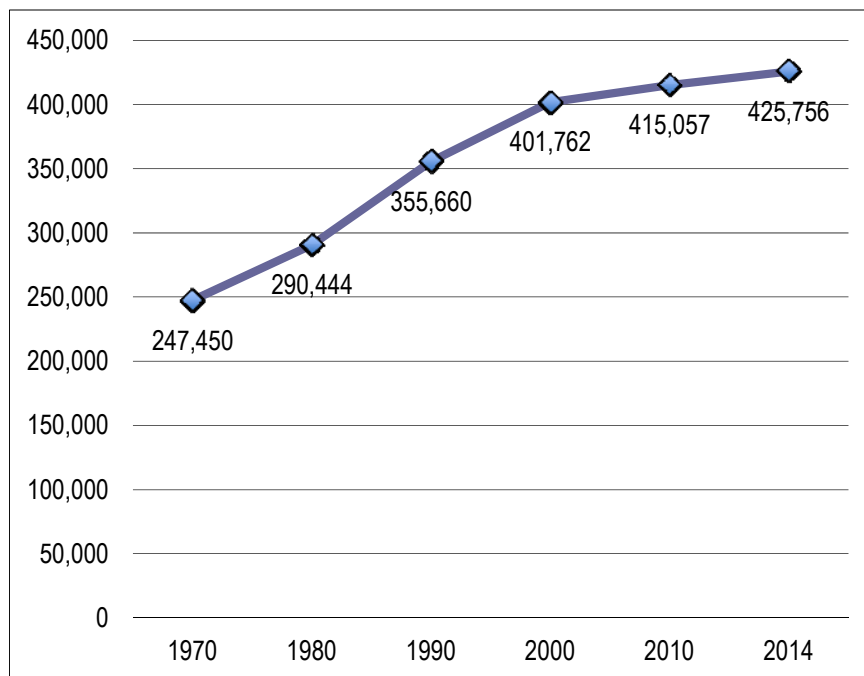
This section of the Housing Element evaluates the existing population and housing characteristics, and trends to assess the extent of housing issues and needs in the unincorporated areas of Monterey County.

2.1. Population Characteristics and Trends

A. Population Growth

On February 18, 1850, the Monterey Bay region was officially split into three counties—Monterey, San Benito, and Santa Cruz. At that time, the total population in Monterey County was 1,872 persons. By 1900, the population of the County had grown to 19,380 persons, and by 1950, the total countywide population had increased to 130,498 persons. The U.S. Census reported that 401,762 persons resided in the County as of January 1, 2000. The County’s population continued to grow steadily and in 2010 the total population in Monterey County reached 415,057 persons—a three-percent increase from the previous decade. According to the State Department of Finance, population in the County was estimated at 425,756 as of January 1, 2014, representing a 2.5 percent increase from 2010.

Figure 1: Population Growth - Monterey County (1970 – 2010)



Sources: U.S. Census (1970-2014).

Over the last several decades, the proportion of County residents living in the unincorporated County has steadily decreased. In 1980, approximately 29 percent of the County’s population resided in the unincorporated areas of the County, but by 2010 only

about 24 percent of the County’s population resided in the unincorporated County. This indicates that the incorporated cities of the County are growing at a faster rate than the unincorporated areas as the result of either direct population growth or annexations (such as lands annexed by the City of Salinas).

Table 1: Population Growth (1980 – 2010)

Year	Total County Population	Unincorporated Areas Population	Unincorporated Population as a % of County Population
1980	290,444	84,497	29%
1990	355,660	100,479	28%
2000	401,762	100,252	25%
2010	415,057	100,213	24%

Sources: U.S. Census (1970-2010).

About one-half (49 percent or 48,836 persons) of the unincorporated County’s 2010 population resides in a “Census Designated Place (CDP).” The largest of these CDPs is Prunedale, which had 17,560 residents in 2010 (Table 2).

Table 2: Population in Unincorporated Areas (2010)

Community	Population
Prunedale	17,560
Castroville	6,481
Del Monte Forest	4,514
Carmel Valley Village	4,407
Pajaro	3,070
Las Lomas	3,024
Pine Canyon	1,822
Boronda	1,710
Elkhorn	1,565
Aromas	1,358
Chualar	1,190
Spreckles	673
San Ardo	517
Lockwood	379
San Lucas	269
Moss Landing	204
Bradley	93
Remaining Unincorporated Areas	51,377
Total Unincorporated Population	100,213

Source: U.S. Census, 2010.

B. Age Composition

The age composition of residents is an important factor in evaluating housing and community development needs and determining the direction of future housing development. Typically, distinct lifestyles, family types and sizes, incomes, and housing preferences accompany different age groups. As people move through each stage of life, housing needs and preferences change. For example, young householders without children usually have different housing preferences than middle-age householders with children or seniors.

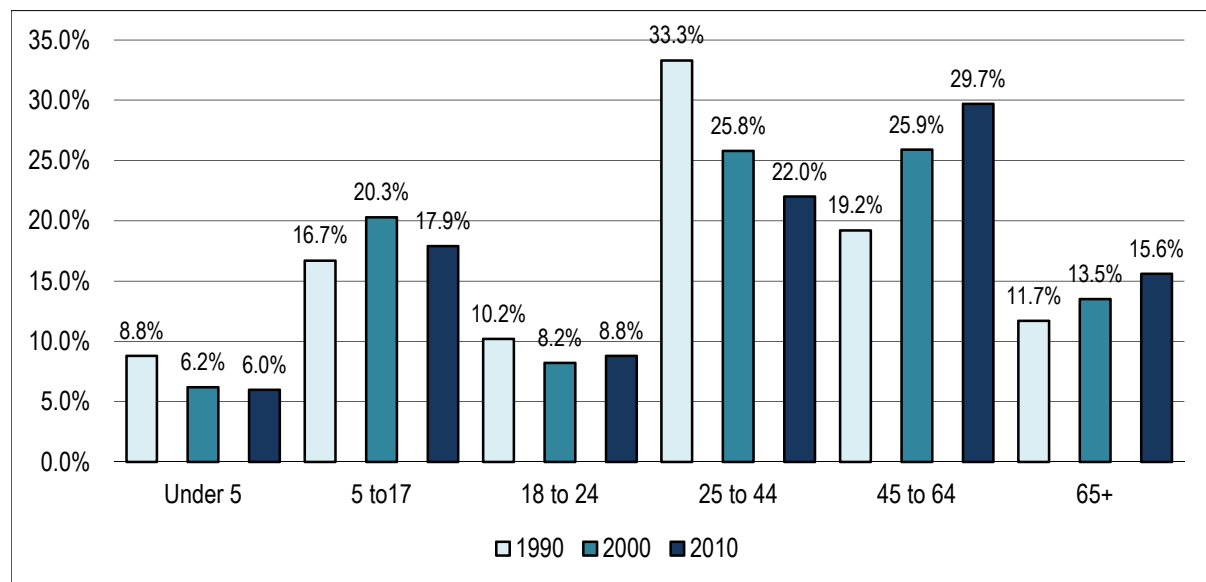
Comparing the age distribution of the County’s incorporated cities and unincorporated areas shows that there are many similarities among the different jurisdictions (Table 3). However, there are some notable differences as well. For example, the proportion of seniors in the unincorporated County is noticeably higher than in incorporated cities (16 percent versus nine percent). The proportion of younger adults (25 to 44 years), meanwhile, is significantly higher in the cities (30 percent) than in the unincorporated County (22 percent). Figure 2 analyzes the unincorporated County’s age profile over time and clearly shows the steady aging of the population since 1990.

Table 3: Age Composition (2010)

Jurisdiction	Under 5	5 to 17	18 to 24	25 to 44	45 to 64	65+	Total
County	7.8%	18.9%	11.1%	28.2%	23.2%	10.7%	100.0%
Incorporated Cities	8.4%	19.2%	11.9%	30.1%	21.2%	9.1%	100.0%
Unincorporated Areas	6.0%	17.9%	8.8%	22.0%	29.7%	15.6%	100.0%

Source: U.S. Census, 2010.

Figure 2: Age Distribution - Unincorporated Areas (1990 – 2010)



Source: U.S. Census (1990-2010).

C. Race and Ethnicity

Household characteristics, income levels, and cultural backgrounds tend to vary by race and ethnicity, often affecting housing needs and preferences. Studies have suggested that different racial and ethnic groups also differ in their attitudes toward and/or tolerance of “housing problems” such as overcrowding and housing cost burden.¹ According to these studies, perceptions regarding housing density and overcrowding tend to vary between racial and ethnic groups. Within cultures that prefer to live with extended family members, household size and overcrowding tend to increase. In general, Hispanic and Asian households exhibit a greater propensity than the White households for living with extended families.

In 2010, 55 percent of Monterey County residents (including both unincorporated and incorporated areas) identified themselves as Hispanic or Latino (Table 4). This is significantly higher than the proportion of Hispanic or Latino residents in the State of California as a whole (38 percent).

Table 4: Population by Race - Monterey County and California (2010)

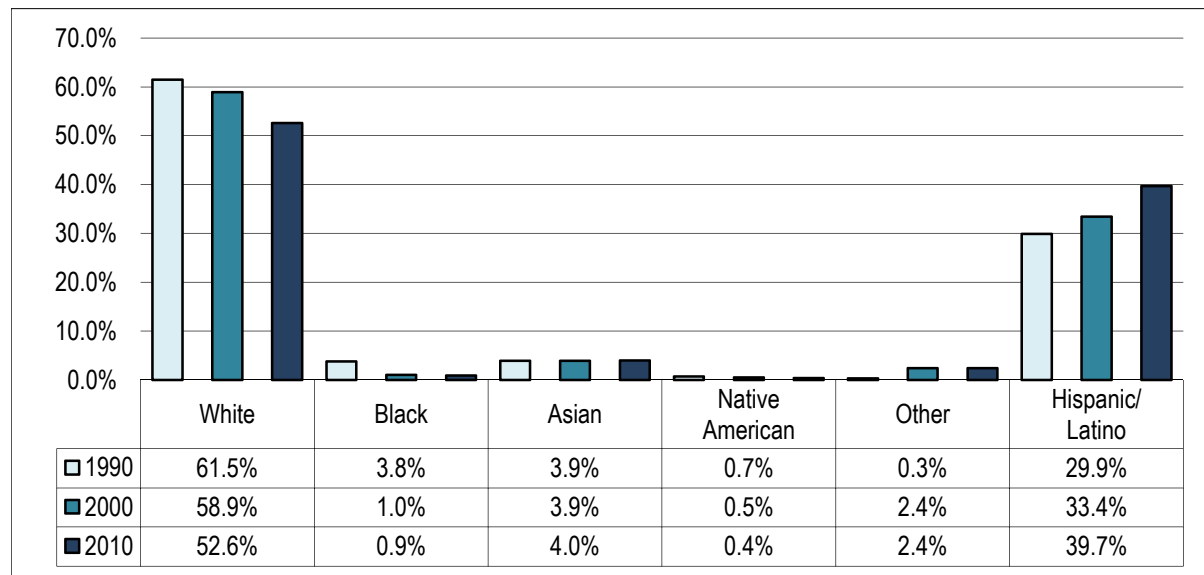
Racial Background	Monterey County	State of California
White Persons	32.9%	40.1%
Black or African American Persons	2.7%	5.8%
American Indian/Alaska Native Persons	0.3%	0.4%
Asian Persons	5.7%	12.8%
Native Hawaiian and Other Pacific Islander	0.5%	0.3%
Persons Reporting Some Other Race	0.2%	0.2%
Persons Reporting Two or More Races	2.3%	2.6%
Hispanic or Latino Persons	55.4%	37.6%
Total	100.0%	100.0%

Source: U.S. Census, 2010.

The racial and ethnic makeup of unincorporated Monterey County continues to become more diverse over time (Figure 3). From 1990 to 2010, the White population in the unincorporated County decreased by nearly 10 percent, while the Hispanic population increased by approximately 10 percent. Together, these two racial/ethnic groups (Whites and Hispanics) accounted for 92 percent of the unincorporated County’s population in 2010.

¹ Studies include the following: “The Determinants of Household Overcrowding and the Role of Immigration in Southern California” by S.Y. Choi (1993); “The Changing Problem of Overcrowding” by D. Myers, William Baer and S.Y. Choi (1996); and “Immigration Cohorts and Residential Overcrowding in Southern California” by D. Myers and S.W. Lee (1996).

Figure 3: Race and Ethnicity - Unincorporated Areas (1990 – 2010)



Source: U.S. Census (1990-2010).

Notes:

1. White, Black, Asian, Native American and Other racial groups refer to the Non-Hispanic population.
2. Asian includes Hawaiian and Pacific Islander.
3. Other race includes the population that identifies with two or more races as well as a race that is not listed in the table.

2.2. Employment Characteristics

An assessment of community needs must consider the occupational profile of the residents. 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 held by residents can affect housing needs and demand (such as in communities with military installations, college campuses, and seasonal and non-seasonal agriculture).

The farming and hospitality industries represent two of the largest economic sectors in Monterey County, particularly in the unincorporated areas. In general, people employed in these industries tend to earn lower incomes. Therefore, the County’s reliance on these two economic sectors generates a significant demand for affordable housing. Paradoxically, the natural beauty of the California coastlines that makes the County a popular vacation destination has also made the region one of the most desirable areas to live in. This has resulted in high real estate prices and has compromised the County’s ability to provide affordable housing for those who work to support these industries.

A. Distribution of Occupations

Approximately 22 percent of residents in the unincorporated County worked in the educational, health and social services industries, according to the 2008-2012 American Community Survey (ACS) (see Table 5). An additional 13 percent worked in the agriculture, forestry, fishing, hunting and mining industries, and retail trades employed 11

percent of the population. Another 10 percent worked in the professional, scientific, management, administrative and waste management industries. Together these industries employed the majority of the County’s unincorporated population (56 percent). Hospitality also represents a significant industry in the unincorporated County (eight percent). Jobs in the hospitality industry are usually included under the Accommodation and Food Services sector. In general, hospitality and farming occupations (21 percent) are associated with lower incomes.

Table 5: Employment Profile (2012)

Occupations of Residents	Monterey County Total		Unincorporated Areas	
	Number	Percent	Number	Percent
Educational, Health and Social Services	34,812	19.8%	9,751	22.0%
Agriculture, Forestry, Fishing, Hunting and Mining	27,659	15.7%	5,905	13.3%
Retail Trade	18,995	10.8%	4,670	10.5%
Professional, Scientific, Management, Administrative and Waste Management	16,193	9.2%	4,565	10.3%
Construction	10,021	5.7%	3,565	8.0%
Arts, Entertainment, Recreation, Accommodation and Food Service	19,009	10.8%	3,334	7.5%
Manufacturing	9,251	5.3%	2,584	5.8%
Public Administration	9,875	5.6%	2,200	5.0%
Finance, Insurance, Real Estate, Rental and Leasing	7,539	4.3%	2,189	4.9%
Other Services	8,788	5.0%	2,175	4.9%
Wholesale	5,175	2.9%	1,495	3.4%
Transportation, Warehousing and Utilities	6,099	3.5%	1,505	3.4%
Information	2,693	1.5%	469	1.1%
Total	176,109	100.0%	44,407	100.0%

Source: U.S. Census, American Community Survey (ACS), 2008-2012.

B. Income by Occupation

The 2014 mean annual wage in Monterey County was \$42,952. Management professionals in the County earned the highest mean wage at \$105,691, while farming, fishing and forestry workers earned the least at \$20,441. Education, health and social service workers accounted for 22 percent of the working population (Table 5) and earned \$57,850—33 percent more over the mean wage for the County.

Table 6: Mean Annual Wage by Occupation (2014) – Monterey County

Occupation	Mean Annual Wage
Management	\$105,691
Healthcare Practitioners and Technicians	\$89,810
Legal Occupations	\$88,545
Computer and Mathematical	\$84,124
Life, Physical and Social Sciences	\$83,386
Architectural and Engineering	\$78,327
Business and Financial	\$73,178
Protective Services	\$66,001
Education, Training and Library	\$57,850
Community and Social Services	\$53,277
Construction and Extraction	\$52,449
Installation, Maintenance and Repair	\$49,475
Arts, Design, Entertainment, Sports and Media	\$43,544
Mean Monterey County Salary	\$42,952
Office and Administrative Support	\$38,053
Sales and Related	\$35,396
Production	\$35,057
Healthcare Support	\$33,192
Transportation and Material Moving	\$31,615
Building and Grounds Cleaning	\$31,580
Personal Care and Service	\$28,285
Food Preparation and Serving	\$24,224
Farming, Fishing and Forestry	\$20,441

Source: Occupational and Employment Statistics, California
Employment Development Department, First Quarter, 2014.

2.3. Household Characteristics

For purposes of evaluating housing supply and demand, it is helpful to translate information from population figures into household data. The U.S. Bureau of the Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. As of 2010, there were 125,946 households in Monterey County. Just over one quarter of these households resided in unincorporated areas of the County (34,455 households). The vast majority of households in the unincorporated County (73 percent) were family households (Table 8). The Census defines a family household as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.”²

Table 7: Household Changes (1990 – 2010)

Year	Monterey County		Unincorporated Areas Only	
	Households	% Change	Households	% Change
1990	112,965	n/a	31,251	n/a
2000	121,236	7.3%	33,829	8.2%
2010	125,946	3.9%	34,455	1.9%

Sources: U.S. Census (1990-2010).

A. Household Types

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

The majority of households in 2010 in unincorporated Monterey County were family households (see Table 8) and many of these family households include children (30 percent). Overall, proportions of family and non-family households were similar in both the unincorporated areas of the County and incorporated cities as a whole. However, a larger proportion of family households in the incorporated cities had children in comparison to the unincorporated areas of the County (39 percent versus 30 percent, respectively).

Non-family households accounted for 28 percent of all households in the entire County, with single-person households comprising the majority of this household type. The proportion of non-family households and single-person households was similar in the

² The Census definition of family is used to describe demographic characteristics. For zoning purposes, the County Zoning Ordinances contain a separate definition.

unincorporated areas of Monterey County. Though, the unincorporated areas did have a significantly higher proportion of “other family households” (43 percent) than the County.

Table 8: Household Types (2010)

Household Types	Monterey County		Incorporated Cities		Unincorporated Areas	
	#	%	#	%	#	%
Family Households	90,472	71.8%	65,412	71.5%	25,060	72.7%
Family Households with Children	45,912	36.5%	35,702	39.0%	10,210	29.6%
Other Family Households	44,560	35.4%	29,710	32.5%	14,850	43.1%
Single-Parent Households	12,826	10.2%	10,591	11.6%	2,235	6.5%
Non-Family Households	35,474	28.2%	26,079	28.5%	9,395	27.3%
Single-Person Households	27,317	21.7%	20,131	22.0%	7,186	20.9%
Total Households	125,946	100.0%	91,491	100.0%	34,455	100.0%

Source: U.S. Census 2010.

B. Household Size

Household size can be an indicator of changes in population or use of housing. An increase in household size can indicate a greater number of large families or a trend toward overcrowded housing units. A decrease in household size, on the other hand, may reflect a greater number of elderly or single-person households.

In 2000, the average household size in the County was reported at 3.14. This figure has remained fairly stable through 2010 and has increased only slightly to 3.23 by 2014. Similarly, household size has remained fairly constant in unincorporated Monterey County during this time period as well.

Table 9: Average Household Size (2000 – 2014)

	Monterey County	Incorporated Cities	Unincorporated Areas
2000	3.14	3.22	2.95
2008	3.14	3.22	2.92
2010	3.15	3.25	2.89
2014	3.23	3.33	2.96

Sources:

1. U.S. Census, 2000 and 2010.
2. State Department of Finance, Population and Housing Estimates, January 1, 2008 and January 1, 2014.

Data on household size is also available by race/ethnicity. In Monterey County, average household size ranges from 2.23 persons for White households to 4.38 persons for Hispanic or Latino households. While the same information is not readily available for the unincorporated areas, it is reasonable to assume that the same average household size characteristics apply to households in the unincorporated areas.

Table 10: Household Size by Householder Race - Monterey County (2000 – 2010)

Race of Householder	Household Size	
	2000	2010
White Alone, Not Hispanic	2.33	2.23
Black or African American Alone	2.85	2.64
Asian Alone	3.09	2.85
American Indian/Alaskan Native Alone	3.57	3.95
Native Hawaiian/Other Pacific Islander	3.78	3.64
Hispanic or Latino, Any Race	4.69	4.38
Average Countywide, All Households	3.14	3.15

Note: The same information is not available for the unincorporated areas as a whole.
 Source: U.S. Census, 2000 and 2010.

C. Household Income

According to the 2008-2012 American Community Survey (ACS), the median household income for Monterey County was \$60,143 annually. Table 11 compares Monterey County’s median household income with that of neighboring counties and the State.

Table 11: Median Household Income (2012)

Geographic Areas	Median Household Income
Monterey County	\$60,143
Santa Cruz County	\$66,571
San Luis Obispo County	\$59,628
Santa Clara County	\$90,747
State of California	\$61,400

Note: Median household income data is not available for the unincorporated County.
 Source: American Community Survey (ACS), 2008-2012.

For the purposes of the Housing Element, the State Department of Housing and Community Development (HCD) has established five income groups based on Area Median Income (AMI):

- Extremely Low Income: up to 30 percent of AMI
- Very Low Income: 31-50 percent of AMI
- Low Income: 51-80 percent of AMI
- Moderate Income: 81- 120 percent AMI
- Above Moderate Income: >120 percent AMI

Extremely low, very low, and low income households are collectively referred to as lower income households. According to income data provided by HUD, approximately 27 percent of households in the unincorporated County were lower income households. Renter-households (47 percent) in unincorporated Monterey County were more likely than owner-households (18 percent) to be lower-income.

Table 12: Households by Income Level (2011) – Unincorporated Areas

Household Income	Extremely Low	Very Low	Low	Moderate/ Above Moderate	Unincorporated Areas
Total Households	2,532	2,761	3,753	24,524	33,570
Percent of Total	7.5%	8.2%	11.2%	73.1%	100.0%
Owner-Households	909	1,337	1,943	18,992	23,181
Percent of Total	3.9%	5.8%	8.4%	81.9%	100.0%
Renter-Households	1,623	1,424	1,810	5,532	10,389
Percent of Total	15.6%	13.7%	17.4%	53.2%	100.0%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100 percent count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey (ACS), 2007-2011 estimates.

2.4. Special Needs Population

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. Special circumstances may be related to one’s employment and income, family characteristics, disability, household characteristics, or other factors. “Special needs” groups include: seniors, persons with disabilities (including persons with developmental disabilities), large households, single-parent households, agricultural workers, persons living in poverty, and the homeless (Table 13). 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 13: Special Needs Populations in Unincorporated Areas (2010 – 2013)

Special Needs Group	# of Persons or Households	# (%) of Owners	# (%) of Renters	% of Total Households or Persons
Households w/ Members Age 65+	11,286	n/a	n/a	32.8%
Elderly Headed Households	9,878	8,212 (83%)	1,666 (17%)	28.7%
Elderly Living Alone	3,436	2,504 (73%)	932 (27%)	10.0%
Disabled Persons	9,537	n/a	n/a	9.5%
Large Households	5,471	2,960 (54%)	2,511 (46%)	15.9%
Single Parent Households	2,235	n/a	n/a	6.5%
Farmworkers*	5,905	n/a	n/a	5.9%
Residents Living Below Poverty*	11,232	n/a	n/a	11.2%
Homeless**	407	n/a	n/a	<1%

Notes:

*=2010 Census data not available. Estimate is from the 2008-2012 ACS.

**=2010 Census data not available. Estimate is from 2015 Monterey County Homeless Point-In-Time Census & Survey.

n/a= Data not available.

Sources: U.S. Census, 2010; U.S. Census, American Community Survey (ACS), 2008-2012; and 2015 Monterey County Homeless Point-In-Time Census & Survey.

A. Senior Households

Seniors (age 65 and above) are gradually becoming a more substantial segment of the community's population. According to the 2010 Census, 33 percent of households in the unincorporated County had at least one individual who was 65 years of age or older. In all of Monterey County, 26 percent of all households had at least one individual who was 65 years of age or older. Certain communities in the unincorporated County had a higher proportion of households with senior members, including Carmel Valley Village (36 percent) and Del Monte Forest (56 percent).

About 29 percent of households in the unincorporated County were also headed by a senior—a significantly higher proportion than for Monterey County as a whole (21 percent). In the unincorporated areas, senior-headed households were mostly homeowners (83 percent) and many of these seniors lived alone (35 percent). A significant proportion of seniors living in the unincorporated County also suffered from one or more disabilities (31 percent). Generally, ambulatory (59 percent), hearing (51 percent), and independent living difficulties (47 percent) were the most prevalent among the County's seniors.

According to the Comprehensive Housing Affordability Strategy (CHAS) data shown later in Table 23, approximately 46 percent of senior renters and 33 percent of senior homeowners experienced at least one housing problem—the most common of which was housing cost burden. About 44 percent of senior renters and 32 percent of senior homeowners spent more than 30 percent of their income on housing.

The number and percentage of elderly in the population is expected to increase in coming years. Further, significant increases are expected in the “older” elderly population of 85 years and up. Overwhelmingly, older adults identify services that meet their basic needs for food, housing, transportation, and access to health care as priorities.

Resources

The Monterey County Area Agency on Aging and Older Americans Advisory Council (AAA) 2012 - 2016 Plan identifies three goals: 1) promote opportunities for improving access and coordination of services; 2) advocate for policies that support senior services; and 3) support services that promote healthy aging.³ The ultimate goal is to be an influential voice for seniors and engaging community partners to ensure that all service providers understand the needs and issues that affect seniors and dependent adults. The AAA hopes to build relationships with community partners and actively seek to engage new partners to ensure the target population has access to services. AAA also hopes to foster the development of programs and services to ensure access to high quality, inclusive and culturally responsive services.

The Monterey County Department of Social Services, Aging and Adult Services Branch provides health and social work services to seniors and people with disabilities. Their aim is

³ Monterey County Area Agency on Aging, 2009 - 2012 Area Plan.

to empower and serve the aging population and persons living with disabilities, more specific, to allow those persons to live safely in their homes and with dignity and to delay or prevent inappropriate institutionalization of seniors and people with disabilities. This goal is achieved through the delivery and coordination of home and community based services.

Additionally, the Alliance on Aging administers a number of programs to support the County's senior residents, including: HICAP Medicare Counseling, Ombudsman Program, Senior Peer Counseling, IRS Tax Counseling Program, and various outreach, nutrition, and benefits services. For a complete listing of additional residential opportunities for seniors in Monterey County, the Monterey County Area Agency on Aging has published the Aging and Disability Services Network Monterey County – 2014 Resource Guide. Copies of this guidebook are available from the Agency on Aging's website and office in Salinas.

While most services and facilities are located in incorporated cities such as Monterey and Salinas, several residential care facilities for the elderly are located in the unincorporated County:

- Carmel Valley (three facilities with a total of 96 beds)
- Castroville (two facilities with a total of 10 beds)
- Various unincorporated areas (14 facilities with a total of 194 beds)

B. Persons with Disabilities (including Developmental Disabilities)

The Census defines a disability as “a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” Furthermore, the Americans with Disabilities Act (Amendments Act of 2008 42 U.S.C. §12101 *et seq.*) defines “disability” as an individual with: 1) a physical or mental impairment that substantially limits one or more major life activities of such individual; 2) a record of such an impairment; or 3) being regarded as having such an impairment. Major life activities in general, include, but are not limited to, caring for oneself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working (42 U.S.C. §12102).

According to the 2008-2012 ACS, nine percent of Monterey County residents had one or more disabilities. In the unincorporated areas of the County, approximately 10 percent of residents suffered from at least one disability between 2008 and 2012 (9,537 persons). Table 14 summarizes the types of disabilities recorded by age. As shown, ambulatory, hearing, cognitive, and independent living difficulties were the most commonly reported. Persons with these disabilities typically need housing that is adaptable to their needs and many require easy access to services and facilities.

Table 14: Disabilities Tallied – Unincorporated Areas (2012)

Type of Disability	% Disabilities Tallied			
	5 to 17 Years	18 to 64 Years	65+ Years	Total
With a hearing difficulty	10.5%	25.8%	50.5%	38.2%
With a vision difficulty	18.8%	12.2%	14.2%	13.5%
With a cognitive difficulty	80.2%	39.5%	30.4%	36.4%
With an ambulatory difficulty	19.1%	43.8%	59.3%	50.9%
With a self-care difficulty	25.7%	15.6%	28.7%	23.0%
With an independent living difficulty	n/a	28.1%	46.8%	36.7%
Total Persons with Disabilities	409	4,064	5,001	9,474

Notes:

1. Persons under 5 years of age are not included in this table.
2. A person can have more than one disability.

Source: U.S. Census, American Community Survey (ACS), 2008-2012.

From a housing perspective, there are several different housing needs of disabled persons. For those disabled with a developmental or mental disability, one of the most significant problems is securing affordable housing that meets their specialized needs. Housing needs can range from institutional care facilities to facilities that support partial or full independence (such as group care homes). Supportive services such as daily living skills and employment assistance need to be integrated into the housing situation also. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps leading to doorways, modifications to bathrooms and kitchens (lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices (smoke alarms, flashing lights, etc.).

Persons with Developmental Disabilities

A recent change in State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by the Section 4512 of the California 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. As defined by the Director of Developmental Services, in consultation with the Superintendent of Public Instruction, this term shall include 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.” This definition reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

According to the State’s Department of Developmental Services, as of January 2014, 2,416 Monterey County residents with developmental disabilities were being assisted at the San

Andreas Regional Center. Most of these individuals were residing in a private home with their parent of guardian and 1,213 of these persons with developmental disabilities were under the age of 18.

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.

Resources

The following resources are available for disabled individuals and households in Monterey County:

- Central Coast Center for Independent Living (CCCIL) - CCCIL is one of a nationwide network of Centers for Independent Living whose philosophy is that people with disabilities have the right to control their lives and make their own choices. CCCIL provides the following services: independent living information and referral; advocacy; housing assistance; personal assistance services; peer support; independent living skills and life skills training; community and systems advocacy; and assistive technology to people with disabilities who live in the Counties of Santa Cruz, Monterey, and San Benito. Additionally, CCCIL runs the New Options Traumatic Brain Injury Project.
- Interim, Inc. - housing for 185 psychiatrically-disabled adults.
- Central Coast HIV/AIDS Services (CCHAS) - 14 beds for individuals or families with HIV/AIDS
- CCHAS and Housing Authority - nine beds for families and individuals with HIV/AIDS (Shelter Plus Care Program II)
- Housing Authority - Section 8 Housing Choice Vouchers for disabled individuals and families
- Gateway Center - Provides group homes and facilities to promote independent living for developmentally disabled individuals.

While most services and facilities are located in incorporated cities such as Monterey and Salinas, several residential care facilities are located in the unincorporated County:

- Adult Residential Care Facilities - Scattered sites (three facilities with a total of 17 beds)
- Residential Care for Elderly - Carmel Valley (two facilities with a total of 18 beds); Castroville (two facilities with a total of 10 beds); and scattered sites (14 facilities with a total of 194 beds)

- Adult Day Care Program – Two sites (two facilities with a total of 135 beds)

C. Large Households

“Large households” are households that are comprised of five or more persons. In 2010, about 21 percent of households in all of Monterey County were considered large households. In the unincorporated County, 16 percent (5,471 households) had five or more members (Table 15).

Table 15: Large Families by Tenure - Unincorporated Areas (2010)

Household Type	Large Household	% of Total Households
Owner-Occupied Units	2,960	8.6%
Renter-Occupied Units	2,511	7.3%
Total Large Households	5,471	15.9%
Total All Households	34,455	100.0%

Source: U.S. Census, 2010.

The average household size in Monterey County in 2010 was 3.15 persons⁴ and the average family size was 3.66 persons. Certain communities in the unincorporated County, however, had average household/family sizes significantly larger than the Countywide average (Table 16), indicating different household structures and housing needs in these neighborhoods.

Table 16: Average Household and Family Sizes (2010)

Unincorporated Communities	Average Household Size	Average Family Size
Las Lomas	5.06	5.13
Chualar	4.86	4.79
Pajaro	4.80	4.82
Castroville	4.40	4.44
Boronda	4.34	4.52
San Lucas	4.01	4.23
San Ardo	3.69	4.13
Pine Canyon	3.28	3.58
County	3.15	3.66

Source: U.S. Census, 2010.

⁴ The U.S. Census defines household as “all the people who occupy a housing unit as their usual place of residence.” Family is defined as “a group of two or more people who reside together and who are related by birth, marriage, or adoption.” Information in this section includes data on both families and households.

Resources

Large households can benefit from County programs and services that provide assistance to lower and moderate income households in general. The County's First Time Home Buyer Program lends income-qualified households part of the down payment to purchase a home in the unincorporated areas of the County. The Housing Choice Vouchers program also extends assistance to large households with overcrowding and cost burden issues.

D. Single Parent Households

Single parent households require special consideration and assistance because of their greater need for day care, health care and other facilities. Female-headed households with children in particular tend to have lower incomes, thus limiting housing availability for this group.

The 2010 Census indicates that approximately seven percent (or 2,235 households) of all households in unincorporated Monterey County were single parent households. The majority of single parent households were female-headed single parent households (64 percent or 1,431 households).

Resources

Affordable housing is one of the most significant needs of female-headed households. Limited household income constrains the ability of these households to afford adequate housing and provide for childcare, health care, and other necessities. These households can benefit from most affordable housing programs, including Housing Choice Vouchers and the First Time Home Buyer Program in the County. In addition, the Monterey County Department of Child Support Services and 2-1-1 Community Resources database can help link single-parent households to supportive services, such as rental and utility assistance, food distribution, childcare, and shelter.

E. Farmworkers

Agriculture contributes millions of dollars to local economies and provides jobs to people throughout the County. The industry contributes over \$4 billion per year to the County's economic output, with a total estimated impact of over \$9 billion on the local economy.⁵ According to the 2008-2012 ACS, approximately 13 percent of unincorporated Monterey County residents (or 5,905 persons) were employed in the agriculture, forestry, fishing, hunting and mining industries. A similar proportion (16 percent) of countywide residents were employed in these industries.

It is difficult to gather reliable statistics on the numbers and percentages of farmworkers who are considered "migrant" as opposed to workers who are residents of nearby communities. In addition, many farmworkers do not live in official dwellings, and are not counted in U.S. Census surveys. According to the USDA, National Agricultural Statistics

⁵ Monterey County Agricultural Commissioner, 2013 Monterey County Crop Report.

Service (NASS) 2012, the County employs about 32,872 workers in farm labor. Of this total, slightly less than one-half (49 percent) worked at least 150 days on one farm. The remaining agricultural workers are considered seasonal (those who work in agriculture fewer than 150 days per year, or who work only a short time in one location and move from one farm to another throughout the season) or migrant (work far enough from home so that they cannot return home each night). Therefore, it can be estimated that about 51 percent of the County's farmworkers were either unemployed for some portion of the year, worked for more than one farm during the year, or also relied on non-farm related work. Seasonal and migrant workers are most likely to bring their families, to have sporadic work, to live below the poverty level, and to rely on their employers for housing. Assuming that all farm laborers who work over 150 days on one farm have adequate housing, and that all seasonal and migrant workers do not have housing, an estimated 16,713 workers would need housing during the peak farming season each year. There remains a serious need to provide housing for farmworkers, and oftentimes their families as well, during peak harvest seasons.

Resources

Farmworkers are an integral component of the County's labor market. The County encourages and supports the provision of additional opportunities for migrant housing and for permanent affordable housing in both the Pajaro and Salinas Valleys. Currently, the Housing Authority of the County of Monterey (HACM) operates Migrant and Permanent Farm Labor units for a total of 215 housing units for this targeted population. The Migrant Center is located in King City and is open for 6 months each year. The permanent Farm Labor Complexes are located in Salinas, Chualar and Castroville. Additionally in 2015, Tanimura and Antle, a private agricultural company, submitted an application to the County to construct a 100-unit farm labor housing complex on their 4.5-acre site in Spreckels, California (see Table 42 for additional information.)

F. Homeless

Homelessness is a housing issue that has become a significant social concern in recent years. Reasons for the rising homeless population include the steady decrease in federal housing funds, the high cost of available housing, the increasing number of mentally ill individuals living on their own, persons with substance abuse problems, women and children fleeing family violence, and the lack of family support networks in today's fast-paced society.

The County commissioned a comprehensive homeless census and needs assessment report in 2015. The point-in-time census indicated that there were 2,308 homeless persons either in shelters or in non-shelter locations throughout the entire Monterey County. The point-in-time estimate was then annualized to determine the number of homeless individuals in a given year in the County. Specifically, the unincorporated areas of Monterey County have approximately 407 homeless persons (18 percent of the overall homeless population in the County). Most of these homeless persons living in the unincorporated areas (81 percent) were unsheltered.

The report also provides information regarding characteristics of the homeless population in Monterey County:

- Of the 2,308 homeless people identified in the count, 29 percent were in shelter facilities and 71 percent were unsheltered.
- The population is racially diverse: Approximately 47 percent were White, 15 percent were Black, two percent Hawaiian or Pacific Islander, two percent Asian, two percent American Indian, and 32 percent identified themselves as other or of multiple racial groups. Regarding ethnicity, 38 percent were Hispanic or Latino.
- Persons in families represented 15 percent of the overall homeless population.

Resources

The Coalition of Homeless Service Providers' 2014 Monterey County Homeless Services Resource Guide identifies emergency shelters, community kitchens, transitional housing, rental support, and ancillary services for homeless individuals. The guide identifies the following resources in Monterey County:

- Emergency Shelters - Franciscan Workers—Women Alive! Shelter; Interim; Inc. (Manzanita House and MC Home); Pajaro Rescue Mission; Salvation Army—Frederiksen House; Shelter Outreach Plus (Salinas Shelter and Seaside Shelter); Victory Mission; and YWCA—Lawson House.
- Permanent Supportive Housing - Central Coast HIV/AIDS Services; Interim; Inc. (Sandy Shores; Acacia House; Casa de Paloma; and Sunflower Gardens)
- Transitional Housing - Community Human Services (Safe Passage and Elm House); Interim; Inc. (Shelter Cove and Bridge House); HACM—Pueblo Del Mar; Salvation Army—Casa de Las Palmas; Shelter Outreach Plus (Homeward Bound; Lexington Court; and Men in Transition); Sun Street Centers—Seven Suns; and Veterans Transition Center—Transition Project.

The Coalition of Homeless Service Providers (CHSP) has adopted the following guiding principles:

- **Prevent Homelessness:** The best way to address the challenge of homelessness is to ensure that households at risk of becoming homeless remain housed.
- **Supporting the Transition to Housing:** CHSP supports a range of emergency and transitional services to individuals and families experiencing homelessness to ensure that everyone has access to at least temporary accommodation and basic needs.
- **Creating Housing Opportunities:** There are clear indications that the County faces a housing opportunity challenge.
- **Fostering System Stewardship and Innovation:** Moving from a system that is focused on emergency responses to one that is focused on long-term innovative solutions will improve the housing stability of homeless individuals and families.

United Way’s 2-1-1 Community Resources database can also help link homeless persons to housing and supportive services, such as rental and utility assistance, food distribution, shelter, and information and referral.

2.5. Housing Stock Characteristics

The characteristics of the housing stock, including housing growth, type, age, condition, tenure, vacancy rates, costs and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of the unincorporated County in an effort to identify how well the existing housing stock meets the needs of current and future residents.

A. Housing Unit Growth and Type

The housing stock in unincorporated Monterey County is comprised primarily of single-family housing. The agricultural/rural areas of the County typically have single-family homes on large parcels of land. More traditional “subdivision-type” homes built in recent decades can be found in several communities, such as in Prunedale and East Garrison. There are also other, older communities in the County that have historically significant housing, such as the original factory town of Spreckles.

According to the American Community Survey (ACS), in 2012, the unincorporated County had a total of 38,683 housing units. Approximately 83 percent (32,143 units) of these units were single-family units, most of which were detached single-family units (29,903 units). Multi-family housing accounted for just 10 percent of the unincorporated County’s housing stock, while mobile homes made up the remaining seven percent of the housing stock. Compared to 2000, there has been a slight increase in the unincorporated County’s supply of multi-family units and a corresponding decrease in the proportion of mobile homes.

Table 17: Housing Unit Growth by Type – Unincorporated Areas (2000 and 2012)

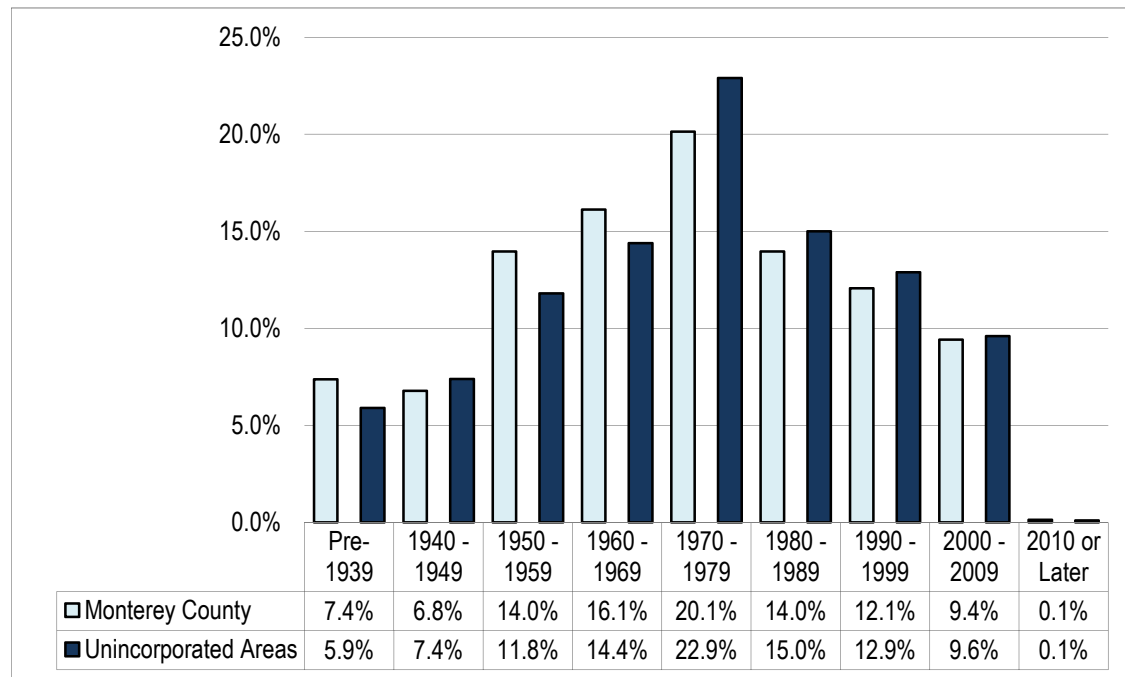
Unity Type	2000		2012	
	Number of Units	Percent of Total	Number of Units	Percent of Total
Single-Family	31,065	83.7%	32,143	83.1%
Detached	28,372	76.4%	29,903	77.3%
Attached	2,693	7.3%	2,240	5.8%
Multi-Family	3,143	8.5%	3,912	10.1%
2-4 Units	1,453	3.9%	2,078	5.4%
5+ Units	1,735	4.7%	1,834	4.7%
Mobile Homes	2,864	7.7%	2,628	6.8%
Total	37,072	100.0%	38,683	100.0%

Source: U.S. Census, 2000, and American Community Survey (ACS), 2008-2012.

B. Housing Age and Condition

Housing that is 30 years or older typically requires some rehabilitation. Electrical capacity, kitchen features and roofs usually need updating if no prior replacement work has occurred. As of 2012, 24,183 units (63 percent) in the unincorporated County were built prior to 1979 (Figure 4), indicating potentially a large number of units may require major improvements.

Figure 4: Housing Unit Age – Unincorporated Areas (2012)



Source: U.S. Census, American Community Survey (ACS), 2008-2012.

C. Household Tenure

The tenure distribution of a community’s housing stock (owner-occupied versus renter-occupied) influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing. Housing overpayment (cost burden), while faced by many households, is also more prevalent among renters. Tenure preferences are primarily related to household income, composition, and age of the householder. Communities need to have an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying incomes, family sizes and composition, and life styles.

According to the 2010 Census, 51 percent of housing units countywide were owner-occupied and the remaining 49 percent were renter-occupied. By comparison, in the unincorporated County, 66 percent of units were owner-occupied and 34 percent were renter-occupied (Table 18). However, individual unincorporated communities had higher proportions of owner-occupied units, including Del Monte Forest, Pine Canyon, Aromas,

and Prunedale. Other neighborhoods, such as Pajaro, had a significantly higher proportion of renter-occupied housing.

Table 18: Tenure - Unincorporated Areas (2010)

Geographic Area/Place	Owner-Occupied Units	Renter-Occupied Units
Aromas	77%	23%
Boronda	54%	46%
Carmel Valley Village	70%	30%
Castroville	41%	59%
Chualar	46%	54%
Del Monte Forest	83%	17%
Elkhorn	71%	29%
Las Lomas	62%	38%
Moss Landing	45%	55%
Pajaro	23%	77%
Pine Canyon	81%	19%
Prunedale	76%	24%
Spreckels	70%	30%
Total Unincorporated	66%	34%
County of Monterey	51%	49%

Source: U.S. Census, 2010.

D. Vacancy Rates

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, vacancy rates of approximately two percent for ownership housing and five to six percent for rental housing are generally considered optimal by housing professionals to balance demand and supply for housing.

According to the Census, overall vacancy rates countywide were close to optimal in 2010. The homeowner vacancy rate was 2.5 percent and the rental vacancy rate was 4.9 percent. Within the unincorporated communities, however, vacancy rates varied significantly. Communities with low rental vacancy rates in 2010 include Aromas (2.3 percent), Castroville (2.0 percent), Chualar (1.5 percent), Elkhorn (less than 1 percent), Las Lomas (2.5 percent), and Pine Canyon (1.9 percent). In contrast, the communities with the highest rental vacancy rates were Lockwood (13 percent), San Ardo (9.6 percent), and Moss Landing (8.2 percent). However, these communities had fewer than 200 housing units and therefore, the rates can fluctuate greatly with the change in occupancy status of just a few units.

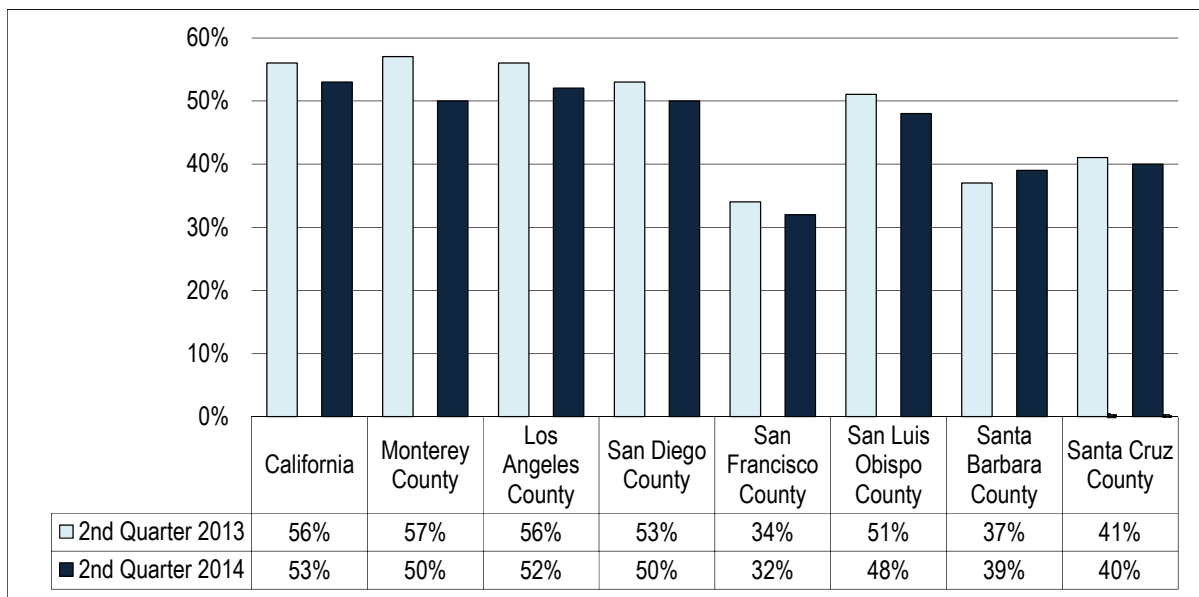
2.6. Cost of Housing and Affordability

One of the most important factors in evaluating a community’s housing market is the cost of housing and, even more significant, whether the housing is affordable to households who live there or would like to live there. The cost of housing is directly related to the extent of housing problems in the community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of housing overpayment and overcrowding. The Monterey Bay area is viewed as a very desirable place to live and, consequently, housing costs have become increasingly less affordable over the years.

A. Homeownership Costs

According to data presented by the California Association of Realtors (CAR), Monterey County was more affordable than the neighboring counties of Santa Barbara and Santa Cruz. As of the second quarter of 2014, approximately 50 percent of potential first-time homebuyers⁶ and 26 percent of all potential buyers⁷ could afford to purchase a home in Monterey County. Figure 5 and Figure 6 illustrate changes in the Housing Affordability Indices for first-time homebuyers and for traditional homebuyers.

Figure 5: First Time Homebuyer Housing Affordability Index (2013 and 2014)

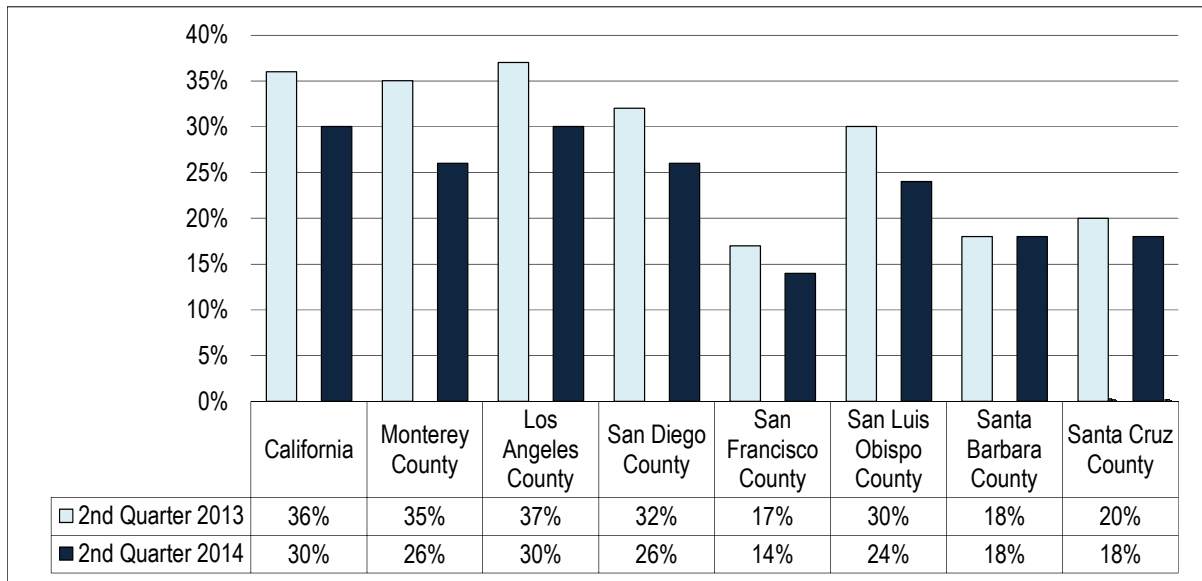


Source: <http://www.car.org/marketdata/data/>, 2014, Accessed November 4, 2014.

⁶ In developing this Housing Affordability Index for first-time homebuyers, the California Association of Realtors (CAR) assumes a first-time homebuyer would purchase a home that is at 85 percent of the prevailing median price and pay 10 percent downpayment.

⁷ In developing the Housing Affordability Index for traditional homebuyers, CAR assumes a traditional homebuyer would purchase a median price home and pay 20 percent downpayment.

Figure 6: Traditional Homebuyer Housing Affordability Index (2013 and 2014)



Source: <http://www.car.org/marketdata/data/>, 2014, Accessed November 4, 2014.

It should be noted, however, that the cost of homeownership varies substantially by neighborhood in Monterey County. For example, the median sales price for a home in Pebble Beach during 2014 was \$1.3 million dollars. In other areas of the County, such as Greenfield, the median sales price was much lower (\$178,000). Like the rest of California, Monterey County’s housing market is still recovering from the economic downturn and housing market collapse which significantly affected home prices in the region. The changes in median home prices from September 2013 to September 2014 can be found in Table 19.

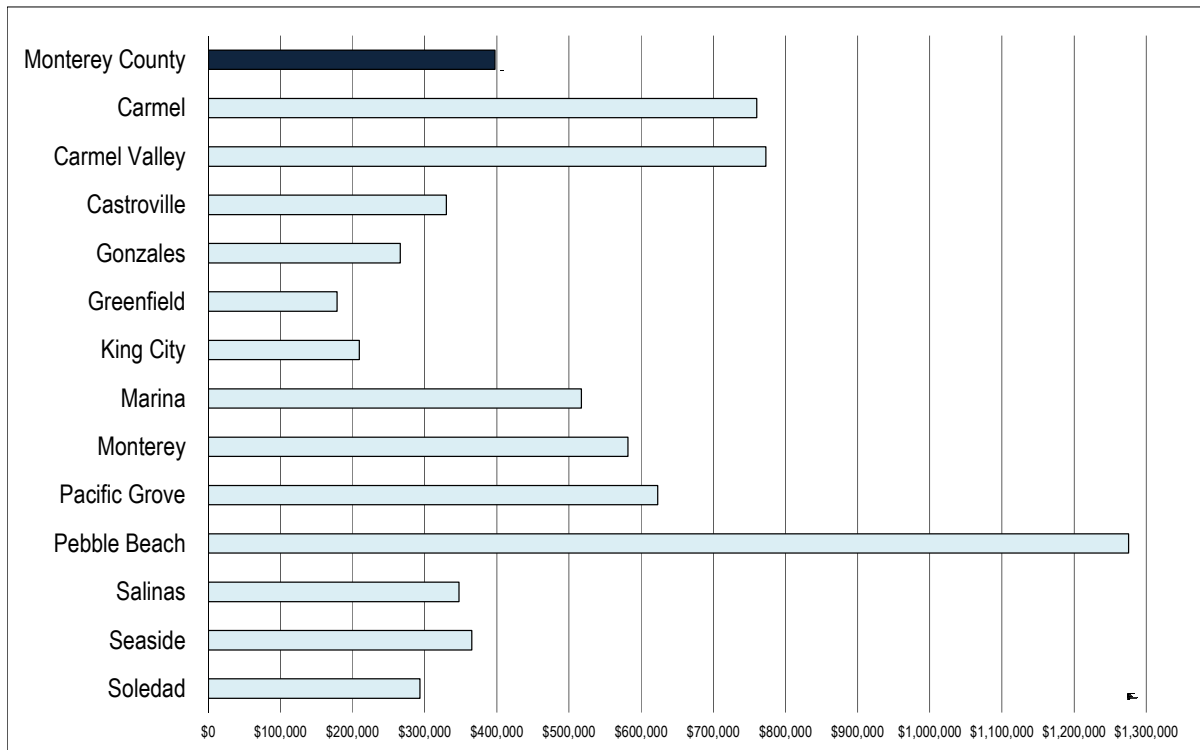
Most areas of the County, with the exception of Carmel, Castroville, Monterey, Pacific Grove, and Pebble Beach, experienced increases in home sale prices (Table 19). Despite these declines, Pebble Beach still has the highest priced homes in the County. In contrast, Greenfield (\$178,000) and King City (\$209,000) have the lowest priced homes in the County (Figure 7). A limited number of sales occurred in Castroville so median prices could be easily skewed by just a couple of outliers.

Table 19: Housing Sale Prices (2013 and 2014)

Jurisdiction	Units Sold in September 2014	Median Sale Price September 2014	Median Sale Price September 2013	Percent Change
Monterey County	251	\$397,600	\$374,500	6.2%
Carmel	19	\$760,000	\$920,000	-17.4%
Carmel Valley	4	\$772,500	\$630,000	22.6%
Gonzales	2	\$266,000	\$148,000	79.7%
Greenfield	7	\$178,000	\$159,000	12.0%
King City	11	\$209,000	\$150,250	39.1%
Marina	16	\$517,000	\$385,000	34.3%
Monterey	26	\$581,250	\$672,000	-13.5%
Pacific Grove	12	\$622,550	\$685,000	-9.1%
Salinas	95	\$347,250	\$289,000	20.2%
Seaside	19	\$365,000	\$325,000	12.3%
Soledad	9	\$293,000	\$257,000	14.0%

Source: <http://dqnews.com/Charts/Monthly-Charts/CA-City-Charts/ZIPCAR.aspx>, 2014, Accessed November 4, 2014.

Figure 7: Median Home Sale Price – Monterey County (September 2014)



Source: <http://dqnews.com/Charts/Monthly-Charts/CA-City-Charts/ZIPCAR.aspx>, 2014, Accessed November 4, 2014.

B. Rental Housing Costs

Rental rates have remained relatively high in Monterey County. A survey of internet rental listings reveals that, like home sales prices, rents varied throughout the unincorporated County (Table 20). On average, rental rates ranged from \$650 per month for a one-bedroom unit to over \$5,600 per month for a four-bedroom unit. The communities of Del Monte Forest and Carmel Valley Village generally had the highest rents in the unincorporated County while Bradley had the lowest rents.

Table 20: Average Rental Housing Prices (2015)

Community	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4+ Bedroom	Average
Aromas	\$1,032	\$1,050	\$2,000	\$2,050	\$2,600	\$1,415
Bradley	--	\$650	\$900	--	\$3,500	\$1,683
Carmel Valley Village	\$1,350	\$1,888	\$2,333	\$2,893	\$5,625	\$2,581
Castroville	\$783	--	\$1,843	\$1,942	\$2,998	\$1,902
Del Monte Forest	--	\$1,625	\$2,284	\$3,415	\$4,500	\$2,830
Elkhorn	--	--	--	--	\$3,200	\$3,200
Lockwood	--	--	\$1,325	\$1,700	--	\$1,513
Moss Landing	--	--	\$1,538	\$2,100	--	\$1,725
Pine Canyon	\$900	--	--	1350	--	\$1,317
Prunedale	\$858	\$1,075	\$1,783	\$2,621	\$3,500	\$1,747
Spreckels	--	--	\$1,435	\$2,383	\$3,000	\$2,573
Average all CDPs	\$953	\$1,496	\$1,943	\$2,509	\$3,539	\$2,115

Notes:

1. Listing data covers June, September and October 2015.
 2. No listings were identified for the CDPs of Boronda, Chualar, Las Lomas, Pajaro, San Ardo, San Lucas.
- Source: craigslist.org and padmapper.com, accessed June 16, 2015, September 22, 2015, and October 6, 2015.

C. Housing Affordability by Household Income

Housing affordability can be inferred by comparing the cost of renting or owning a home in a community 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.

The federal Department of Housing and Urban Development (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. Based on the housing cost guidelines established in the Housing Element law (Table 21), the maximum affordable home and

rental prices for residents of Monterey County are shown in Table 22. The market-affordability of the unincorporated County’s housing stock for each income group is discussed below.

Table 21: State Housing Cost Guidelines

Income Level	For Sale	Rental
Extremely Low	30% of 30% of AMI	30% of 30% of AMI
Very Low	30% of 50% of AMI	30% of 50% of AMI
Low	30% of 70% of AMI	30% of 60% of AMI
Moderate	35% of 110% of AMI	35% of 110% of AMI

Note: Affordability levels should be adjusted for household size.

Extremely Low Income

Extremely low income households earn 30 percent or less of the Area Median Income (AMI). Generally, the maximum affordable rental payment ranges from \$260 per month to \$331 a month, depending on household size (Table 22). The maximum affordable home price for extremely low income households ranges from \$14,633 to \$19,878. Based on rental data presented in Table 20, extremely low households of all sizes could not afford to rent or purchase a home in the unincorporated County.

Very Low Income

Very low income households earn between 31 and 50 percent of the AMI. The maximum affordable rental payment ranges from \$512 to \$719, depending on household size. The maximum affordable purchase price for very low income households ranges from \$52,061 to \$64,181. Based on data presented earlier, very low income households could not afford to rent or purchase homes in the unincorporated County.

Low Income

Low income households earn between 51 and 80 percent of the County AMI. The maximum home purchase price a low income household can afford ranges from \$79,027 for a one-person household to \$105,882 for a five-person household. Affordable rental rates for low income households would range from \$603 to \$861, depending on household size. Based on data presented earlier, low income households would not be able to purchase a home in the unincorporated County. Adequately sized rental units may still also be difficult for low income households to afford.

Median Income

Median income households earn between 81 and 100 percent of the County AMI. The maximum purchase price a median income household can afford ranges from \$132,659 for a one-person household to \$188,629 for a five-person household. Affordable rental rates for median income households range from \$964 to \$1,417, depending on household size. Based on data presented earlier, median income households may be able to rent and purchase

homes in the unincorporated County. However, these households may still find it difficult to secure adequately sized affordable units.

Moderate Income

Moderate income households earn between 101 and 120 percent of the County AMI. The maximum affordable home price for moderate income households ranges from \$166,414 for a one-person household to \$243,793 for a five-person household. A moderate income household can afford rental rates of \$1,204 to \$1,788 per month, depending on household size. Based on data presented earlier, moderate income households could afford some of the homes for sale in the unincorporated County, as well as a range of rental units advertised in the area.

Table 22: Housing Affordability Matrix - Monterey County (2014)

Income	Annual Income	Affordable Monthly Housing Costs		Utilities		Taxes and Ins.	Maximum Affordable Price	
		Rent	Sale	Rent	Sale		Rent	Sale
Extremely Low Income (0-30% AMI)								
1-Person	\$15,100	\$378	\$378	\$118	\$144	\$132	\$260	\$19,878
2-Person	\$17,250	\$431	\$431	\$147	\$174	\$151	\$284	\$20,846
3-Person	\$19,400	\$485	\$485	\$182	\$215	\$170	\$303	\$19,658
4-Person	\$21,550	\$539	\$539	\$216	\$262	\$189	\$323	\$17,292
5-Person	\$23,300	\$583	\$583	\$252	\$304	\$204	\$331	\$14,633
Very Low Income (31-50% AMI)								
1-Person	\$25,200	\$630	\$630	\$118	\$144	\$221	\$512	\$52,061
2-Person	\$28,800	\$720	\$720	\$147	\$174	\$252	\$573	\$57,649
3-Person	\$32,400	\$810	\$810	\$182	\$215	\$284	\$628	\$61,081
4-Person	\$35,950	\$899	\$899	\$216	\$262	\$315	\$683	\$63,176
5-Person	\$38,850	\$971	\$971	\$252	\$304	\$340	\$719	\$64,181
Low Income (51-80% AMI)								
1-Person	\$40,250	\$721	\$842	\$118	\$144	\$295	\$603	\$79,027
2-Person	\$46,000	\$824	\$962	\$147	\$174	\$337	\$677	\$88,468
3-Person	\$51,750	\$927	\$1,082	\$182	\$215	\$379	\$745	\$95,752
4-Person	\$57,500	\$1,031	\$1,202	\$216	\$262	\$421	\$815	\$101,859
5-Person	\$62,100	\$1,113	\$1,298	\$252	\$304	\$454	\$861	\$105,882
Median Income (81-100% AMI)								
1-Person	\$48,100	\$1,082	\$1,262	\$118	\$144	\$442	\$964	\$132,659
2-Person	\$54,950	\$1,237	\$1,443	\$147	\$174	\$505	\$1,090	\$149,762
3-Person	\$61,850	\$1,391	\$1,623	\$182	\$215	\$568	\$1,209	\$164,707
4-Person	\$68,700	\$1,546	\$1,803	\$216	\$262	\$631	\$1,330	\$178,476
5-Person	\$74,200	\$1,669	\$1,948	\$252	\$304	\$682	\$1,417	\$188,629
Moderate Income (101-120% AMI)								
1-Person	\$57,700	\$1,322	\$1,543	\$118	\$144	\$540	\$1,204	\$168,414
2-Person	\$69,950	\$1,511	\$1,763	\$147	\$174	\$617	\$1,364	\$190,624
3-Person	\$74,200	\$1,700	\$1,984	\$182	\$215	\$694	\$1,518	\$210,677
4-Person	\$84,250	\$1,889	\$2,204	\$216	\$262	\$771	\$1,673	\$229,554
5-Person	\$89,050	\$2,040	\$2,380	\$252	\$304	\$833	\$1,788	\$243,793

Assumptions: 2014 HCD income limits; California Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level); HUD utility allowances; 20 percent of monthly affordable cost for taxes and insurance; 5.0 percent down payment; and 5.0 percent 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.

Sources:

1. State Department of Housing and Community Development 2014 Income Limits
2. Housing Authority of the County of Monterey, Utility Allowances, 2014
3. Veronica Tam and Associates, 2014

2.7. Housing Problems

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 the unincorporated areas of Monterey County. Detailed CHAS data based on the 2007-2011 ACS is displayed in Table 23. CHAS estimates housing problems based on the following:

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

The types of problems vary according to household income, type and tenure.

A. Cost Burden (Overpayment)

A household is considered to be cost burdened if it spends 30 percent or more of its gross household income on housing costs, including taxes, insurance, and utilities. In the unincorporated County:

- A majority of extremely low income households (69 percent) and very low income households (80 percent) experienced some kind of housing problem.
- Of these extremely low income households, renters (56 percent) and homeowners (59 percent) experienced similar rates of housing cost burden. For very low income households, however, proportionately more renter-households (86 percent) had housing problems compared to owner-households (74 percent).
- All of the unincorporated County's extremely low income large families were affected by at least one housing problem. The majority of very low and low income large families also had housing problems. Housing cost burden was the most common housing problem among these households, except for low income large renter families. Low income renters may have more issues related to overcrowding.

Table 23: Housing Problems – Unincorporated Areas (2011)

Household by Type, Income & Housing Problem	Renters			Owners			Total HH
	Elderly	Large Families	Total Renters	Elderly	Large Families	Total Owners	
Extremely Low Income (0-30% AMI)	425	221	1,623	303	11	909	2,532
% with any Housing Problems	55.3%	100.0%	72.6%	61.7%	100.0%	61.4%	68.6%
% with Cost Burden >30%	56.5%	98.2%	72.7%	60.1%	100.0%	60.9%	68.5%
% with Cost Burden >50%	45.9%	77.4%	63.0%	60.1%	54.5%	59.7%	61.8%
Very Low Income (31-50% AMI)	161	490	1,424	706	135	1,337	2,761
% with any Housing Problems	75.2%	91.8%	86.0%	64.6%	92.6%	73.8%	80.1%
% with Cost Burden >30%	70.2%	85.9%	80.9%	64.9%	93.3%	74.5%	77.8%
% with Cost Burden >50%	31.1%	40.8%	40.2%	49.0%	78.5%	57.1%	48.4%
Low Income (51-80% AMI)	251	431	1,810	965	360	1,943	3,753
% with any Housing Problems	64.1%	100.0%	70.2%	36.9%	94.4%	61.4%	65.6%
% with Cost Burden >30%	64.1%	52.4%	56.2%	35.1%	83.6%	58.6%	57.4%
% with Cost Burden >50%	40.2%	11.6%	17.8%	25.6%	51.4%	39.5%	29.1%
Middle/Upper Income (80% + AMI)	847	803	5,532	6,842	2,247	18,992	24,524
% with any Housing Problems	30.9%	60.5%	30.5%	28.5%	52.3%	35.6%	34.5%
% with Cost Burden >30%	26.8%	21.7%	21.8%	26.9%	36.2%	33.1%	30.5%
% with Cost Burden >50%	5.9%	0.1%	3.5%	8.1%	9.4%	10.9%	9.3%
Total Households	1,684	1,945	10,389	8,816	2,753	23,181	33,570
% with any Housing Problems	46.3%	82.2%	51.6%	33.4%	60.0%	41.0%	44.3%
% with Cost Burden >30%	44.0%	53.4%	43.8%	32.0%	45.5%	38.7%	40.3%
% with Cost Burden >50%	23.5%	21.7%	20.4%	15.1%	18.5%	17.9%	18.7%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100 percent count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey (ACS), 2007-2011 Estimates.

B. Overcrowding

An overcrowded housing unit is defined as a unit occupied by more than one person per room.⁸ Severe overcrowding is defined as a unit occupied by more than 1.5 persons per room. Overcrowding can result 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, and/or when families reside in smaller units than they need in order to devote income to other necessities, such as food and health care. Overcrowding also tends to accelerate deterioration of housing. Therefore,

⁸ Based on the Census Bureau’s definition of “room”, which excludes bathrooms, porches, balconies, foyers, halls or half-rooms. See 200 Census Long Form, question #37.

maintaining a reasonable level of occupancy and alleviating overcrowding are important County goals to enhance quality of life for residents and aesthetic quality of neighborhoods.

According to Table 24, overcrowding was more prevalent in Monterey County as a whole than in the unincorporated areas of the County (12 percent versus 8 percent). This is also the case for severe overcrowding which affected four percent of Monterey County households but, only two percent of households in the unincorporated County. Overcrowding and severe overcrowding were more likely to impact renter-households than owner-households. This is likely due to rental units being typically smaller than for-sale homes.

Table 24: Overcrowding by Tenure (2012)

Overcrowding Status	Monterey County		Unincorporated Areas	
	Number	Percent	Number	Percent
Overcrowded (1 or more persons per room)	15,037	12.0%	2,496	7.5%
Renters	11,333	9.1%	1,594	4.8%
Owners	3,704	3.0%	902	2.7%
Severely Overcrowded (1.5 or more persons per room)	4,798	3.8%	661	2.0%
Renters	3,914	3.1%	507	1.5%
Owners	884	0.7%	154	0.5%
Total Occupied Housing Units	125,123	--	33,294	--

Source: U.S. Census, American Community Survey (ACS), 2008-2012.

2.8. Affordable Housing

State Housing Element law requires that all Housing Elements include additional information regarding the conversion of existing, assisted housing developments to other non-low income uses.

A. Affordable Housing Inventory

Housing that receives governmental assistance is a significant source of affordable housing in the unincorporated areas. This section identifies publicly assisted rental housing in the unincorporated County and evaluates the potential of such housing to convert to market rate during the upcoming ten-year planning period (December 31, 2015 to December 31, 2025). The following discussion also analyzes the available options and associated costs with 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 County may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions.

Table 25 provides the inventory of assisted rental housing units in the unincorporated County. The majority of these units have long-term affordability covenants due to the funding sources used (HOME, Redevelopment Housing Set-Aside, and Low Income Housing Tax Credits), which require long-term deed restrictions of low income use, or due to the requirement of the County’s inclusionary housing requirements. No project is considered at risk of converting to market-rate housing during the 2015 to 2025 planning period.

Table 25: Inventory of Assisted Rental Units – Unincorporated Areas

Project Name	Total Units	Assisted Units	Type	Funding Source	Earliest Date of Conversion	# Units at Risk
El Cerrito Townhomes	60	60	Family	LIHTC	2031	0
Castroville Farm Labor Housing	48	48	Farm Labor	USDA, CDBG,HOME	2032	0
Moro Lindo Townhomes	30	30	Family	LIHTC	2046	0
Grey Goose Townhomes	9	9	Family	LIHTC/Inclusionary	2049	0
Brooklyn Street	2	2	Family	HOME	2058	0
Nuevo Amanecer	63	62	Family	Redevelopment Set-Aside, HOME,LIHTC, USDA, RCAC, Joe Serna	2060	0
Rippling River	79	78	Elderly/ Disabled	LIHTC, HOME, CDBG	2061	0
The Commons at Rogge Road	48	48	Family	Redevelopment Set-Aside, LIHTC	2062	0
Jardines de Boronda	16	15	Family	Redevelopment Set-Aside, HOME	2062	0
Pacific Meadows	200	200	Elderly	LIHTC, HOME	2065	0
Cynara Court	58	57	Family	Redevelopment Set-Aside, LIHTC, HOME, Joe Serna, MHP	2065	0
Sea Garden	59	58	Family	Redevelopment Set-Aside, LIHTC, HOME	2067	0
Manzanita Place	66	65	Family	NSP1-rental, LIHTC, HOME	2068	0
Geil Street Apts	11	11	Family	CDBG, Redevelopment Set-Aside, CHRP-R	2070	0
Camphora Apartments	44	44	Farm Labor	Redevelopment Set-Aside; CDBG, LIHTC, HOME, USDA, MHP	2070	0
Artichoke Inn	6	6	Family	Inclusionary	Perpetuity	0
Belmont Heights	4	4	Family	Inclusionary	Perpetuity	0
Caterina Estates	6	6	Family	Inclusionary	Perpetuity	0
Chualar Farm Labor Center	29	29	Farm Labor	USDA	Perpetuity	0

Table 25: Inventory of Assisted Rental Units – Unincorporated Areas

Project Name	Total Units	Assisted Units	Type	Funding Source	Earliest Date of Conversion	# Units at Risk
Kents Court	19	19	Family	Redevelopment Set-Aside	N/A	0
Oak Hills Infill	25	2	Family	Inclusionary	Perpetuity	0
<i>Total</i>	327	301				0

Source: County of Monterey, 2015.

B. Preservation and Replacement Options

To preserve the existing affordable housing stock, the County must either preserve the existing assisted units or facilitate the development of new units. 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; and 3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multi-family housing units. However, because no specific project is at risk of converting to market rate housing within the next ten years, these options are generally 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, low income restrictions can be secured and the project would become potentially eligible for a greater range of governmental assistance.

Rental Assistance

Rental subsidies can be used to maintain affordability of the nine at-risk affordable units. These rent subsidies could be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent (FMR) on the unit. The feasibility of this alternative is highly dependent upon the availability of reliable funding sources necessary to make rent subsidies and the willingness of property owners to participate in the program.

Purchase of Affordability Covenants

Another option to preserve the affordability of at-risk projects 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 County 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. Based on historical development trends, the estimated total cost to develop replacement units would be approximately \$300,000 to \$350,000 per unit.⁹ This estimate represents only a general estimate. Actual cost would depend on many factors, including existing site conditions, zoning, number of units to be constructed, unit size, and amenities, among others.

2.9. Housing in the Coastal Zone

California Government Code Section 65588(c) requires each periodic revision of the Housing Element to include the following information relating to housing in the Coastal Zone:

- The number of new housing units approved for construction within the coastal zone since January 1, 1982;
- The number of housing units for persons and families of low or moderate income required to be provided in new housing developments either within the coastal zone or within three miles of the coastal zone as a replacement for the conversion or demolition of existing coastal units occupied by low or moderate income persons;
- The number of existing residential units occupied by persons and families of low or moderate income that have been authorized to be demolished or converted since January 1, 1982 in the coastal zone; and
- The number of residential units for persons and families of low or moderate income that have been required for replacement units.

The coastal replacement housing requirements do not apply to the following:

- The conversion or demolition of a residential structure which contains less than three dwelling units, or, in the event that a proposed conversion or demolition involves more than one residential structure, the conversion or demolition of 10 or fewer dwelling units.
- The conversion or demolition of a residential structure for purposes of a nonresidential use which is either "coastal dependent" or "coastal related", such as

⁹ This estimate is similar to the per-unit development cost for a recent affordable housing project by the HACM. The development of the 171-unit Tynan Village in Salinas by the HACM required over \$51 million from various funding sources, averaging to over \$300,000 per unit.

visitor-serving commercial or recreational facilities, coastal-dependent industry, or boating or harbor facilities.

- The conversion or demolition of a residential structure located within the jurisdiction of a local government which has within the area encompassing the coastal zone, and three miles inland therefrom, less than 50 acres, in aggregate, of land which is vacant, privately owned and available for residential use.
- The conversion or demolition of a residential structure located within the jurisdiction of a local government which has established a procedure under which an applicant for conversion or demolition will pay an in-lieu fee into a program, the various provisions of which, in aggregate, will result in the replacement of the number of dwelling units which would otherwise have been required.

The majority of the housing units in the Coastal Zone are single-family homes not subject to the replacement requirements. The previous Housing Elements of the County did not identify any housing units constructed or demolished in the Coastal Zone or within three miles of the Coastal Zone. Only one 64-unit complex -Nuevo Amanecer - was constructed in Pajaro (within three miles of the Coastal Zone). This project was constructed by South County Housing Corporation, a nonprofit housing developer, in 2005/06. Except for one manager's unit, all 63 units are affordable to extremely low, very low, and low income households. In addition, the County also developed Kents Court in Pajaro - 19 mobile home units affordable to very low and low income households.

According to County records, no multi-family dwelling units have been demolished or converted to non-residential uses in the Coastal Zone or within three miles of the Coastal Zone since 1998 (when the County started utilizing a computer-based permit tracking system).

Furthermore, the County has adopted an Inclusionary Housing Program, which requires either 20 percent of the housing constructed for certain categories of projects be affordable to very low, low and moderate income households or payment of an in-lieu fee.

3. Housing Constraints

Although Monterey County strives to ensure the provision of adequate and affordable housing to meet the needs of the community, many factors can constrain the development, maintenance and improvement of housing. These include market mechanisms, government regulations, and physical as well as environmental constraints. This section addresses these potential constraints that affect the supply and cost of housing in the County.

3.1. Market Constraints

Several local and regional constraints hinder the ability to accommodate the County's demand for affordable housing. The high cost of land, rising development costs and neighborhood opposition can make it expensive for developers to build affordable housing. Historically, these constraints have resulted in housing that is not affordable to lower, moderate, and even some above moderate income households, and/or may render some potential residential projects economically infeasible for developers. Specifically, the market conditions in the County have been such that many middle income households (aka workforce households) who make between 120 and 150 percent AMI, still would not earn enough income to afford homeownership. Subsidies are often necessary to bridge the gap between affordable housing costs by the lower and moderate income, as well as workforce households. In fact, most affordable housing developments today often require multiple subsidy sources in order to make a project financially feasible. However, public subsidies authorized under State programs cap assistance to moderate income households (120 percent AMI), while public subsidies provided under federal programs cap assistance to low income households (80 percent AMI). This leaves a void in the market for workforce households who do not qualify for most State or federal programs.

The recent economic recession and housing market collapse depressed housing prices in the region. However, home prices have rebounded to a point where most workforce households are unlikely to be able to afford homeownership in the County. Furthermore, the availability of mortgage financing continues to be an issue. As the economy continues to recover and home prices increase, the housing affordability gap will become an even more critical issue.

A. Land Costs

Land costs vary significantly in the County's unincorporated areas depending on the location of the property and proximity to services. A review of Multiple Listing Services (MLS) data on www.realtor.com shows that most vacant parcels available for sale in the unincorporated areas are designated for agricultural/rural residential uses, with a few for

low density residential. Generally, the average per-acre price of vacant land varies by community:¹⁰

- Bradley: \$4,655
- Chualar: \$4,900
- Lockwood: \$8,950
- Carmel Valley: \$47,500
- Prunedale: \$77,500
- Royal Oaks: \$86,900

Although it is difficult to draw further conclusions from this data without identifying precise lot size and zoning designations, the cost of residential land in Monterey County is driven higher by the limited availability of developable land and numerous resource constraints. Agricultural and open space preservation (e.g., prime farmland, federal forests, State parks, and other preserved open space lands) coupled with significant water supply constraints has limited the location and development capacity of residential land, thereby adding considerably to land costs in the County.

B. Construction Costs

Regarding construction costs, the County Building Services Department reports a wide variety in square footage building costs depending on the type of construction and amenities provided. Construction costs vary according to the type of development, with multi-family housing being generally less expensive to construct than single-family homes. However, variations within each construction type exist depending on the size of the unit, and the number and quality of amenities provided. Construction costs can be broken down into two primary categories: materials and labor. A major component of the cost of housing is the cost of building materials, such as wood and wood-based products, cement, asphalt, roofing materials, and pipe. The availability and demand for such materials affect prices for these goods.

An indicator of construction costs is Building Valuation Data compiled by the International Code Council (ICC). The unit costs compiled by the ICC include structural, electrical, plumbing, and mechanical work, in addition to interior finish and normal site preparation. The data is national and does not take into account regional differences, and does not include the price of the land upon which the building is built. The national average for development costs per square foot for apartments and single-family homes in August 2014 are as follows:

- Type I or II, Multi-Family: \$133.21 to \$151.70 per sq. ft.
- Type V Wood Frame, Multi-Family: \$101.14 to \$105.75 per sq. ft.

¹⁰ Average land costs are based on a random sampling of properties listed for sale. However, property information on zoning and acreage may not be accurate and therefore, these estimates must be treated only as an illustration of the magnitude and disparity across the various communities.

- Type V Wood Frame, One and Two Family Dwelling: \$111.36 to \$118.85 per sq. ft.
- The unit costs for residential care facilities generally range between \$127.94 and \$179.48 per square foot.

C. Construction Financing

The recent economic turmoil made construction financing even more difficult to secure. Lenders are requiring even higher cash contributions, a larger percentage of pre-leased rentals or pre-sold homes and are scrutinizing the books of construction companies to make sure they are not over-leveraged (i.e. have too many debt-financed construction projects underway). All of these factors make it more difficult to obtain financing and constrain development of housing.

The financing of a residential project, particularly affordable housing, is quite complex. No firm threshold determines an acceptable “return” on investment, nor the maximum equity contribution at which an otherwise feasible project becomes infeasible. The upfront cash commitment is not always a significant problem for developers as long as the project can generate an acceptable net cash flow to provide an adequate return on investment. Although financing costs impact project feasibility, these problems are generally equal across jurisdictions and thus are not unique constraints to housing production in Monterey County.

D. Home Financing

The Monterey County housing market continues to face uncertain times. Combined with a very low sales inventory, competition from well capitalized investors, and a lending atmosphere which makes getting a loan difficult, buyers have been very slow to return to the homeownership market. The pool of potential buyers has also been reduced substantially by the credit damage incurred from record-level foreclosures. Many credit-worthy buyers have been effectively shut out of the market as demand has forced prices above the appraised values, has resulted in bidding wars, and the preference for all-cash buyers.

The availability of financing can affect a person’s ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender and race of the applicants. This applies to all loan applications for home purchases, improvements and refinancing, whether financed at market rate or with federal government assistance. Locally assisted mortgages (such as first-time homebuyer programs) are not subject to HMDA reporting.

Table 26 summarizes the disposition of loan applications submitted to financial institutions for home purchase, home refinance and home improvement loans within unincorporated Monterey County in 2013. Included is information on loan applications that were approved; approved but not accepted by the applicant; denied; and withdrawn by the applicant or closed for incomplete information.

Table 26: Disposition of Home Loans – 2013

Loan Type	Total Applications		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Government Backed Purchase Loans	225	5.7%	159	70.7%	31	13.8%	35	15.6%
Conventional Purchase Loans	720	18.3%	542	75.3%	89	12.4%	89	12.4%
Refinance	2,886	73.4%	1,827	63.3%	583	20.2%	476	16.5%
Home Improvement Loans	100	2.5%	59	59.0%	32	32.0%	9	9.0%
Total	3,931	100.0%	2,587	65.8%	735	18.7%	55	1.4%

Notes:

1. "Approved" includes loans approved by the lenders whether or not accepted by the applicant.
2. "Other" includes loan applications that were either withdrawn or closed for incompleteness.

Source: www.LendingPatterns.com™, 2014.

Home Purchase Loans

It is generally recognized now that a major cause of the housing crisis was the significant relaxation of underwriting criteria on home mortgages, leading many households to purchase homes that they could not afford over the long term. Any reduction in household income due to lay-offs or reduced hours precipitated loan defaults. In the current market, lenders report that capital is available to highly qualified buyers, but the lack of both housing inventory and buyer confidence in the market continue to restrain the housing market recovery.

In 2013, a total of 720 households applied for conventional home purchase loans in the unincorporated areas of Monterey County.¹¹ The overall loan approval rate was 75 percent and 12 percent of applicants were denied. A total of 225 households applied for government backed loans (e.g. FHA, VA) in 2013. The approval rate for this loan type was slightly lower than for conventional home purchase loans (71 percent). About 14 percent of applications for government backed loans were denied.

Refinancing

Nearly three-quarters of all loan applications in the unincorporated County were for refinancing (73 percent). A total of 2,886 home refinance applications were filed by residents in unincorporated Monterey County in 2013. The majority (63 percent) of these applications were approved and 20 percent were denied.

¹¹ 2014 HMDA data will not be available until October/November of 2015.

Home Improvement Loans

Home improvement loans had the lowest approval rates of all loan types in the unincorporated County. Approximately 32 percent of applications for home improvement loans were denied while only 59 percent were approved. The higher denial rates may be explained by the nature of these loans. Home improvement loans are typically second loans and many applicants may already have a high debt-to-income ratio, which can make it more difficult to qualify for additional financing.

Foreclosures

Foreclosure occurs when households fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current. If payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowners must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

Homes can be in various stages of foreclosure. Typically, the foreclosure process begins with the issuance of a Notice of Default (NOD). An NOD serves as an official notification to a borrower that he or she is behind in their mortgage payments, and if the payments are not brought current, the lender will seize the home. In California, lenders will not usually file an NOD until a borrower is at least 90 days behind in making payments. In November 2014, 41 properties in the unincorporated areas of the County were in this pre-foreclosure stage.¹²

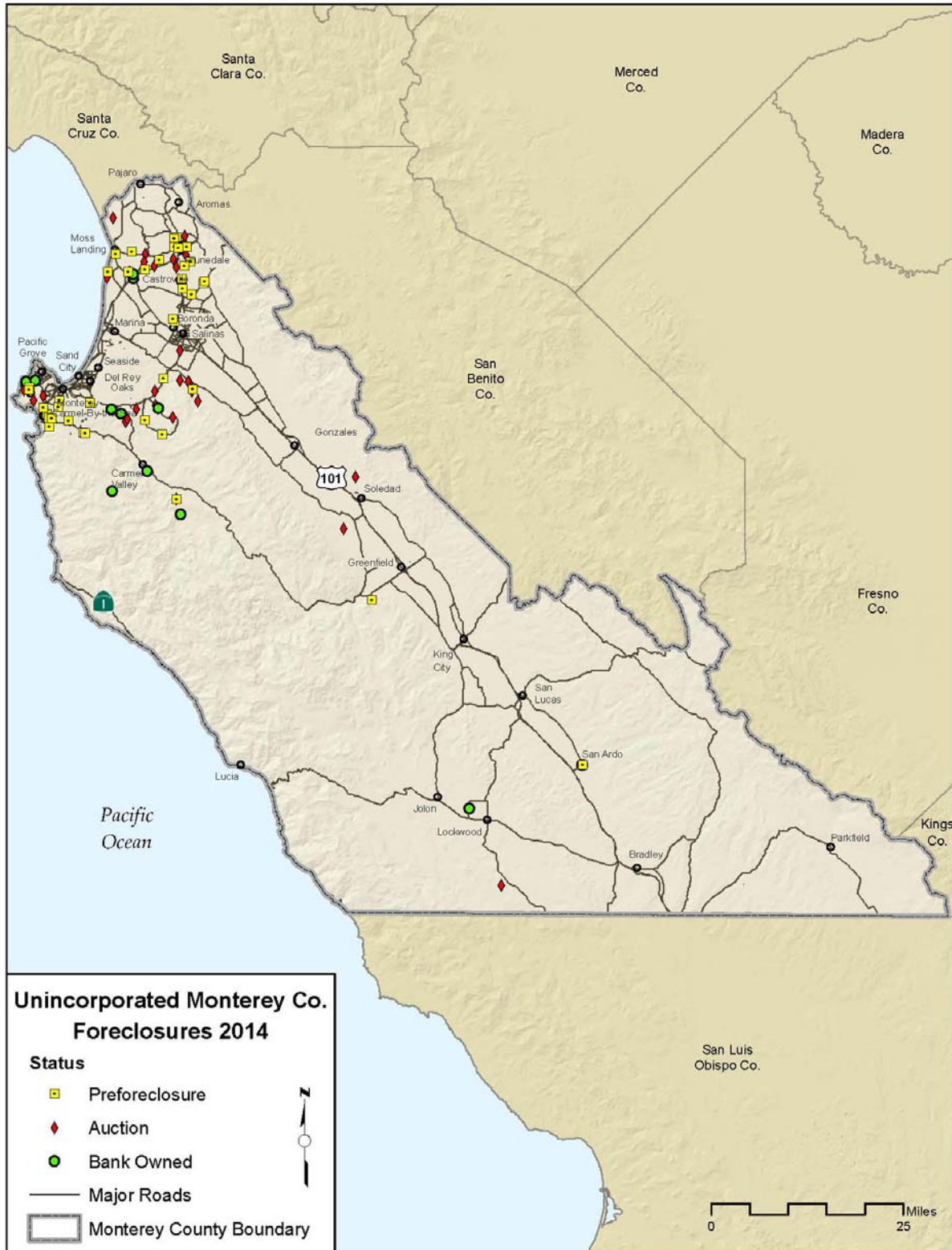
Once an NOD has been filed, borrowers are given a specific time period, typically three months, in which they can bring their mortgage payments current. If payments are not made current at the end of this specified time period, a Notice of Trustee Sale (NTS) will be prepared and published in a newspaper. An NTS is a formal notification of the sale of a foreclosure property. In California, the NTS is filed 90 days following an NOD when a property owner has failed to make a property loan current. Once an NTS has been filed, a property can then be sold at public auction. According to foreclosure records, 36 properties in the unincorporated areas of the County were in the auction stage of the foreclosure process in November 2014.

Many properties, however, are unable to be sold at public auction. In the event of an unsuccessful sale at auction, a property becomes classified as Real Estate Owned (REO) and ownership of it reverts back to the mortgage company or lender. In November 2014, the unincorporated areas of the County had a total of 13 bank-owned properties. Figure 8 illustrates the location and status of foreclosed properties in unincorporated Monterey County.

¹² Foreclosure data comes from ForeclosureRadar.com, 2014.

The Housing Resource Center of Monterey County (HRC) provides homeownership education and foreclosure prevention services to residents in the County. The program provides counseling to current homeowners who are behind or at risk of becoming behind on their mortgage payments, with the objective of stabilizing their financial situation and bring their payments current.

Figure 8: Foreclosures – Monterey County (November 2014)



3.2. Governmental Constraints

A. Background

The development of housing in Monterey County is especially challenging as a result of inadequate regional infrastructure, public controversy over land use decisions, and prevalence of agricultural and environmental resources. These factors have influenced the fees that are charged for all new development as well as the County's historical land use plans and zoning regulations. Overcoming these constraints will require developing and implementing programs identified in the Housing Element to assist with infrastructure funding, modifying some County development regulations, and providing other incentives for affordable, workforce, and senior housing.

Monterey County has historically been planned as a rural county. The County's planning documents have reflected a preference that the County remains rural in character. While large geographic areas were designated for residential uses, these areas were zoned at rural residential densities. No regional water, sewer, or road systems were planned to accommodate housing construction beyond the lowest densities. Housing in many areas is served by independent wells and septic systems. This residential pattern was also thought to be a pattern that would provide the most protection for the scenic and environmental resources within the County. When developments were approved, frequently the number of housing units to be built was even further reduced in order to provide a higher level of environmental protection. Implementation of the California Coastal Act has further limited residential development density within the County's coastal zones.

B. Land Use Controls

The General Plan for the County of Monterey consists of both inland and coastal components as well as a countywide Housing Element. On October 26, 2010, the County adopted the 2010 Monterey County General Plan. The 2010 General Plan applies in the unincorporated non-coastal area of the County and takes the place of the prior 1982 General Plan in the non-coastal area of the County. Within the coastal zone, the governing general plan is the County's certified Local Coastal Program; to the extent the LCP relies upon General Plan policies for subject matter not addressed by the LCP, the County's 1982 General Plan governs in the coastal zone. The Housing Element for 2015-2023 applies in both the non-coastal and coastal unincorporated areas of the County. (See Section 1.2 of this Housing Element for further explanation of the General Plan.)

The 2010 General Plan Land Use Element establishes policies to designate the general distribution and intensity of residential, commercial, industrial, agricultural, public facilities, and open space uses of the land in the unincorporated area of the County outside the Coastal zone. The main vision of this Element is to create a general framework that directs growth to designated Community Areas, in order to reduce impacts to agricultural production, natural resources, and facilitate provision of public services. These Community Areas would then be subject to additional levels of planning through the preparation of community plans or specific plans.

In addition, the General Plan designates Rural Centers where development has started that will allow development of a semi-rural character. To encourage the development of affordable and workforce housing, the General Plan also establishes Affordable Housing Overlay (AHO) districts throughout the unincorporated County. Community Areas, Rural Centers and AHO districts have been designated as top priorities for residential development in the General Plan.

General Plan Land Use Element

Community Areas

Community Areas are planned population centers where new development in the non-coastal unincorporated area is actively supported as the County's primary planning priority. Designated Community Areas in Monterey County are:

- Boronda
- Castroville
- Chualar
- Fort Ord/East Garrison
- Pajaro

Planning for these Community Areas, with the exception of the East Garrison portion of Fort Ord, will be accomplished through the adoption of Community Plans (Development of East Garrison is governed by a Specific Plan which has already been adopted.) The completion of Community Plans for all of the County's Community Areas is actively supported as the County's planning priority, with Boronda and Chualar being the highest priorities.

Specific and Community Plans

Due to the predominantly rural nature of Monterey County and significant resource constraints (e.g. public lands, farmlands, water supply), typical State housing laws are difficult to apply since they are often written in terms of urban cities using public infrastructure. The County looks to unincorporated Community Areas to develop the areas that are already in residential use to their fullest by encouraging redevelopment and conversion of low density areas to higher residential densities or mixed-use areas. The potential for intensification of existing Community Areas is considered in the development of Community Plans.

East Garrison Specific Plan

A Specific Plan was approved in 2005 for the East Garrison portion of the County's Fort Ord Planning Area. The Specific Plan serves as the area's Community Plan. The approved East Garrison Specific Plan (EGSP) provides for the construction of up to 1,400 residential units plus up to 70 accessory (carriage house) units, in conjunction with commercial uses, public amenities (such as a library and fire station), and the rehabilitation of historic buildings to provide spaces for arts and cultural activities. The EGSP area is comprised of 244 acres on a bluff along the northern edge of Fort Ord. The residential land uses in the EGSP are

characterized by three residential neighborhoods that intersect at the Town Center. Upon buildout, the three neighborhoods will include a full spectrum of housing opportunities that are affordable by design, including 20 percent dedicated to Inclusionary Housing and 10 percent dedicated to Workforce II Housing. Approximately 350 affordable units (84 very low income units, 112 low income units, and 154 moderate income units) are expected to be developed as part of this Specific Plan. Residential units will be accommodated at a range of densities (from five to 38 units per acre) (Table 27). The highest density units will be located adjacent to the Town Center and neighborhood parks, while moderate density units will be located toward the edges of the community.

Table 27: Residential Development Standards - East Garrison Specific Plan

Land Use Designation	Zone	Uses	Density	Height	Off-Street Parking
Residential Medium	RM	Detached SF	5-29 du/acre	2 stories plus a 3 rd floor tower	2 spaces*
Residential Medium	RM	Attached Townhome	5-29 du/acre	3 stories	2 spaces*
Town Center	TC	Mixed Use	5 du/acre	3 stories	1.25 spaces
Live/Work	LW	Mixed Use	16-38 du/acre	3 stories	2 spaces
Residential High-1	RH-1	Attached SF and MF	14-32 du/acre	3 Stories	2 spaces
Residential High-2	RH-2	Attached SF and MF	18-32 du/acre	4 Stories	2 spaces

Source: East Garrison Specific Plan, 2011.

* Accessory units require one additional parking space.

Affordable Housing Requirements: The County, the developer, and three non-profits (MidPen, CHISPA, and Artspace) have entered into Memorandums of Agreement (MOAs) to provide the very low and low income rental units required (196 units) to fulfill the inclusionary housing requirements.

In 2008, the initial developer informed the County that the downturn in the local and statewide housing market had reached significant proportions and the development was shortly foreclosed upon. A new developer purchased the property and assumed the obligations of the Development and Disposition Agreement (DDA), pursuant to an implementation agreement. Under the DDA, approximately 84 moderate-income units will be provided by the developer. The new developer group for the project, UCP East Garrison LLC, is aggressively working to complete entitlements for the second phase of the Specific Plan. Housing units in the first phase began coming on the market in 2013. The project provides housing for an important segment of the County’s workforce that was previously priced out of homeownership opportunities.

In 2010, the County and MidPen Housing Corporation applied for and were awarded a \$10 million Neighborhood Stabilization Program (NSP1-3) grant. The grant was used as the primary funding source of permanent financing for Manzanita Place, the first of the three affordable housing rental projects in East Garrison. The project is comprised of 66 units with just over one-half of the units are affordable to very low income households. The

remaining units affordable to those earning between 50 and 60 percent of the Area Median Income (AMI). The project began construction in May 2011 and was completed in 2013.

Castroville Community Plan

Castroville places a high value on well-designed housing that offers a range of residential opportunities within mixed income neighborhoods. A community plan was adopted in 2007 and is currently in place for the non-coastal areas. The variety of housing allowed in the Low, Medium and High Density residential land use designations, along with some residential development to be included in the mixed use designation, will accommodate the community’s future housing needs. Following is a list of the land use designations in the Castroville Community Plan and a table illustrating residential development standards:

Table 28: Land Use Designations – Castroville Community Plan

Land Use Designation	Zone	Uses	Density
Low Density Residential	LDR-C	Intended for detached single-family units and duplex units	7-8 du/ac
Medium Density Residential	MDR-C	Intended for attached and detached single-family units on standard size residential lots, including clustered development and duplexes	8-12 du/ac
High Density Residential	HDR-C	Intended for higher density, small lot single-family detached dwellings and duplexes, townhomes, attached multi-family units, and clustered development	12-20 du/ac
Mixed Density Residential	MXDR-C	Mixed density residential provides for a mix of Medium Density and High Density Residential development within an integrated cohesive neighborhood. The types of residential units include detached small-lot single-family units and multi-family units	8-20 du/ac
Mixed Use	MU-C	The Mixed Use designation provides for residential development on the same site or in the same building as commercial uses. Residential uses will generally be high density multi-family product type including flats, condos and townhomes	15-30 du/ac

Source: Castroville Community Plan, 2007

The County has developed zoning districts that correspond to the Castroville Community Plan land use designations. On February 23, 2010, the Board of Supervisors amended Title 21 to incorporate the Castroville Community Plan (non-coastal areas) into the Zoning Ordinance. Table 29 illustrates the development standards in the Castroville Community Plan area, including parking standards.

The development standards in Castroville were established specifically to facilitate more urbanized development in the Community Plan area. Development standards were created

in consultation with planning professionals and the development community. These standards are very typical to most urban development and do not constrain housing development. Specifically, the parking requirements are comparable to urbanized communities in the region. No garaged parking is required. For multi-family and mixed use developments, a development can reach 42 feet in height and three stories in order to place the required parking on the ground floor. This provision allows the development to take advantage of the densities permitted, meet the relatively low parking requirements, but reduce the cost of development by not having to construct subterranean parking.

The County's former Redevelopment Agency (RDA) assisted MidPen Housing Corporation (MidPen) with the development of Cynara Court in downtown Castroville. The RDA provided \$2.77 million in direct funding assistance for this project, as well as staff assistance in obtaining required land use entitlements. Located on two separate sites, the 58-unit Cynara Court was completed in 2012 and provides a total of 57 rental units for low and very low income households. About one quarter of these affordable units are reserved for farmworkers. This project has helped address the need for affordable rental housing in Castroville where there are serious overcrowding problems and limited affordable housing opportunities.

In 2013, CHISPA completed the 59-unit Sea Garden Apartments, located at Preston and Axtell streets in Castroville. The project consists of 58 affordable apartments and a manager's unit. The RDA approved a \$2.277 million loan to assist CHISPA with the acquisition of the project.

Table 29: Residential Development Standards - Castroville Community Plan

Building Type	Minimum Lot Area	Land Use Designation/Permitted Uses					Max Building Height	Parking
		LDR-C	MDR-C	HDR-C	MXDR-C	MU-D		
Density (du/ac)	---	7-8	8-12	12-20	8-20	15-30	---	
Single-Family Detached	5,000 sf	•	•				2 Stories/30'	SF Home: 2 spaces
Small Lot Single-Family	3,000 sf			•	•			Accessory Unit: 1 space
Single-Family Attached	n/a	•	•	•				
Multi-Family, Townhome	13,500 sf			•	•	•	2 Stories/35'	Studio: 1 space 1-Bd: 1.5 spaces 2-4 Bd: 2 spaces Guest: 1 per 4 units
Multi-Family, Apartments	13,500 sf			•	•	•		
Mixed Use Development	10,000 sf				•	•	3 Stories/42' with ground floor parking	Studio: 1 space 1-Bd: 1.5 spaces 2-Bd: 2 spaces 3+ Bd: 2.2 spaces Guest: 1 per 4 units
Building Type	Min Lot Width	Setbacks				Min. Distance between Structures		
		Front Min.	Rear Min.	Side Min.	Corner Side	From Habitable Structure	From Non-Habitable Structure	
Single-Family Detached	50'	20'	15'	5'	10'	10'	6'	
Small Lot Single-Family	30'	15'	10'	Note 1	10'	10'	6'	
Building Type	Min Lot Width	Setbacks				From Sidewalk to Community Open Space		From Non-Habitable Structure
		Front Min.	Rear Min.	Side Min.	From Sidewalk to Community Open Space			
					Min.	Max.		
Multi-Family, Townhome	n/a	10'	5'	5'	10'	15'	20'	
Multi-Family, Apartments	n/a	10'	10'	10'	10'	20'	20'	
Mixed Use Development	50'	0	0	0	n/a	n/a	10'	

Notes:

1. A small lot single-family home may be constructed at the zero lot line provided it maintains the standards for minimum distance between buildings on adjacent properties.
2. Bd = Bedroom(s)

Source: Castroville Community Plan, 2008

Boronda Community Plan

The County has an existing Boronda Neighborhood Improvement Plan and the County had been in the process of preparing a draft Community Plan. Existing land uses in this area include low-density single-family residential neighborhoods and commercial and industrial uses, with large portions of the land being unimproved or agricultural lands. Included in the draft Community Plan is a development concept for the undeveloped South Boronda area. In 2007, a developer submitted an application for a project called Boronda Meadows located in South Boronda. However, the application has subsequently been withdrawn, primarily due to the downturn in the economy. Subsequent to the Boronda Meadows project being withdrawn, the County completed a revised draft Community Plan which incorporated some of the concepts from the Boronda Meadows Project. However, due to the elimination of redevelopment agencies, the Boronda Community Plan and EIR were put on hold. County staff has begun discussions with the City of Salinas to annex the undeveloped area located in South Boronda.

Other Community Plans

In the 2010 General Plan, Monterey County designated Pajaro and Chualar as Community Areas. Completion of Community Plans for all Community Areas designated in the General Plan is the County's primary planning priority. County staff plans to initiate the preparation of a Chualar Community Plan by the end of 2015. Prior to the adoption of a Community Plan for a Community Area, interim development, limited in scale and in accordance with the following criteria, may be allowed:

- Affordable housing consistent with the density criteria established for Community Areas in the Housing Element as long as such projects do not impede overall development of the Community Area according to the design goals listed in Policy LU-2.22;
- One single family home on a lot of record;
- Commercial use at a neighborhood serving scale consistent with the underlying land use designation;
- Subdivision or lot line adjustment of agricultural parcels for agricultural uses; and
- Minor subdivisions as long as such projects do not impede overall development of the Community Area according to the design goals listed in Policy LU-2.23.

Interim development allowed by this policy may proceed provided the project-related infrastructure improvements are constructed concurrent with the development and that an adequate means of providing water and wastewater disposal exist or are provided.

The boundaries for the Chualar Community Area are to be developed by a citizen group with recommendations to the Board of Supervisors, but shall not exceed 350 acres over the life of the General Plan (20 years). Planning for the Chualar Community Area and any Community Plan ultimately adopted for Chualar shall be consistent with that certain Settlement Agreement between Chualar Area Concerned Citizens, *et al.* and the County of

Monterey in Chualar Area Concerned Citizens, *et al.* v. County of Monterey (Monterey County Superior Court Case no. 107519), executed on or about October 16, 2001.

Rural Centers

Rural centers are existing areas containing concentrations of development that include higher intensity uses than typically found in rural areas. Rural centers with the potential for improved infrastructure could develop into a future Community Area over the life of the General Plan. New development other than within Community Areas is encouraged within Rural Centers. Residential development in Rural Centers is anticipated to range from one to five units per acre, but may be developed at a density of 10 to 15 units per acre if processed as part of the Affordable/Workforce Housing Incentive program (discussed below). Development of Rural Centers is a secondary planning priority for the County, after the development of Community Plans for Community Areas.

Affordable Housing Overlay

The 2010 General Plan established an Affordable Housing Overlay Program (Policy LU-2.11) to encourage the development of affordable and workforce housing in the County. If a property located within the overlay meets all of the suitability criteria established in the Land Use Element, owners may voluntarily choose to develop an Affordable Housing Overlay project, rather than a project with a use otherwise allowed by the underlying land use designation. Residential densities up to 30 units per acre are permitted for projects in these districts, with a minimum density of six units per acre. In addition, a number of incentives were established to promote development in AHO districts, including:

- Density bonuses;
- Streamlined permitting processes, including assigning experienced staff to such projects; or hiring outside contract planners, plan checkers and building inspectors (at the cost of the developer);
- Waiver or deferral of planning and building permit fees (not including fees for the purpose of financing infrastructure);
- Priority allocation of resource capacity such as water and sewer over other projects not yet approved;
- Modified development standards; and
- Grant funding assistance.

The Affordable Housing Overlay offers additional opportunities for affordable housing in areas not normally available to affordable housing development. It is not intended to be the primary strategy for meeting the County's affordable housing needs. The majority of the County's Regional Housing Needs Allocation (RHNA) for lower income households is met through the County's Inclusionary Housing Program, and direct funding assistance to nonprofit developers.

This Affordable Housing Overlay works to complement the State Density Bonus law. The Affordable Housing Overlay is targeted at lower intensity development that does not necessarily meet the State Density Bonus requirements. Higher density multi-family housing development most likely will utilize the Density Bonus law.

Butterfly Village (Rancho San Juan Specific Plan-Special Treatment Area)

In addition to Community Areas, Rural Centers and Affordable Housing Overlay areas, the 2010 General Plan designates certain Special Treatment Areas. One of these is the Butterfly Village Special Treatment Area (Greater Salinas Area Plan, Policy GS-1.1.)

The revised Rancho San Juan Specific Plan, dated November 7, 2005, provides a concept and development framework for a 671-acre residential community, known as Butterfly Village. A Combined Development Permit, as amended by an Administrative Project amendment on July 30, 2008, includes approval of a Vesting Tentative Map for 1,147 units on approximately 224 acres. Residential units include a range of densities from large estate lots at 0.5 to 1.0 dwelling units per acre to attached units at 20 dwelling units per acre.

Table 30: Residential Development Standards – Revised Rancho San Juan Specific Plan Area

Residential Use	Land Use Designation				
	RE	RL-1	RL-2 RM-1	RH-2	MU
Density	0.5-1	1-3	3-5/ 5-9	16-20	---
Estate Residential	•				
Residential Low - 1		•			
Residential Low - 2			•		
Residential Medium - 1			•		
Residential High - 2				•	
Mixed Use					•

Source: Rancho San Juan Specific Plan, November 7, 2005.

Affordable Housing and Workforce Housing Requirements: Residential development within the Butterfly Village will include 367 affordable units (32 percent of total units) at the following affordability levels:

- 65 very low income units
- 71 low income units
- 93 moderate income units
- 35 Workforce I units
- 103 Workforce II units

Workforce I units are defined as housing affordable to households with incomes up to 150 percent AMI; Workforce II units are defined as housing affordable to households with incomes up to 180 percent AMI.

Urban Residential

Urban Residential Land is categorized into three areas: Medium Density Residential (MDR), High Density Residential (HDR), and Mixed Use (MU). MDR areas provide for residential uses (one to five units per acre), recreational, and public and quasi-public uses. HDR designations provide for a broad range of higher intensity residential uses at five to 20 units per acre in a variety of housing types as well as recreational, public and quasi-public uses, and residential incidental uses. MU designations provide for a mix of residential and non-residential (mainly commercial retail and office) to encourage activity centers and pedestrian orientation. Residential uses in the MU areas can be separate developments on the same site but are encouraged to be at least two stories tall in order to allow residential uses above non-residential uses where appropriate. Residential density is capped at 30 units per acre in MU areas.

Rural Residential

Rural Residential land is also categorized into three areas: Low Density Residential (LDR), Rural Density Residential (RDR), and Resource Conservation (RC). Low Density Residential (LDR) areas are reserved for residential units at one to five acres per unit as well as recreational, public and quasi-public and limited agricultural activities that are incidental and subordinate to the residential uses. Rural Density Residential (RDR) designations provide for five to 40 acres per unit, recreational, public and quasi-public and a broad range of agricultural uses. Resource Conservation (RC) designations are primarily for rural residential or agricultural areas with sensitive resources and areas planned for resource enhancement but not in the Coastal Zone. Only very low intensity uses and supporting facilities may be permitted within the RC designation in the Coastal Zone.

The General Plan concentrates new residential development in areas that are already committed to some degree of residential development. This emphasis allows the County to balance its commitment to accommodating its fair share of the regional housing need with water supply and infrastructure limitations and the need to conserve its extensive agricultural and natural resources.

Local Coastal Program

Pursuant to the California Coastal Act (Public Resources Code section 30000 et seq.), a portion of Monterey County is designated as a “coastal zone.” The coastal zone is governed by four Land Use Plans (LUP) and the Coastal Implementation Plan (CIP), which together constitute the “Local Coastal Program” (LCP) certified by the California Coastal Commission. The four Land Use Plans include Big Sur Coast, Carmel Area, Del Monte Forest (coastal portion), and North County Coastal, the latter of which also includes the Moss Landing Community Plan. These plans were certified by the California Coastal Commission in the 1980s, with periodic amendments that have also been certified by the Coastal Commission. To the extent that the LCP relies upon General Plan policies not in the LCP itself, the 1982 General Plan governs in the coastal zone.

Moss Landing Community Plan

The County is also in the process of preparing the Moss Landing Community Plan, which is part of the North County Land Use Plan (coastal). Moss Landing is a relatively stable community with a diverse array of existing land uses, including heavy industrial uses, marine research, a small-craft harbor, commercial uses, and a small residential community. Thirteen land use designations, one overlay designation, and three Special Treatment Areas are proposed to be created for the Moss Landing Community Plan Area. One district will be established specifically for residential development (Medium-Density Residential), though residential uses are also allowed in the Light Commercial District. The maximum density allowed in the Medium-Density Residential designation is five units per gross acre; the minimum density is one unit per gross acre. Existing residential uses in the Light Commercial District are allowed at any density; new second-story residential units will be allowed at a density of up to four dwelling units per gross acre.

Airport Land Use Compatibility Plan

The Monterey County Airport Land Use Commission (ALUC) is responsible for maintaining Airport Land Use Compatibility Plans (ALUCP) for airport facilities located within the County. An ALUCP is a long-term planning document that by State law must anticipate a time horizon of at least 20 years. An ALUCP projects long-range airport configurations and activity levels, and addresses compatibility concerns related to noise, overflight, safety, and airspace protection. The goal of the ALUC is to protect the health and safety of County residents and visitors while supporting the continual success and safety in the operation of local and regional airports.

Although there are only a few small municipal airports with limited potential to affect residential land uses in Monterey County, applicable ALUCPs have potential to constrain residential development. A constraint is most likely if General Plan land uses or any future residential development is deemed incompatible with an ALUCP, or if an ALUCP precludes a significant portion of a community being used for residential development. No incompatibility has been identified with existing General Plan land uses and none is anticipated in the future. Furthermore, sites identified in the residential sites inventory are not constrained by land use compatibility requirements of any ALUCP. As such, ALUCPs are not considered a significant constraint in Monterey County. Furthermore, major residential developments are expected to occur in the adopted Community Plan areas where consistency with the ALUCPs has been verified.

C. Residential Development Standards

The County of Monterey has two Zoning Ordinances: Title 20 for the unincorporated areas within the coastal zone and Title 21 for all inland unincorporated areas of the County. These ordinances (Title 20 and Title 21) regulate the type, location, density and scale of residential development for areas of the County not covered by a Community Plan or Specific Plan. Zoning regulations are designed to protect and promote the health, safety and general welfare of residents as well as implement the policies of the General Plan and other Local Coastal Program. Table 31 below provides a summary of the range of

residential land use densities allowed in the County pursuant to the Zoning Ordinances and the General Plan.

However, much of the future residential development is anticipated to occur within Community/Specific Plan areas with specific development standards, land use objectives, design criteria, and improvement requirements.

Table 31: Non-Coastal Residential Density by Zoning and Land Use Categories

Land Use/Zoning Category	Zoning Ordinance- Title 21	2010 General Plan Land Use Element
Rural Density Residential (RDR)	1 du/5-40 acres	1 du/5-40 acres
Low Density Residential (LDR)	1 du/1-5 acres	1 du/1-5 acres
Medium Density Residential (MDR)	1-5 du/acre	1-5 du/acre
High Density Residential (HDR)	5-20 du/acre	5-20 du/acre
Mixed Use	--	up to 30 du/acre

Sources: Monterey County Municipal Code, 2014; Monterey County General Plan, 2010.

Notes:

- 1) Residential land uses at varying lower densities are also allowed in the following agricultural and conservation zones: Farmlands (F), Permanent Grazing (PG), Rural Grazing (RG), Resource Conservation (RC).
- 2) All residential uses are allowed in the following zones, provided that the gross square footage of the residential use does not exceed the gross square footage of the commercial or industrial use: Light Industrial (LI), Heavy Industrial (HI), Light Commercial (LC), Heavy Commercial (HC), Visitor Serving/Professional Office (VO), and Agricultural Industrial (AI).

Parking Requirements

Parking requirements for different types of residential uses in Monterey County are summarized in Table 32. These parking requirements are comparable to or less than the standards established by the State Density Bonus law. Parking requirements are reasonably adjusted for unit size and housing type.

Monterey County’s parking requirements for residential development are comparable to other cities within the County. While other jurisdictions require covered or garaged parking spaces, Monterey County requires only one covered parking space per unit for residential developments in High Density Residential (HDR) and Medium Density Residential (MDR) zoning districts. No covered parking is required in all other residential zoning districts so long as the off-street parking requirement is met. Covered or garaged parking spaces are typically more expensive than uncovered spaces, and the flexibility in the County’s parking standards makes it easier for compliance while ensuring adequate parking is provided for residents and guests.

In addition, the County is in the process of drafting a new chapter in the County’s zoning ordinances for General Development Plans where parking standards for affordable housing projects, or mixed use and/commercial zoning districts providing affordable housing, could be modified depending on site conditions, particularly in areas where the strict parking

requirements may not be necessary. This amendment would allow for greater flexibility in order to accommodate affordable housing opportunities.

Table 32: Off-Street Residential Parking Requirements

Use	Parking Spaces Required
Agricultural Employee Housing	1 space per dwelling unit or 1 space per 4 beds
Accessory Dwelling Unit	1 space per unit
Homeless Shelter	1 space per employee and 1 space per 6 beds or portion thereof
Residential Single-Family Detached	2 spaces per unit
Duplex	
Triplex	
Accessory Dwelling Unit	1 space per unit
Multi-Family Residential	1 space per studio unit
Apartments, Townhomes	1.5 spaces per 1-bedroom unit
Condominiums and Cluster Homes	2 spaces per 2-bedroom unit
	2.2 spaces per 3- or more bedroom units plus 1 guest space per 4 units
Large Residential Care Facility	1 space per employee plus 2 additional spaces
Small Residential Care Facility	1 space per employee plus 2 additional spaces
Single Room Occupancy Housing	0.5 spaces per unit (Within 2,000 feet of Public Transit)
	1 space per unit (Not within 2,000 feet of Public Transit)
Senior Citizen Housing Complex	1 space per 2 units plus 1 guest space per 8 units
Handicapped Housing	
Mobile Home Park	2 spaces/unit plus 1 guest parking space/4 units

Source: Zoning Ordinance, 2014.

Table 33: Comparison of Parking Requirements in Monterey County

Jurisdiction	Detached Single-Family	Attached Single-Family	Condominium	Multi-Family	Senior Housing
Monterey County	2 spaces per unit		1 space per studio unit 1.5 spaces per 1 bedroom unit 2 spaces per 2 bedroom unit 2.2 spaces per 3 or more bedroom units plus 1 guest space per 4 units		1 space per 2 units plus 1 guest space per 8 units
Seaside	2 garage spaces per unit	2 garage spaces per unit plus 1 guest space per unit	2 covered spaces per unit plus 1 guest space per unit	0-1,800 sqft – 1 covered space per unit plus 1 guest space per 2 units 1,801+ sqft – 2 covered spaces per units plus 1 space guest space per 2 units	1 space per unit (50 percent covered) plus 1 guest space per 10 units
Salinas	4 bedrooms or less: 2 garage spaces per units 5+ bedrooms: 3 spaces per unit (2 garaged and 3rd may be tandem) Single Family Attached spaces may be tandem		4 bedrooms or less: 2 covered spaces per unit 5+ bedrooms: 2 covered spaces per unit and a 3 rd tandem space	Studio: 1 per unit 1 bedroom: 1.5 per unit 2-3 bedrooms: 2 per unit 4+ bedrooms: 3 per unit	1 per unit and 0.5 per congregate unit
Monterey (City)	Lot 3,600 sqft+: 2 space, 1 covered Lot less than 3,600 sqft: 1 covered		Studio – 2 bedroom: 2 total spaces (1 covered) 3+ Bedrooms: 3 total spaces (1 covered)	Studio: 1.2 total spaces (1 covered) 1 Bedroom: 1.5 total spaces (1 covered) 2 bedroom: 2 total spaces (1 covered) 3+ Bedrooms; 2.5 total spaces (1 covered) Building with 25+ units: 2 per unit	0.5 per unit for projects with any public participation

Source: Seaside Municipal Code, Salinas Municipal Code, Monterey Zoning Code and County of Monterey Zoning Ordinance, 2014.

D. Provisions for a Variety of Housing Types

State Housing Element law specifies that jurisdictions identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multi-family housing, mobile homes, agricultural housing, emergency shelters and transitional housing, among others.

The requirements of the County’s two Zoning Ordinances (Title 20 - Coastal and Title 21 In-Land) establish the amount and distribution of different land uses within Monterey County. Table 34 and Table 35 summarize the various housing types permitted and conditionally permitted under the County’s Zoning Ordinances. Given significant existing infrastructure and agricultural and natural resource constraints, the County will encourage higher density

residential development in Community Areas where adequate infrastructure exists or can be readily extended with fewer impacts on regional resources.

Table 34: Provision for a Variety of Housing Types (Coastal Zoning)

	Rural Density Residential (RDR) and Low Density Residential (LDR)	Medium Density Residential (MDR)	High Density Residential (HDR)	Watershed and Scenic Conservation (WSC)	Coastal Agriculture Preserve (CAP) and Agricultural Conservation (AC)	Agricultural Industrial (AI)
Single-Family	CAP/CDP	CAP/CDP	CAP/CDP	CAP/CDP	CAP	---
Accessory Dwelling Unit	CAP	CAP	CAP	CAP	--	--
Guesthouses	CAP	CAP	CAP	CAP	CAP	--
Duplexes	---	CAP/CDP	CAP/CDP	---		---
Multiple-Family	---	---	CAP/CDP	---	---	---
Condominiums	---	CDP	CDP	---	---	---
Mobile Home Parks	CDP	CDP	CDP	---	---	---
Agricultural Worker Housing	CDP	---	---	CAP/CDP	CAP/CDP	CDP
Transitional Housing	--	--	--	--	--	--
Supportive Housing	--	--	--	--	--	--
Residential Care Home (6 or fewer persons)	CAP	CAP	CAP	CAP	---	---

CAP = Coastal Administrative Permit Required; CDP = Conditionally Permitted / Coastal Development Permit Required

Notes:

1. Residential care facilities for more than six persons may be permitted via a use permit in the Public/Quasi-Public districts. However, the provision for such facilities is only inferred and not explicit.
2. All residential uses are also allowed with a Coastal Development Permit in the GCG zone, so long as the square footage of the residential use does not exceed the gross square footage of the base commercial or industrial use.
3. Second-story dwellings at a density not to exceed 4 units per acre, located over a first floor commercial use allowed with a Coastal Development Permit in the MLC zone.
4. Accessory Dwelling Units are allowed with a CDP in the CGC zones and a CAP in the MLC, IC, VSC, LI, HI and PQP zones.

Source: Monterey County Municipal Code, Title 20 (2014).

Table 35: Provision for a Variety of Housing Types (Inland Zoning)

	Rural Density Residential (RDR)	Low Density Residential (LDR)	Medium Density Residential (MDR)	High Density Residential (HDR)	Farmlands (F), Permanent Grazing (PG) and Rural Grazing (RG)	Resource Conservation (RC)
Single-Family	P/AP/UP	P/AP/UP	P/AP/UP	P/AP/UP	P	P/AP/UP
Accessory Dwelling Units	P	P	P	P	--	AP
Guesthouses	P	P	--	--	P	P
Duplexes	---	---	AP/UP	P/AP/UP	---	---
Multifamily	---	---	---	P/AP/UP	---	---
Affordable Housing	---	---	---	AP	---	---
Mobile Home Parks	UP	UP	UP	UP	---	---
Employee Housing	P	P	P	P	---	P
Agricultural Worker Housing	---	---	---	---	P	---
Homeless Shelters	---	---	---	P	---	---
Transitional Housing	P	P	P	P	---	P
Supportive Housing	P	P	P	P	---	P
Single Room Occupancy Housing	---	---	---	UP	---	---
Small Residential Care Home (6 or fewer persons)	P	P	P	P	P	P
Large Residential Care Home (more than 6 persons)	UP	UP	UP	UP	---	---

P = Permitted; AP = Administrative Permit Required; UP = Use Permit Required

Notes:

1. All residential uses are also allowed with a Use Permit in the following zones, so long as the square footage of the residential use does not exceed the gross square footage of the base commercial or industrial use: (LC), (HC), (VO), (AI), (LI), and (HI).
2. Accessory Dwelling Units are allowed with a UP in the LC zone and an AP in the HC, VO, AI, LI, HI, and PQP zones.

Source: Monterey County Municipal Code, Title 21 (2014).

Single-Family Dwelling

The term “Single-Family Dwelling” is defined in the Zoning Ordinance as a detached structure, including a mobilehome or manufactured dwelling unit, containing only one kitchen and used to house not more than one family.

Coastal Zones

The first single-family dwelling on a legal lot is allowed with approval of a Coastal Administrative Permit (CAP) in all coastal residential zones. Up to two residential single-family units not exceeding the zoning density of the property are permitted with a CAP in the Watershed and Scenic Conservation (WSC) zone.¹³ Units for an owner, operator or on-site employee are also allowed with a CAP in the Coastal Agricultural Preserve (not in Carmel) and Agricultural Conservation (AC) zones if accessory to the agricultural use of a property. Additional residential units up to four on any lot and not exceeding the zoning density of the property may be allowed with approval of a Coastal Development Permit (CDP) in the Rural Density Residential (RDR) and Low Density Residential (LDR) zones. The Medium Density Residential (MDR) zone can accommodate a second single-family unit with a CAP (subject to maximum density specified on the Sectional District Map) or additional units not to exceed two per acre with a CDP. Single-family dwellings at five to eight units per acre are allowed with a CAP and over eight units per acre with a CDP in the High Density Residential (HDR) zone.

Inland Zones

The first single-family units are permitted by right in all inland residential zones and the Resource Conservation (RC) zone. A Use Permit (UP) is required for additional residential units up to four per lot and not to exceed the property’s zoning density in the RC zone. A second unit not exceeding the zoning density of the property requires an Administrative Permit (AP) in the RDR, LDR, and MDR zones. Up to four units not exceeding two units per acre is allowed with approval of a Use Permit (UP) in the MDR zone (not in Del Monte Forest). An AP is required for projects of between five and ten units per acre in the HDR zone and a UP is required for over ten units per acre in this zone. Up to three single-family dwellings per lot for an owner, operator, or on-site employee are permitted with a discretionary permit in the Farmlands (F), Rural Grazing (RG), and Permanent Grazing (PG) zones.

The 2010 General Plan includes a policy (AG-1.7) that requires housing for family members of farmworkers, or employees and their families employed on-site or off-site, to be allowed in the Farmlands (F), Rural Grazing (RG), and Permanent Grazing (PG) zones, subject to a discretionary permit. County staff has not updated Title 21 to reflect this policy as of January 2016, but anticipates doing so by the end of 2017.

¹³ Could be restricted to one unit per 320 acres in slope areas subject to Section 20.145.140.A.7 CIP-Part 3

Guesthouses

Guesthouses are attached or detached living quarters of a permanent type of construction lacking internal circulation with the main dwelling, without kitchen or cooking facilities, clearly subordinate and incidental to the main structure, on the same lot, and not to be rented, let, or leased, whether compensation is direct or indirect. Guesthouses are allowed with a CAP within all coastal residential zones and the WSC, CAP, and AC zones and are permitted by right in the RDR, LDR, F, PG, RG, and RC inland zones.

Duplexes

Duplexes are detached structures designed for or occupied exclusively by two families living independently of each other under one roof, and each dwelling unit having its own kitchen.

Coastal Zones

Within the coastal zone, duplexes between five and eight units per acre require a CAP in HDR zone and projects of more than eight units per acre require a CDP. The first duplex on a vacant lot in the MDR zone, not exceeding two units per acre provided the gross density does not exceed the density specified on the Sectional District Map, also requires a CAP. The coastal MDR zone also accommodates duplexes exceeding two units per acre, but not less than four total units with approval of a CDP.

Inland Zones

Within the inland HDR zone, duplexes with less than five units per acre are permitted by right, five to eight units per acre are permitted with an AP, and anything exceeding ten units per acre requires a UP. The MDR zone allows duplexes that do not exceed two dwelling units per acre or the density specified on the Sectional District Map on lots located outside of Del Monte Forest with approval of an AP. A UP is required for over two duplex units per acre up to four total units per lot in the MDR zone.

Multi-Family Housing

Multi-family dwellings are attached units that house three or more families, living independently of each other. Each unit has its own kitchen. Multi-family developments are accommodated in the coastal and inland HDR zones.

Coastal Zones

A CAP is required for multi-family developments at five to eight units per acre and a CDP is required for projects over eight units per acre in the coastal HDR zone.

Inland Zones

Up to five units per acre are permitted by right in the inland HDR zone. Between five and eight units per acre are allowed in this zone with approval of an AP and projects over ten units per acre require a UP.

Given the rural nature of much of the unincorporated areas, the process for requiring a CDP in the coastal zones and a UP in the inland zones for multi-family housing is reasonable. Water supply and biological resources often require careful assessment to determine the suitability of sites for development and the availability of infrastructure and services. To address this constraint, the County identifies Community Areas that have or will have urban-level infrastructure so the discretionary review process can be avoided once the Community Plan is adopted. Therefore, this Housing Element focuses most of the residential sites to accommodate the RHNA in Community Plan areas.

Condominiums

Condominiums are multi-unit attached homeowner dwellings with shared exterior common areas. Condominiums require a subdivision process in the inland areas of the County and additionally, a Coastal Development Permit in the coastal HDR and MDR zones.

Affordable Housing

Development Incentive Zone (to be Replaced with Affordable Housing Overlay)

The Zoning Ordinance defines affordable housing as any residential project, for rent or sale, which is intended for and restricted to households of very low, low and moderate income based on HUD income requirements as well as County criteria (Title 21.06.005). Affordable housing is permitted in the inland HDR zone with approval of an Administrative Permit (AP) subject to the following standards and requirements (Title 21.10.070(b)):

- The project site must be located in a Development Incentive Zone, as established in the Monterey County Housing Element;
- The project must be 100 percent affordable;
- The proportion of very low and low income units in the project must be in accord with the housing needs analysis of the Housing Element;
- The continuing availability of the units must be assured by deed restrictions, agreements or other such instruments as may be approved by the RMA Director of Planning and the County Counsel;
- The project cannot include any form of subdivision;
- The project's gross density cannot exceed the gross density as shown in the Sectional District Map;
- The project must comply with all of the site development standards and special regulations;
- The project must be reviewed by the Water Resources Agency, Health Department, RMA-Public Works, County Fire Warden and any other agency deemed necessary by the RMA Director of Planning so that the requirements of those agencies are satisfied; and
- The design, color and location of all structures, signs, and fences in the project must comply with the Zoning Ordinance.

These provisions were adopted in 1994, but no applications have been submitted. This language is based on the previous General Plan and the Development Incentive Zone is similar to a Community Area. The standards and requirements for affordable housing established in Section 21.10.070 will be removed from the Zoning Ordinance and replaced with the Affordable Housing Overlay (AHO) District from the adopted 2010 General Plan by the end of 2016. Land Use Policy LU-2.11 summarizes in detail the parameters for the AHO, and Figure 9 illustrates the areas to be designated as an overlay. In addition, Community Areas prior to the adoption of a Community Plan and Rural Centers prior to the adoption of a Capital Improvement and Financing Plan, shall be designated as an AHO.

The following generally summarizes LU-2.11:

- Properties must meet the suitability criteria to be eligible for the AHO program:
 - The property is located in an AHO district;
 - Development shall be approved on a project-by-project basis and achieve, at the minimum, the following levels of affordability:
 - 10 percent Very Low;
 - 15 percent Low;
 - 15 percent Moderate;
 - 20 percent Workforce I; and
 - 40 percent Workforce II.
 - Mixed use development that combines residential with commercial uses – a mix of housing types shall be provided on sites in excess of five acres.
- The minimum density for an AHO project shall be six units per acre, up to 30 units per acre. An average minimum density of 10 units per acre shall be provided.
- Incentives shall be provided:
 - Density bonuses;
 - Streamlined processing;
 - Waiver or deferral of planning and building permit fees;
 - Priority allocation of resource capacity such as water and sewer; and
 - Modified development standards.
- Within Community Areas, affordable housing projects meeting the provisions of this policy may proceed prior to adoption of a Community Plan and needed regional infrastructure as long as all project related infrastructure improvements are made concurrent with the development.
- Within Rural Centers, affordable housing projects meeting the provisions of this policy may proceed prior to preparation of an Infrastructure and Financing Study as long as all project related infrastructure improvements are made concurrent with the development.

Figure 9: Affordable Housing Overlay



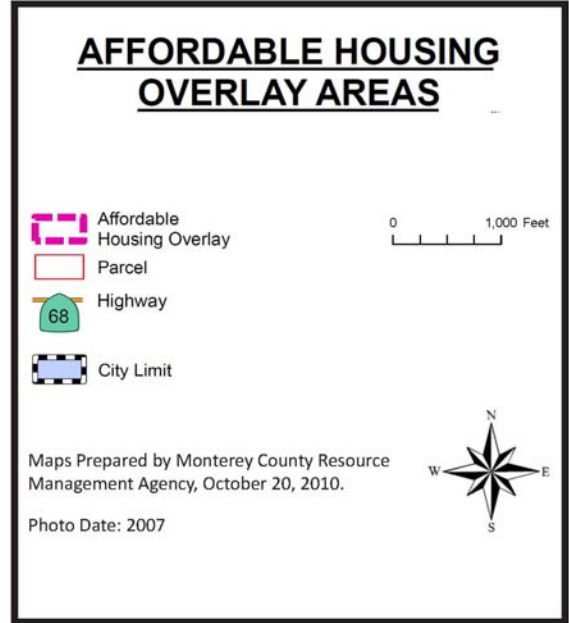
Figure # AHO-1: Mid-Carmel Valley



Figure # AHO-2: Monterey Airport & Vicinity



Figure # AHO-3: Highway 68 & Reservation Road



Inclusionary Housing Policy

The County also assures consistent application of an Inclusionary Housing Ordinance (Chapter 18.40 of the Monterey County Code), which requires that 20 percent of units/lots in new residential developments be affordable to very low, low, and moderate income households. The Ordinance applies to developments of three or more units/lots and exempts farm worker housing and mobile home parks. Requirements of the Ordinance can be met through on-site provision, off-site provision, and payment of in-lieu fees. Developments of three or four units/lots are expected to meet the inclusionary obligations through payment of in-lieu fees, although the developer has the option to build an inclusionary unit instead. Developments of five or more units/lots are expected to meet the inclusionary obligation through the development of inclusionary housing units. Inclusionary units are restricted for affordability in perpetuity.

When amending the original ordinance to increase the inclusionary housing requirement from 15 percent to 20 percent in 2002, the County conducted a feasibility analysis to assess the potential impacts of the policy on developers. That feasibility analysis concluded that most developers at the time would plan for at least a 20 percent return, with actual returns as low as 10 percent under adverse market conditions. The study concluded that the 20 percent requirement would allow a developer to achieve a return of 25 percent, above the typical 20-percent return. However, under the current market conditions, such costs analysis may no longer apply. As part of the previous Housing Element update, a policy and program action was included to periodically review the County's Inclusionary Housing Ordinance to assess the cost impacts with the objective of ensuring that project feasibility while meeting the County's affordable housing goals and objectives.

The County's inclusionary housing program has been in place for many years and has resulted in the construction of over 300 affordable units. However, due to the recent economic crisis, very little new development has been constructed in the County and few new inclusionary units have been produced. In recent years, the County's Housing Advisory Committee (HAC) has discussed potential revisions to the Inclusionary Ordinance to address specific issues regarding inheritance, agricultural subdivisions, and service fees for re-sale and refinance requests. An amendment to implement recommendations from the HAC will be considered by the Board of Supervisors in 2016. The County's Economic Development Department (Housing Office) will be revisiting the ordinance to ensure consistency with the 2010 General Plan and current market conditions.

Density Bonus Ordinance

In accordance with SB 1818 (enacted in 2005) and SB 435 (enacted 2006), developers of qualifying affordable housing and senior housing projects are entitled to a density bonus up to 35 percent over the otherwise maximum allowable residential density under the applicable zoning district. Developers of qualifying projects are also entitled to at least one concession or incentive. Density bonuses, together with the incentives and/or concessions, result in a lower average cost of land per dwelling unit thereby making the provision of affordable housing more feasible.

The County amended Title 21 in 2011 to incorporate a density bonus ordinance that is consistent with the requirements and intent of SB 1818 and SB 435. However, the recently adopted AB 2222 added new replacement requirements and extended affordability control to the State's density bonus provisions. AB 2222 became effective on January 1, 2015. The County will be required to update the density bonus ordinance again to comply with these additional requirements. County staff expects to have these updates adopted within one year of the 2015-2023 Housing Element adoption. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

The County will continue to work with developers on a case-by-case basis to provide regulatory concessions and incentives to assist them with the development of affordable and senior housing. Working alongside developers on a case-by-case basis is the most effective method of providing technical assistance as each individual project can be analyzed to determine which concessions and incentives would be the most beneficial to the project's feasibility. Regulatory concessions and incentives could include, but are not limited to, reductions in the amount of required on-site parking, fee reductions, expedited permit processing, and modified or waived development standards.

Mobile Home Parks and Manufactured Dwelling Units

Mobile homes or manufactured dwelling units offer an affordable housing option to many lower and moderate income households. The County provides four definitions relating to mobile homes or manufactured dwelling units (see Chapters 20.06 and 21.06):

- "Mobile home" means a vehicle designed and equipped for human habitation.
- "Former mobile home" means a mobile home attached to a permanent foundation and modified to meet applicable building code and land use requirements as a residential structure.
- "Mobile home park" means a parcel of land under one ownership which has been planned and improved for the placement of two or more mobile homes for rental purposes for non-transient use.
- "Dwelling unit, manufactured" means a dwelling structure, constructed in part or in whole off the building site, including a mobile home meeting the standards of the National Manufactured Housing and Construction Safety Act of 1976, and subsequently transported to the site and installed on a permanent foundation. A manufactured dwelling unit does not include a mobile accessory building or structure, a recreational vehicle or a commercial coach.

Mobile Home Parks are permitted in RDR, LDR, MDR and HDR zones with approval of a CDP in coastal areas and a UP in inland areas. Manufactured housing units that meet certain minimum specifications established by State law must be permitted in all residential zones that permit single-family dwelling units. Although a form of manufactured housing, not all mobile homes meet the minimum specifications established by State law. Sections 20.64.040 and 21.64.040 of the County Code establish development standards and criteria for

housing that has been manufactured within 10 years of the permit issuance and placed on permanent foundations.

Agricultural Worker Housing

Pursuant to the State Employee Housing Act (Section 17000 of the California Health and Safety Code), employee housing for agricultural workers consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household must be permitted by right in an agricultural land use designation. Therefore, for properties where agricultural uses are permitted, a local jurisdiction may not treat employee housing that meets the State criteria described above any differently than the agricultural use served by the employee housing facility.

Furthermore, any employee housing facility providing accommodations for six or fewer employees must be deemed a single-family structure, according to the Employee Housing Act. As such, farmworker employee housing for six or fewer persons must be permitted where a single-family residence is permitted. No conditional or special use permit or variance can be required that is not required for a family dwelling of the same type in the same zone.

Chapter 21.06 was amended in 2011 to include revised definitions for agricultural employee housing and employee housing:

- “Agricultural employee” means a person engaged in agriculture, including: farming in all its branches, and, among other things, includes the cultivation and tillage of the soil, dairying, the production, cultivation, growing, and harvesting of any agricultural or horticultural commodities, the raising of livestock, bees, furbearing animals, or poultry, and any practices performed by a farmer or on a farm as an incident to or in conjunction with such farming operations, including preparation for market and delivery to storage or to market or to carriers for transportation to market.
- “Agricultural employee housing” is defined as any living quarters or accommodations of any type, including mobile homes, which comply with the building standards in the California Building Standards Code or an adopted local ordinance with equivalent minimum standards for building(s) used for human habitation, and buildings accessory thereto, where accommodations are provided by any person for individuals employed in farming or other agricultural activities, including such individuals' families. The agricultural employee housing is not required to be located on the same property where the agricultural employee is employed.
- “Employee” means the same as "employee" as defined in Section 17005 of the California Health and Safety Code, as may be periodically amended.
- “Employee housing” means the same as "employee housing" as defined in Section 17008 of the California Health and Safety Code, as may be periodically amended.

Title 21 now also includes provisions for the development of agricultural employee housing and employee housing, according to the requirements of the State Employee Housing Act. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Residential Care Facilities

Residential care facilities are facilities that provide 24-hour residential care for the following: individuals; including the elderly; persons in an alcoholism or drug abuse recovery or treatment facility; persons in a facility for mentally disabled; handicapped persons or dependant and neglected children; persons in an intermediate care facility/developmentally disabled-rehabilitative; intermediate care facility/developmentally disabled-nursing; and congregate living health facilities.

The Lanterman Developmental Disabilities Services Act provides that state-licensed residential care facilities serving six or fewer individuals must be treated no differently than any other single family residential use. Title 21 was amended in 2011 to accommodate licensed residential care homes serving six or fewer persons in all residential zones by right. Licensed residential care homes that serve more than six persons are allowed in the County's inland areas in the RDR, LDR, MDR, and HDR zones, with the approval of a Use Permit. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Mixed Use: Residential Uses in Commercial or Industrial Zones

All residential uses are allowed in the following districts as long as the square footage of the residential use does not exceed the gross square footage of the base commercial or industrial use: Light Commercial (LC), Heavy Commercial (HC), Visitor Serving/Professional Office (VO), Agricultural Industrial (AI), Light Industrial (LI), Heavy Industrial (HI) inland zones (with a UP), and the Coastal General Commercial (GCG) zone (with a CDP). The 2010 General Plan Land Use Element includes a new Mixed Use (MU) land use designation to further facilitate the development of a wide range of housing types in the County.

Second Dwelling Units

A second dwelling unit, also known as an accessory dwelling unit, is a residential unit with separate kitchen, sleeping and bathroom facilities that is a part of an extension to, or detached from, a detached single-family residence and is subordinate to the principal residence. Second dwelling units may be an alternative source of affordable housing for lower income households and seniors.

California Government Code Section 65852.2 requires local jurisdictions to adopt ordinances that establish the conditions under which second dwelling units are permitted. A jurisdiction cannot adopt an ordinance that precludes the development of second dwelling units unless findings are made acknowledging that allowing second dwelling units may limit the housing opportunities of the region and result in adverse impacts on public health, safety and welfare. An amendment to the State's second dwelling unit law in September

2002 requires local governments to use a ministerial, rather than discretionary process for approving second dwelling units (i.e. second units otherwise compliant with local zoning standards can be approved without conditions or a public hearing), except in the coastal zone.

The County amended Title 21 in 2011 to include provisions for accessory dwelling units. Accessory dwelling units are now permitted in the RDR, LDR, MDR, and HDR zones, with the exception of the following areas where the county found these units are likely to pose a hazard to public health, safety and welfare because of known infrastructure limitations:

- Within a B-8 zoning overlay;
- North County Planning Area, not including the Castroville Community Plan area;
- In the Carmel Valley Master Plan Area, all lots created after October 26, 2010 and all existing legal lots of record containing less than five acres;
- That portion of the Toro Planning Area which is shown on Figure LU-10 of the 2010 General Plan as being limited to the first single family home on a legal lot or record per General Plan Policy T-1.7;
- That portion of the Greater Salinas Planning Area with residential land use designations north of the City of Salinas, generally between Williams Road and Highway 101 which is shown on Figure LU-7 of the 2010 General Plan as being limited to the first single family home on a legal lot or record per General Plan Policy GS-1.13; and
- Areas for which the County has adopted a Specific Plan, except as allowed by the Specific Plan.

Accessory dwelling units may also be allowed in the RC zone, with the approval of an Administrative Permit. All accessory dwelling units are subject to the following additional development standards:

- Only one accessory dwelling unit per lot shall be allowed. An accessory dwelling unit shall not be permitted prior to a main residence and shall be located on the same lot as the main residence. An accessory dwelling unit must provide complete independent living facilities for one or more persons and shall contain permanent provisions for living, sleeping, eating, cooking, and sanitation. An accessory dwelling unit may be rented.
- The minimum lot size for establishment of an accessory dwelling unit in areas not served by public sewers shall be two acres, except in the Carmel Valley Master Plan area where the minimum lot size shall be five acres.
- An accessory dwelling unit shall not be subject to density requirements of the zoning district in which the lot is located.
- The maximum floor area for an accessory dwelling unit is 1,200 square feet.

- Within the residentially zoned areas, units permitted as a senior citizen unit or a caretaker unit prior to the adoption of these regulations for accessory dwelling units shall be considered an accessory dwelling unit for the purposes of this section.
- An accessory dwelling unit shall conform to all of the zoning and development standards (lot coverage, height, setbacks, design, etc.) of the zoning district which governs the lot. An accessory dwelling unit attached to the principal residence shall be subject to the height, setback and coverage regulations of the principal residence. An accessory dwelling unit detached from the principal dwelling shall be treated as a habitable accessory structure in regard to height and setbacks. Parking for an accessory dwelling unit shall be consistent with the parking regulations in Chapter 21.58.
- An accessory dwelling unit shall be designed in such a manner as to be visually consistent and compatible with the principal residence on-site and other residences in the area.
- Accessory dwelling units are subject to review and approval by the Director of Environmental Health to ensure adequate sewage disposal and water supply facilities exist or are readily available to serve the unit.

Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Transitional Housing

Transitional Housing units or facilities provide a residence for homeless individuals or families for an extended period of time, usually six months to two years, which also offers other social services and counseling to assist residents in achieving self-sufficiency. Transitional Housing may be accessory to a public or civic type use.

The County amended Chapter 21.06 to define transitional housing as “buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six (6) months” (Section 21.06.1315). Transitional housing is now permitted in all residential zones within the County’s inland areas. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Furthermore, the County’s Zoning Ordinances permit single-family residential only as an accessory use to the agricultural of uses on the properties in the Farmland (F), Permanent Grazing (G), and Rural Grazing (RG) zones. Transitional housing should be similarly permitted in these zones. The County will review Title 21 in 2016 to address the provision of transitional housing in these zones. The County will also review Title 20 and as appropriate, make revisions to ensure transitional housing is regulated as a residential use in all zones that permit residential uses (including High Density Residential, Medium Density Residential, Low Density Residential, Rural Density Residential, Watershed and

Scenic Conservation, Agricultural Industrial, Coastal Agricultural Preserve, and Agricultural Conservation zones).

Supportive Housing

“Supportive housing” means housing with no limit on length of stay, that is occupied by the target population as defined in subdivision (d) of Section 53260¹⁴, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

The County amended Chapter 21.06 to define supportive housing as “housing with no limit on length of stay, that is occupied by the target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community” (Section 21.06.1276). Supportive housing is now permitted in all residential zones within the County’s inland areas. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Furthermore, the County’s Zoning Ordinances permit single-family residential only as an accessory use to the agricultural of uses on the properties in the Farmland (F), Permanent Grazing (G), and Rural Grazing (RG) zones. Supportive housing should be similarly permitted in these zones. The County will review Title 21 in 2016 to address the provision of supportive housing in these zones. The County will also review Title 20 and as appropriate, make revisions to ensure supportive housing is regulated as a residential use in all zones that permit residential uses (including High Density Residential, Medium Density Residential, Low Density Residential, Rural Density Residential, Watershed and Scenic Conservation, Agricultural Industrial, Coastal Agricultural Preserve, and Agricultural Conservation zones).

Emergency Shelters

State law now requires that local jurisdictions strengthen provisions for addressing the housing needs of the homeless, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit. Section 50801(e) of the California Health and Safety Code defines emergency shelters as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or fewer by a homeless person. Title 21 was amended to include a revised definition of “homeless shelter” that meets the requirements of Section 50801 (e). The amendment also included provisions to permit homeless shelters in the HDR zone, as well as within areas

¹⁴ 53260 (d) "Target population" means adults with low incomes having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the California Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.

designated by a Community Plan as Mixed Use or High Density Residential. Properties zoned High Density Residential are generally located in the more urbanized areas of the unincorporated County, with access to public transportation and services. Homeless shelters are also subject to the following additional development standards:

- Location. Homeless shelters shall be allowed only where adequate water supply and sewage disposal facilities exist as determined by the Director of Environmental Health, and homeless shelters shall be located no further than 2,500 feet from a public transit stop.
- Size Limits. The maximum number of clients permitted to be served (eating, showering or sleeping) nightly shall not exceed the total number of beds provided within the facility or one person per 125 square feet of floor area, whichever is less.
- Management. At a minimum, one on-site manager and one supporting staff member shall be provided in each sleeping area that is in use. Managers and supporting staff shall not be counted for the purpose of calculating the size limits pursuant to this section.
- Operations Plan. The operator of the homeless shelter shall submit an Operations Plan to the RMA Director of Planning for review and approval prior to the issuance of any construction permits.
- Proximity to Other Homeless Shelters. No homeless shelter shall be within a 300-foot radius from another homeless shelter.
- Length of Stay. Individual occupancy is limited to six or fewer consecutive months and shall not exceed 300 days within a 12 month period.
- Segregated Sleeping Areas. Segregated lavatory and bathing areas shall be provided if the homeless shelter accommodates both men and women in the same building. Segregated sleeping, lavatory and bathing areas for families may also be provided.
- On-site Waiting and Intake Areas. A minimum of five percent of the total square footage of a homeless shelter shall be designated for indoor on-site waiting and client intake areas. In addition, an exterior waiting area shall be provided, the minimum size of which is equal to or larger than the minimum interior waiting and intake area.
- Off-Street Parking. One space per employee and one space per six beds or portion thereof.

Single Room Occupancy Units

AB 2364 amended State Housing Element law in 2006 to require that local jurisdictions address the provision of housing for extremely low income individuals or households, including Single Room Occupancy (SRO) units. SROs are one-room units intended for occupancy by a single individual. An SRO unit usually is small, between 200 to 350 square feet, and although not required to have a kitchen or bathroom, many SROs today have one or the other. These units provide a valuable source of affordable housing and can serve as an entry point into the housing market for formerly homeless people.

The County amended Title 21 to include a definition of SRO housing and allow for their development in the HDR zone, with the approval of a Use Permit. SROs may also be considered within areas designated by a Community Plan as Mixed Use or High Density Residential, subject to approval of a Use Permit. SRO housing is subject to the following additional development standards:

- **Unit Size.** Excluding the bathroom area and closet, the single room occupancy unit must be a minimum of 150 square feet in floor area and the maximum size shall be not more than 400 square feet. Each unit shall be designed to accommodate a maximum of two people.
- **Private Facilities.** Each single room occupancy unit must include a closet and may contain either kitchen facilities or bath facilities, but not both.
- **Common Space.** Each SRO facility shall have at least 10 square feet of common usable area per unit; however no SRO facility shall provide less than 200 square feet of common outdoor area and 200 square feet of common indoor area. Maintenance areas, laundry facilities, storage (including bicycle storage), and common hallways shall not be included as usable indoor common space. Landscape areas that are less than eight feet wide shall not be included as outdoor common space.
- **Management.** An SRO facility with 12 or more units shall provide 24-hour on-site management, and include a dwelling unit designated for the manager. All SRO facilities must have a management plan approved by the Appropriate Authority. The management plan shall contain management policies, maintenance plans, rental procedures, tenant rules, and security procedures.
- **Laundry Facilities.** Single room occupancy facilities shall include laundry facilities.
- **Off-Street Parking.** One space per unit (if not within 2,000 feet of public transit) and 0.5 spaces per unit (within 2,000 feet of public transit).

E. Site Improvements, Exactions and Development Fees

Site Improvements

Poorly planned or scattered growth creates inefficiencies in the provision of infrastructure and public services, with associated increased costs that can constrain the development of affordable and workforce housing. The County strives to focus new residential development in Community Areas where existing infrastructure is adequate or can be improved to accommodate additional growth. Housing development in the Community Areas of the County will generally require the installation of in-tract roadways, water service lines, wastewater transmission lines, storm water facilities, and other utilities. All of the Community Areas are or will be served by community water and sewer systems. In some cases, new development will be responsible for bringing service extensions to the site. Sizing of lines will be determined at the time that the actual development is proposed. Upgrades to community-wide facilities, service systems, and related funding programs are or will be identified in applicable Community/Specific Plans.

Typical roadway standards applied to residential subdivisions are summarized below.

Secondary Street

- Two-lane street
- Minimum right-of-way: 60 feet wide
- Minimum pavement surface: 40 feet wide
- Parking lane on both sides: 8 feet wide
- Curb, gutter and sidewalk required
- Sidewalk: 5 feet wide

Tertiary Street

- Two-lane street with parking
- Minimum right-of-way: 60 feet wide
- Minimum pavement surface: 34 feet wide
- Parking lane on both sides: 8 feet wide
- Curb, gutter and sidewalk required
- Sidewalk: 5 feet wide

Rural Road

- Two-lane street with no parking
- Minimum right-of-way: 60 feet wide
- Minimum pavement surface: 22 feet wide
- Minimum 2-foot wide graded shoulders

Development Fees and Exactions

In addition to improvements and dedications of land for public purposes, housing developers are subject to a variety of fees and exactions to cover the cost of processing permits and providing necessary services and facilities. In general, these fees can be a constraint on housing development and compromise project feasibility because the additional cost borne by developers contributes to overall increased housing unit cost. However, the fees are necessary to maintain adequate planning services and other public services and facilities in the County.

Permit Processing Fees

The County's Land Use Permit Processing Fees schedule is summarized in Table 36 and current development impact fees are provided in Table 37. Most of the adopted fees are based on the estimated average time required to process applicable permits, while fees for certain permit types and services are based on actual cost of time and materials. The RMA Director of Planning may waive application and appeal fees for discretionary permit applications for inclusionary portions of proposed residential development, affordable housing projects, and housing for persons age 62 or over on a fixed, very low income.

Table 36: Land Use Permit Processing Fees – 2015

Permit Type/Service	RMA-Planning	Other Dept. & Misc Fees	Total Fee
Inland Zone Permits			
Administrative Permit	\$1,868.34	\$3,452.67	\$5,321.01
Use Permit	\$3,504.00	\$4,850.43	\$8,354.43
Coastal Zone Permits			
Coastal Administrative Permit	\$1,868.34	\$3,758.58	\$5,626.92
Coastal Development Permit	\$4,204.80	\$4,983.74	\$9,188.54
CEQA Compliance			
Initial Study - Single-Family Dwelling	\$4,555.20	\$2,966.82	\$7,522.02
Initial Study – Minor Subdivision	\$6,000	\$4,000.54	\$10,000.54
Initial Study – Standard Subdivision	\$12,000	\$5,185.06	\$17,185.06
Subdivision Map Act			
Lot Line Adjustment – General	\$2,522.88	\$2,951.94	\$5,474.82
Minor Subdivision Tentative Map*	\$6,000	\$15,507.64- \$16,846.64	\$21,507.64 - \$22,846.64
Minor Subdivision Vesting Tentative Map*	\$9,000	\$12,190.46- \$13,259.46	\$21,190.46- \$22,529.46
Standard Subdivision Tentative Map/ Vesting Tentative Map*	\$12,000	\$12,190.46- \$13,529.46	\$31,054.01- \$35,071.01
Other Actions			
General/Area/Specific Plan Amendment	\$12,000.00	\$27,418.64	\$39,418.64
Rezoning or Code Text Amendments	\$12,000.00	\$27,418.64	\$39,418.64
Variance	\$2,803.20	\$2,300.74	\$5,103.94

Source: Monterey County Land Use Fees, July 1, 2015.

*The asterisk denotes fees that are based on actual cost for which the dollar amount listed in the Table is a “deposit.” While the application fees for most permit types are based on the estimated average reasonable cost of processing the particular type of permit/entitlement for which the fee is charged, the application fees for some types of permits/entitlements are based on the actual cost of the time and materials spent processing the particular permit. For those projects, typically the more complex projects, a deposit is collected up front, and the applicant is subsequently billed for the additional cost or refunded a portion of the deposit based on the actual cost.

Development Impact Fees

In addition to permit processing fees, residential development in the County is also subject to fees that are intended to offset direct impacts to public services and infrastructure. Development impact fees may be levied directly by the County or imposed by the County on behalf of another governmental agency, and/or fees imposed by another governmental agency within the County boundaries. New residential development is subject to transit, traffic, sewer and wastewater, fire mitigation, and school impact fees, which are necessary to ensure the continued provision of public services that protect the public health, safety and welfare.

In 2013, the Transportation Agency for Monterey County (TAMC) initiated an update to the Regional Development Impact Fee program. As part of this update, a nexus analysis update

was completed using an updated deficiencies analysis per the most current base and future planning year horizons, use of the most current and available version of the Association of Monterey Bay Area Governments' (AMBAG) Regional Travel Demand Model, and updated list of improvement projects and cost estimates, that culminated with the estimation of new Regional Development Impact Fee rate schedules. The nexus analysis completed as part of this update proportionately allocated cost shares of 17 identified improvement projects to planned new development in each of the County's four benefit zones, using Regional Travel Demand Model based percentage splits. The impact fees in Table 37 represent a significant reduction from the previous fee schedule. While they may still be viewed as a constraint, the impact of the fees on specific development projects has been moderated by phasing all necessary improvements. Furthermore, these fees serve as a regional constraint and are a standard development cost in the County.

Table 37: TAMC Traffic Impact Fees - Monterey County Region

Unit Type	North County	Greater Salinas	Peninsula/South Coast	South County
Single-Family				
Market Rate	\$4,399	\$3,130	\$2,004	\$4,466
Moderate Income ¹	\$3,434	\$2,443	\$1,564	\$3,486
Low Income ¹	\$2,538	\$1,805	\$1,156	\$2,576
Apartment				
Market Rate	\$3,089	\$2,198	\$1,407	\$3,136
Moderate Income ¹	\$2,411	\$1,715	\$1,098	\$2,448
Low Income ¹	\$1,782	\$1,268	\$811	\$1,809
Condo/Townhome				
Market Rate	\$2,694	\$1,916	\$1,227	\$2,734
Moderate Income ¹	\$2,103	\$1,496	\$958	\$2,134
Low Income ¹	\$1,554	\$1,105	\$708	\$1,577
Senior Housing/ Multi-Family Auxiliary Unit	\$1,705	\$1,213	\$777	\$1,731

Source: Transportation Agency for Monterey County (TAMC), June 26, 2013.

1. To qualify as moderate and low income units, the maximum unit prices must meet those set annually by the State Department of Housing and Urban Development for housing affordability in Monterey County and the developments must be located within a ½ mile radius of a transit or dial-a-ride service routes.

Local Traffic Impact Fees

In addition to the TAMC fees, the 2010 General Plan directed County staff to develop a countywide Traffic Impact Fee Program. In accordance with the Mitigation Fee Act, the Fee Program would raise funds from future development to pay its fair share cost of proposed transportation network improvement projects. The fees outlined in the Countywide Traffic Fee Program are presented in Table 38. A new Traffic Impact Fee Nexus Study was completed in 2014 and will be presented to the Board of Supervisors in 2015.

Table 38: Countywide Traffic Fee Program (Proposed)

Unit Type	North County	Greater Salinas	Peninsula/South Coast	South County
Single Family Detached	\$3,121	\$2,141	\$1,054	\$2,205
Apartment	\$2,486	\$1,707	\$840	\$1,761
Condominium/Townhome	\$2,168	\$1,488	\$733	\$1,535
Multi-Family/Second Unit	\$1,373	\$942	\$464	\$972

Source: Proposed County of Monterey, 2015.

Other Impact Fees

Residential development in many areas of the County is also assessed a fire mitigation fee. The fire mitigation fee is a funding mechanism adopted by the County under Ordinances 3602 (in 1992), 3931 (in 1997), 5087 (in 2007), and 5135 (in 2009) and has been codified in the Monterey County Code, Chapter 10.80 “Fire Mitigation Fees.” The fire mitigation fee is not currently charged by every fire district in the County. The following districts currently have a fire mitigation fee program in place:

- Salinas Rural Fire District
- North County Fire District
- Aromas Tri-County Fire District
- Cypress Fire District

The mitigation fee in effect at the time of the issuance of the building permit is calculated by the fire district and collected from the building permit applicant by the Monterey County Building Department on behalf of the fire district. The 2010 General Plan includes policies that would scale the application of this fee by encouraging the proximity of new growth to services (see S-4.15 and S-6.3). The intent is to encourage growth in Community Areas, near existing fire protection services.

The Monterey Regional Water Pollution Control Authority (MRWPCA) charges a \$3,337 per unit sewer capacity fee for new residential development (as of July 1, 2014). The capacity charge covers a portion of the capital costs related to wastewater transmission, treatment, and disposal. This charge helps to cover costs related to providing and maintaining excess capacity currently available within the Regional System.

Fort Ord Reuse Authority (FORA) Fee

There are significant fee requirements for development in the Fort Ord area. Development fees for Fort Ord are base-wide and administered by the Fort Ord Reuse Authority (FORA). As of July 1, 2015, the maximum development fee was \$23,279 per new residential unit.

Overall Impacts

Total development permit and impact fees vary by geographical area. Cynara Court, a multi-family project completed in 2012 and located in Castroville, averaged approximately \$25,000 per unit in total development impact and processing fees. However, the fees were

higher than average because the development is located on two separate sites. Another affordable housing project completed in Castroville in 2013 (Sea Garden Apartments), averaged development fees of \$15,965 per unit. Total per-unit development costs for the Sea Garden Apartments were \$311,600 and fees comprised less than five percent of overall costs. As demonstrated, the planning and impact fees charged by the County and other agencies are moderate and have minimal impact on the financial feasibility of affordable projects. Market-rate multi-family housing is subject to similar fees.

For single-family development, a recent project (Rogge Commons at Rogge Road, located near Salinas) was used to estimate the overall impact of fees. According to information provided by the developer, this project paid a total of \$2,620,070 in various planning and impact fees (including plan checks, school fees, TAMC, building permits, water resources, sewer connection, etc.) This averaged to \$21,301 per unit. The September 2014 median sales price of homes was \$397,600, which includes the sale of older homes and condominiums). The sale prices of new homes are likely significantly higher than this median price-, assuming, overall fees represent less than five percent of total development costs, similar to multi-family units.

Given the environmental conditions in the unincorporated areas, such impact fees are necessary to safeguard the health and safety concerns of existing and future residents. Overall, processing and impact fees constitute about five percent of project development costs and are comparable to most communities in the region. These fees do not impact the feasibility of a project. Furthermore, through the local affordable housing funds allocation process overseen by the Housing Advisory Committee, the County assists affordable housing developments through direct subsidies or infrastructure improvements. While fees are updated periodically, the adjustments are carefully evaluated to ensure they reflect the costs of providing services in the unincorporated areas. The recently updated fees, effective July 2015, are not significant and would not unduly constrain housing development in the unincorporated areas. Furthermore, the Development Incentive Zone/Affordable Housing Overlay offers fee waivers and deferrals to facilitate affordable housing development.

F. Development Permit Procedures

Development review and permit procedures are necessary steps to ensure that residential construction proceeds in an orderly manner and that required resource protections are met in accordance with federal and state laws (ESA/CESA, Coastal Act, CEQA, etc.). The following discussion outlines the level of review required for various permits and timelines associated with those reviews. The timelines provided are estimates; actual processing time may vary due to the volume of applications, the type and number of changes made to the project by the applicant to address impacts, and the size and complexity of the projects.

Residential development projects are processed by Monterey County RMA-Planning and generally consist of subdivisions and/or use permit applications. Listed below are the general steps in the development approval process. Single-family and multi-family subdivision applications typically follow this process:

1. The prospective applicant files for Development Review Committee (DRC) review by completing and submitting DRC application with concept plans of what is being proposed. The DRC is a process the County uses to give application packets and to provide early issue identification prior to submittal of a formal application. The DRC meeting will include staff from affected departments and agencies (Public Works, Environmental Health, Building, Water Resources, Fire, etc.), who will provide information on what is needed to submit a complete application package and an identification of any concerns associated with the proposed project. A planner is assigned who reviews the DRC Application, visits the site, and reviews the regulations. The planner sends the application materials to affected land use departments and/or outside agencies prior to the DRC meeting for their review in preparation of the DRC meeting. The meeting is scheduled with the applicant. The applicant will leave with an Application Packet, which will include a checklist of information, including application materials and an understanding of how to resolve any issues. When the Application Package is ready, the applicant makes an appointment with the planner to submit the materials. The planner will review the application before submittal and collect the application fees.
2. The California Permit Streamlining Act mandated 30-day review period begins when an application and fee is submitted. The RMA-Planning as well as other County land use departments and outside agencies review the application during this initial 30-day period to determine completeness of the application or recommended conditions of approval. The project planner will deem the application complete or incomplete, in which case the applicant will be provided a list of missing items. Concurrent with this review, but not required during the 30-day period, a Land Use Advisory Committee (LUAC) will consider the request for how it meets policies of the applicable Area Plan, Land Use Plan, or Community Plan. These meetings are open to the public and agendas are posted, but the action is limited to recommendations to the decision-making body regarding any issues they may request to have addressed through the review process.
3. Once the application is deemed complete, it will be reviewed for CEQA compliance. It will fall into one of four categories: Statutorily Exempt, Categorically Exempt, require a Negative Declaration (or Mitigated Negative Declaration), or an Environmental Impact Report.
4. If the project is determined to be exempt from CEQA, the hearing is set for no more than two months after the project is deemed complete. The applicant is required to post hearing notices in the neighborhood. Projects that are not exempt from CEQA require additional environmental review which can substantially lengthen the time required for a project to be set for a hearing depending on the impacts and potential need for additional technical data.
5. A public hearing body (Planning Director, Zoning Administrator, Planning Commission, or Board of Supervisors) is designated under the County regulations (Zoning or Subdivision Ordinances) based on the type of project. Where the County Codes may require more than one review, the project is set for the highest level hearing body to reduce the number of hearings. At the hearing the applicant can make a presentation on the project and the public has the opportunity to comment.

After the hearing, a resolution, including the decision, legal findings and conditions of approval, is mailed to the applicant, the owners of the property, and anyone who has submitted a written request for notification of action.

6. The applicant, or an aggrieved party, can appeal the decision of the hearing within 10 days of the resolution being mailed. In the coastal zone, a second appeal period is initiated with the County sending a Final Local Action Notice (FLAN) to the Coastal Commission. An appeal period of 10 working days begins the day after the Coastal Commission receives the FLAN. Coastal appeals can be filed by any person or can be initiated at the request of two Coastal Commissioners. The Coastal Act provides that there be no fee for coastal zone appeals.
7. Project approvals may be subject to certain conditions and/or mitigation measures. Applicants are responsible to ensure all applicable conditions of approval are satisfied. Most planning permits expire after two years unless otherwise specified in the project resolution. Certain conditions must be satisfied before a permit for construction will be issued. The applicant may file for extensions.

Additional information regarding permit process requirements is available on the County's web site (www.co.monterey.ca.us). The Resource Management Agency's web page includes permit processing information and a flow chart as well as online brochures for a variety of subjects.

Development Approvals

Design Approval

Design Approval is the review and approval of the exterior appearance, location (such as building orientation, relation to neighboring properties), size (such as height, setbacks, and bulk), materials and colors of proposed structures, additions, modification and fences located in areas of the County which are identified for Design Control (e.g., properties marked on the Zoning Map as "D", "S", or "VS" as well as all parcels in the Big Sur, Carmel, and Del Monte Forest Coastal Land Use Plans). The purpose of Design Approval (DA) is to protect the public viewshed, neighborhood characteristics, and the visual integrity of development in these areas. Design Approvals are generally required in specific plans, community plans, most coastal areas, historical districts, along scenic highways, and hillsides (including Moss Landing; Oak Hills; Pebble Beach; Carmel; Big Sur; Spreckels; Carmel Valley; Highway 68 Corridor; Las Palmas; Indian Springs; parts of Chualar Canyon; the Carmel Valley Road corridor through Cachagua, the Arroyo Seco River corridor West of Greenfield; and several pockets and subdivisions including Murphy Hill and Foothill Estates).

The County has established design guidelines for other unincorporated communities subject to design review Figure 10. The guidelines are available online and in handouts. Most reviews are approved over the counter and the County adheres to the guidelines so outcomes are usually predictable. For example, the Castroville Community Plan has specific guidelines with graphic illustrations and narratives to communicate the preferred treatments in terms of architectural styles and details (such as awnings, windows, color, massing, etc.) and other amenities such as landscaping and lighting. The guidelines provide

sufficient details to offer guidance to developers/property owners but without being overly prescriptive to constrain project design or to impact costs. Cost impact associated with design review is limited. Most changes requested by staff do not result in any significant increases in costs.

There are three levels within the Design Review process:

- Over the Counter Design Approval - \$174.31 for small projects like remodels, reroofs, fences and similar minor modifications where no other issues exist. It is approved that day by staff over the counter.
- Administrative Design Approval - \$642.41 for small projects that involve review of reports, setbacks, siting, colors, and materials. Timeframe is approximately two weeks for Director's decision.
- Public Hearing Design Approval - \$1,211.44 for larger projects such as new structures or substantial additions or alterations. Timeframe is approximately six to eight weeks for Zoning Administrator decision at a public hearing.

It should be noted that public controversy may extend the timeframes noted above. Design Approval can be combined with other required permits with little to no impact on timeframe.

Figure 10: Design Guidelines



Administrative Permits (AP) and Coastal Administrative Permits (CAP)

The Administrative Permit process is intended to expedite work flow, reduce the time needed to process applications and decrease the impact in time, materials and cost in processing applications for projects that require discretionary review but are of a minor and non-controversial nature. The Director of Planning will generally review Administrative Permits, unless it is referred to public hearing to the Zoning Administrator due to controversy or environmental issues. Hearings are noticed using three methods:

1. The appropriate authority will send notice to all property owners (also tenants in coastal areas) within 300 feet of the subject property at least 10 days prior to the consideration of the Administrative Permit.
2. The applicant will be provided with at least three public hearing notices which are to be posted in three publicly accessible/visible places near the subject property.
3. The County will publish the notice in at least one newspaper of general circulation within 10 days of the consideration of the permit.

The County uses consistency with regulations, site suitability, CEQA review, and health and safety concerns as a guide to reviewing, approving, or denying an AP or a CAP.

The appropriate authority can grant in whole or in part, deny or modify the permit, but an Administrative Permit cannot be denied by the Director without a public hearing. Findings must be consistent with the Area/Land Use Plan, site suitability, environmental issues and public access. Conditions of approval may be established to ensure that all requirements are met. Notice of the decision will be mailed to the applicant, owner of the subject property, and anybody who has submitted a written request for notification of action. A Final Local Action Notice (FLAN) is sent to the Coastal Commission following completion of the County's appeal period for permits in the Coastal zone.

These permits are necessary due to the number and magnitude of resource issues in rural Monterey County. The AP/CAP process is meant to reduce the time and cost to process an application while providing staff the ability to assess resource impacts. The County requires the AP/CAP to be set for hearing within 60 days from completion of an application (unless an MND is required). The County monitors its permit processing timeframe and its monitoring matrix shows that this timeframe is met the majority of time.

Use Permits (UP) and Coastal Development Permits (CDP)

Use Permits for residential uses are reviewed and approved by the decision-maker designated by the Zoning Ordinances, typically the Zoning Administrator or the Planning Commission. Use Permits are discretionary and subject to appropriate environmental review under CEQA. All Use Permits require a public hearing. Grant of a Use Permit requires the following findings:

- The establishment, maintenance or operation of the use or structure cannot be detrimental to health, safety, peace, morals, comfort or general welfare of persons in the neighborhood; and
- The property must be in compliance with all the rules and regulations pertaining to zoning uses, subdivision and any other applicable provisions.

Coastal Development Permits are discretionary and require appropriate environmental review under CEQA and also require a public hearing. A grant of a Coastal Development Permit requires the above findings plus the following:

- The subject project must be in conformance with the Monterey County Local Coastal program; and
- The project must be in conformity with the public access and public recreation policies of the Coastal Act of 1976, specifically: maintain protection of historic access and/or public trust and provide public access.

The decision-maker may require any condition of approval to the Use Permit in order to ensure the use continues to operate consistent with the findings described above and may require mitigation measures based on environmental review. Applicants or aggrieved neighbors are entitled to appeal any decision to the Board of Supervisors. Notice of the decisions will be mailed to the applicant, owner of the subject property, anybody who has

submitted a written request for notification of action. A Final Local Action Notice (FLAN) is sent to the Coastal Commission following completion of the County's appeal period.

General Development Plan

The General Development Plan (GDP) is a master plan for development of a site with a mixture of dwelling unit types or a mix of land uses within commercial and industrial zones. A GDP is considered prior to or concurrent with approval of any required permits for the development. The plan addresses the long range development, phasing, and operation of the facilities including physical expansion and new development, operational changes, circulation or transportation improvements, alternative development opportunities, environmental considerations, potential mitigation of adverse environmental impacts and conformance to the policies of the local area plan.

Combined Development Permits

Combined Development Permits are discretionary permits processed for projects that require more than one type of permit (e.g., Coastal Development Permits and Use Permits for tree removal and development on slopes over 25 percent (and 30 percent in certain coastal areas of the County.) This provision reduces cost and mitigates constraints by streamlining the permitting process for both coastal and inland development. The appropriate authorities to consider a Combined Development Permit include the Planning Commission, Zoning Administrator, and Board of Supervisors. The decision making body for the principal land use permit is the decision making body for the Combined Development Permit. For example, if the one of the permits would normally be considered by the Planning Commission while an incidental permit would normally be reviewed by the Zoning Administrator, the Planning Commission will consider the entire Combined Development Permit instead of requiring the applicant to undergo two separate processes. However, the Planning Commission is the recommending body to the Board of Supervisors when the Board is the appropriate authority for the Combined Development Permit because the Board cannot act on the Combined Development Permit without prior review and recommendation by the Planning Commission. The Planning Commission makes a recommendation after a public hearing. In acting on the Combined Development Permit, findings will be made as necessary to support a decision on the permit, such as consistency with the General Plan, area plans, site suitability, environmental issues and variance hardships.

Permit Processing Time Frames

Permit processing time frames vary depending on the type, location and environmental review requirements of the proposed development. A land use development application that requires only a Negative Declaration can typically be processed in a six month time frame. Projects in certain areas of the County that have environmental or design issues (e.g. Big Sur, Carmel Valley, North County, Toro) may require a longer processing time frame due to the information required and public comments received, and Environmental Impact Report (EIR) requirements which typically take at least a year to process.

Streamlined Permit Processing for Affordable Housing Projects

In order to encourage the development of affordable housing projects, the Economic Development Department and the RMA-Planning have implemented a program to help streamline the permit process for projects that contain a significant amount of housing affordable to lower income households. The program contains the following components:

- The Economic Development Department works closely with RMA-Planning and applicant to ensure that the proposed project addresses important land use issues such as land use compatibility, avoidance of resources, provision of infrastructure requirements and compliance with zoning regulations. This usually involves a series of meetings with the applicant's project team.
- Pre-submittal meetings with staff from relevant County departments (RMA-Public Works, Environmental Health, Water Resources Agency, RMA-Planning, Parks, etc.) and outside agencies (fire districts, etc.) are set up by the Economic Development Department and RMA-Planning and conducted to determine specific requirements and issues early in the process.
- The Economic Development Department provides assistance in the preparation of the application package by the applicants, including the preparation of technical studies for the environmental review.
- The Director of Planning assigns a planning team and oversees the processing of affordable housing projects. The Economic Development Department staff communicates regularly with the planning team to ensure that the affordable projects are given priority attention. The planning team is kept informed of relevant grant milestones and other funding issues that could potentially affect the project implementation.
- RMA-Planning processes the application, along with associated environmental documents, which are then considered by the appropriate decision making body. The RMA-Planning staff communicates regularly with the Economic Development Department staff to ensure that they are aware of the progress.
- After approval of the application, the planning team and Economic Development Department staff work closely with the applicant on condition compliance, usually conducting a series of meetings with relevant County departments and outside agencies to ensure that each condition of approval is addressed in a timely manner.
- Wherever possible, "concurrent processing" is pursued, (i.e., building plan check concurrent with reviews of the final map, etc.).
- Economic Development Department staff coordinates directly with RMA-Building Services Department to ensure timely reviews of plans and issuance of grading and building permits for affordable housing projects.

G. Building Codes

New state mandated building codes (the 2013 California Building Standards Code) went into effect on January 7, 2014. All residential building permit applications are required to comply with the following codes:

- 2013 California Building Code
- 2013 California Residential Code
- 2013 California Electrical Code
- 2013 California Mechanical Code
- 2013 California Plumbing Code
- 2013 California Energy Code
- 2013 California Historical Building Code
- 2013 California Fire Code
- 2013 California Existing Building Code
- 2013 California Green Building Standards Code
- 2013 California Referenced Standards Code

Code Compliance Inspectors within the Resource Management Agency enforce the County Codes and Ordinances in the unincorporated areas of Monterey County. When a complaint is received, the Code Compliance staff assigns a case number and investigates to determine whether or not a violation exists. If a violation does not exist, the case is closed; however, if a violation does exist a “Notice of Violation” (NOV) is given to the property owner” and a pendency may be placed on the property. “A Stop Work Order” may also be posted for any work in action. If the violation is abated in the allotted time, the case is closed. If it is not abated within the allotted time, the case may be set for an Administrative Hearing.

H. Housing for People with Disabilities

Both the federal Fair Housing Amendment Act (FHAA) and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. The County assessed its Zoning Ordinances, permitting procedures, development standards, and Building Codes to identify potential constraints for housing for people with disabilities. The County’s policies and regulations regarding housing for people with disabilities are described below.

Zoning and Land Use

The Lanterman Development Disabilities Service Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer people with disabilities is a residential use for the purposes of zoning. A State-authorized or certified residential care facility, family care home, foster home, or group home serving six or fewer people with disabilities or dependent and neglected

children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones.

Title 21 was amended to accommodate licensed residential care homes serving six or fewer persons in all residential zones by right. Licensed residential care homes serving more than six persons are allowed in the County's inland areas in the RDR, LDR, MDR, and HDR zones, with the approval of a Use Permit. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Furthermore, Title 21 was amended to define transitional housing and supportive housing, and permit these housing types in all residential zones within the County's inland areas. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Building Codes

The County enforces Title 24 of the California Code of Regulations that regulates the access and adaptability of buildings to accommodate people with disabilities. California Government Code Section 12955.1 requires that 10 percent of the total dwelling units in multi-family buildings without elevators consisting of three or more rental units or four or more condominium units be subject to the following building standards for people with disabilities:

- The primary entry to the dwelling unit shall be on an accessible route unless exempted by site impracticality tests.
- At least one powder room or bathroom shall be located on the primary entry level served by an accessible route.
- All rooms or spaces located on the primary entry level shall be served by an accessible route. Rooms and spaces located on the primary entry level and subject to this chapter may include but are not limited to kitchens, powder rooms, bathrooms or hallways.
- Common use areas shall be accessible.
- If common tenant parking is provided, accessible parking spaces are required.

No unique Building Code restrictions are in place that would constrain the development of housing for people with disabilities. Compliance with provisions of the County's Code of Ordinances, California Code of Regulations, California Building Standards Code, and federal Americans with Disabilities Act (ADA) is assessed and enforced by the Building Services Department of the Resource Management Agency as part of the building permit submittal.

Definition of Family

Local governments may restrict access to housing for households failing to qualify as a “family” by the definition specified in the Zoning Ordinance. Specifically, a restrictive definition of “family” that could be interpreted to limit the number of or differentiates between related and unrelated individuals living together may illegally limit the development and siting of group homes for people with disabilities, but not for housing families that are similarly sized or situated. Another potentially restrictive definition could limit use of residential land uses for facilities that serve special needs populations, including people with disabilities.

Title 21 was amended to define a family as “one or more non-transient, related or unrelated persons living together in a dwelling unit” (Section 21.06.450). This new definition ensures that the Ordinance regulates land use types but not its users. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Reasonable Accommodations

It may be reasonable to accommodate requests from people with disabilities to waive a setback requirement or other standard of the Zoning Ordinances to ensure that homes are accessible for the people with disabilities. Whether a particular modification is reasonable depends on the circumstances. The County amended Title 21 to include a formal process for requesting and granting reasonable accommodations. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

Conclusion

Title 20 and Title 21 were revised to amend the definition of family, include appropriate provisions for residential care facilities, transitional housing and supportive housing, and to adopt a Reasonable Accommodation Ordinance. With these amendments, no policy or regulation of the County serves to constrain housing for people with disabilities.

3.3. Public Policy Constraints

State and Federal requirements may act as a barrier to the development or rehabilitation of housing, and affordable housing in particular.

A. State Prevailing Wage Requirements

The State Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. California Labor Code Section 1720, which applies prevailing wage rates to public works of over \$1,000, now defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole or in part out of public funds. For example, public transfer of an asset for less than fair market value, such as a land write-down, would now be construed to be paid for, in part, out of public funds and trigger prevailing wage requirements.

While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages add to the overall cost of development anywhere from zero to 30 percent. In the case of affordable housing projects, prevailing wage requirements often effectively reduce the number of affordable units that can be achieved with public subsidies. The following types of projects are exempt from the prevailing wage requirement:

- Residential projects financed through issuance of bonds that receive an allocation through the State; or
- Single-family projects financed through issuance of qualified mortgage revenue bonds or mortgage credit certificates.

B. Environmental Protection

State law (California Environmental Quality Act, California Endangered Species Act) and federal law (National Environmental Protection Act, Federal Endangered Species Act) regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the environmental review process are also added to the cost of housing and are passed on to the consumer to the extent that the market can bear. These costs include fees charged by local government and private consultants needed to complete the environmental analysis, costs to mitigate impacts, and costs from delays caused by the mandated public review periods. However, the presence of these regulations helps preserve the environment and ensure environmental safety to Monterey County residents.

C. California Coastal Act of 1976

The State legislature enacted the Coastal Act in 1976 to protect California's coastline from development encroachment through long-term and comprehensive planning. The Act establishes a coastal zone, outlines standards for development in the coastal zone, and

created the Coastal Commission – the State agency tasked with implementing the Act in partnership with local governments. Approximately 197,343 acres, or 10 percent of the County’s land area, are located within the coastal zone.

The Local Coastal Program (LCP) is the primary planning tool used to guide development within the coastal zone. The LCP, developed in consultation with and certified by the Coastal Commission, identifies location, type, and density of development and contains other policies for resource protection. Under the Act, once a LCP is certified by the Coastal Commission as capable of regulating development in conformance with policies of the Coastal Act, the local government assumes the primary responsibility for issuing most coastal permits. The Commission maintains some permit jurisdiction, monitors local actions, and retains authority to appeal certain decisions.

Monterey County’s LCP was certified by the Coastal Commission in 1988 and is implemented by Title 20 of the County Code. More than 2,700 coastal permits have been issued under the LCP, most of which were for some type of residential construction. Appeals of permits issued by the County are not uncommon and the appeals process can be lengthy and create a significant amount of uncertainty in the development process.

The Coastal Act’s numerous regulatory requirements and limitations on the types and densities of new construction in the coastal zone and potential for appeals resulting in additional layer of project review by an outside agency are a significant constraint on housing development in Monterey County.

3.4. Utility and Public Service Constraints

Monterey County is dependent on its own local sources of water and does not receive imported water from other regions of California. The County derives a majority of its water supply from groundwater and surface water, with minor exceptions. The three major watersheds in Monterey County – Salinas River, Carmel River and Pajaro River – all have significant constraints. Erosion associated with agriculture has deteriorated surface water quality in Salinas and Pajaro Valleys. High nitrate levels have been recorded in the Salinas Valley and in North County. Groundwater overdraft is a significant problem in North County. Seawater intrusion into groundwater sources is problematic near Pajaro and Castroville. As further described below, the Salinas Valley Groundwater Basin is in overdraft, but there are a number of infrastructure projects in place or under consideration to address this condition, and further study is underway. With a prolonged drought condition, some private and water system wells are experiencing a marked reduction in water capacity. Also, arsenic exceeding the maximum contaminant level (MCL) in water systems is becoming an issue in North County and in the El Toro basin. Treatment for arsenic is expensive and can be complex. In South County heavy metals exceeding the MCL such as cadmium and selenium are beginning to appear in new wells and high levels of secondary contaminants is common. Secondary contaminants are associated with aesthetic nuisances such as odor, taste, and staining (i.e. laundry and porcelain fixtures) but are not a health hazard. However, treatment for secondary contaminants (i.e. Total Dissolved Solids)

can be expensive. Policies in the 2010 General Plan include development restrictions in some areas where there is a known water issue.

A. Water Quality, Supply, and Distribution

Local Water Management Agencies

Special California State legislation has directly authorized 13 groundwater management agencies. Primary regulatory authority is within the Monterey County Water Resources Agency (MCWRA) and the Environmental Health Bureau of the Monterey County Health Department (MCHD). MCHD permits and regulates construction/destruction of water wells and water systems (2 - 199 connections). The County of Monterey Resource Management Agency (RMA) administers the County's permit and planning functions. In addition to the MCWRA, surface water and groundwater within certain areas of the County are managed by the Monterey Peninsula Water Management District (MPWMD) and the Pajaro Valley Water Management Agency (PVWMA). These agencies have somewhat overlapping areas of authority and therefore must coordinate their programs and policies closely. These and other agencies with regulatory authority are summarized below.

Monterey County Water Resources Agency

The Monterey County Water Resources Agency (MCWRA) covers a large portion of Monterey County and is responsible for managing groundwater resources. This agency oversees the development and implementation of water quality, water supply, and flood control projects in Monterey County. Primary responsibilities are management of water supply resources in the reservoir system, including San Antonio and Nacimiento Reservoirs, and permitting and development of the Salinas Valley Water Project.

The MCWRA and its predecessor, the Monterey County Flood Control and Water Conservation District, implemented a long-term strategy to combat Seawater Intrusion in the Salinas Valley Groundwater Basin (SVGB). The strategy was (and is): 1) develop a new water source, 2) move that new water to the coast to replace the water being pumped, and 3) stop pumping along the coast. The strategy has been implemented by the following projects: 1) new water source: Nacimiento and San Antonio reservoirs, 2) move that new water to the coast to replace pumping: the Salinas Valley Water Project (SVWP), and 3) stop pumping along the coast: Monterey County Water Recycling Projects. This "Project Suite" is the foundation of the projects to stop seawater intrusion, though more may be necessary and are currently being worked on. Additional projects which are underway or under consideration include: A) the Salinas River Stream Maintenance (which helps with flood control, though it also removes vegetation from the channel that uses water, thus not allowing the water to be delivered to the coast), B) the Interlake Tunnel Project; C) additional water reclamation from agricultural runoff and industrial agricultural washwater, and groundwater recharge; and D) surface water supply in lieu of groundwater pumping pursuant to a State Water Board permit.

The "State of the Salinas River Groundwater Basin Report" (Brown and Caldwell, 2015) provided a "snapshot" of current conditions of the Salinas River Groundwater Basin SRGB, occurring during the third year of an extended drought. The water balance presented in the

report is a summary of historic data, prior to the construction and operation of the SVWP. One of the report's conclusions is that the SRGB is in overdraft. This was not a new or unexpected conclusion. The SVWP was designed to achieve a balanced basin over a modeling period of about fifty years. Extended periods of droughts occur in the modeling, but the impacts of those droughts are mitigated over time. The primary analysis and conclusions of the Brown and Caldwell, 2015 report are that although the basin is currently estimated to be out of balance by 17,000 to 24,000 acre-feet per year, that offset can be mitigated by an estimated 16 million acre-feet of available groundwater in storage. The impact of the SVWP on basin balance was not within the scope of the Brown and Caldwell, 2015 investigation.

General Plan Policy PS-3.1 requires that the Board of Supervisors cause preparation of a report which will be completed by 2019 detailing seawater intrusion in the SVGB, evaluate water demand in the basin, and evaluate the impact of development and water use on the Basin by 2030. Based upon the results of the study, the Board of Supervisors may adopt measures to address conditions of the SVGB.

Monterey County Health Department

The Monterey County Health Department is responsible for the enhancement, promotion and protection of the health of the County's individuals, families, communities and environment. With regard to water resources, the Department, and its agent, the Director of Environmental Health, is responsible for drinking water protection.

Monterey Peninsula Water Management District

The MPWMD was formed in 1978 to augment the water supply and manage water resources for communities on the Monterey Peninsula, including Carmel-by-the-Sea, Del Rey Oaks, Monterey, Pacific Grove, Seaside, Sand City, Monterey Peninsula Airport District and portions of unincorporated Monterey County, including Pebble Beach and Carmel Valley. The MPWMD provides integrated management of the ground and surface water resources within the Monterey Peninsula area, encompassing the waters of the Carmel River and Seaside groundwater basins. The District's integrated management responsibilities include control over both water supply and demand, causing the District to act both as a planning agency and a regulatory body.

Pajaro Valley Water Management Agency

The PVWMA is a state-chartered local Agency created in 1984 to manage existing and supplemental water supplies to reduce long-term overdraft and to provide sufficient water supplies for present and anticipated needs within the boundaries of the Agency. The jurisdictional boundary encompasses the Pajaro Valley area, as well as the Highlands North and the Springfield Terrace sub-basin in North County. The Agency is responsible for developing and utilizing supplemental water and available underground storage to manage the groundwater supplies.

Fort Ord Reuse Authority

The Fort Ord Reuse Authority (FORA) has a 6,600 AFY allocation from the MCWRA to serve the development proposed in the 1997 Fort Ord Reuse Plan. A March 2015 report to FORA indicates 4,650 AFY have been committed with a remaining capacity of 1,950 AFY. Full implementation of the plan would require approximately 17,000 AFY and would require participation in supplemental water supply projects proposed by the MCWRA.

Water Allocation for Affordable Housing

Senate Bill 1087 (enacted 2006) requires that water providers develop written policies that grant priority to proposed development that includes housing affordable to lower-income households. The legislation also prohibits water providers from denying or conditioning the approval of development that includes housing affordable to lower income households, unless specific written findings are made. The County will provide a copy of the adopted 2015-2023 Housing Element to applicable water supply agencies and purveyors within 30 days of adoption. The County will also continue to coordinate with these agencies to ensure affordable housing developments receive priority water service provision.

B. Wastewater Treatment

Wastewater treatment and disposal in the County are managed by various entities using a variety of treatment technologies. Much of the unincorporated rural areas utilize onsite wastewater disposal systems (septic systems) which are regulated by the Monterey County Health Department. The majority of development in the more densely populated areas of the County is served by regional or municipal treatment and collection systems. Traditionally, the County has been responsible for wastewater treatment and disposal through its County Sanitation Districts (CSD) and County Service Areas (CSA). The CSDs and CSAs have historically been difficult for the County to operate in an efficient and cost-effective manner. The County recognizes that private operators would more successfully run its wastewater operations. The County has sold some of the CSAs and CSDs to a private operator, the California-American Water Company. The County will continue to pursue buyers for existing wastewater facilities under the jurisdiction of a CSD or CSA. Further, the construction, operation and maintenance of all new wastewater facilities will be the responsibility of private service providers.

Senate Bill 1087 described above also mandates priority wastewater collection and treatment service to housing developments providing units affordable to lower income households. The County will continue to coordinate with service providers to ensure priority service provision to affordable housing developments.

3.5. Environmental Constraints

A community's environmental setting affects the feasibility and cost of developing housing. Environmental issues range from the conservation of biological resources to the suitability of land for development due to potential exposure to seismic, flooding, wildfire and other hazards. This section summarizes these potential constraints in Monterey County. (Refer to the Natural Resources, Environmental Constraints, and Air Quality Chapters of the General Plan for more detailed analyses and mitigating policies that address environmental issues or hazards within the planning area.)

A. Biological Resources

Among the more prominent features within Monterey County are the Santa Lucia and Gabilan Mountain Ranges, the Salinas and Carmel Valleys, and about 100 miles of coastline. Of special note are such features as the Elkhorn Slough (North County), sandy beaches of Monterey and Carmel Bays, and the rocky shores/cliffs of the Monterey Peninsula and the Big Sur coast. Granite and metamorphic rocks form the Gabilan and Santa Lucia mountains, which are characterized by steep slopes and complex drainage patterns. The Salinas Valley, although underlain by granite, contains several thousand feet of sediment that has a greater seismic hazard but is the source of productive agricultural soils. Although the County contains useful minerals, the tremendous complex geology caused by extensive faulting and deformation makes investigation difficult and inconclusive.

Plants representative of almost all parts of California (except for the highest mountains and driest deserts) are found in Monterey County. Monterey is the biological center of California; many plant species that find either their northern or southern limits can be found in Monterey County. In addition, a high number of plant species are native only to Monterey County. The County's coast offers a wide range of habitats, including sandy beaches, rocky shoreline, kelp beds, estuaries, wetlands, and sub-marine canyons. An abundance of sea life and coastal marine life off of the Monterey County coast is directly related to the variety and quality of habitat.

B. Air Quality

Monterey County, along with the Counties of Santa Cruz and San Benito, lies within the North Central Coast Air Basin. Air quality within this basin is monitored by the Monterey Bay Unified Air Pollution Control District. The District maintains three air quality monitoring stations (Salinas, Monterey, and mid-Carmel Valley) in Monterey County. The District sets limits on the quantities of air pollution which may be emitted and has permit authority over new or major modifications to existing stationary sources of air pollution. Control of mobile sources is exercised at the state (California Air Resources Board) and federal (Environmental Protection Agency) levels for the Monterey Bay area.

C. Seismic Hazards

Monterey County lies within a region of high seismic activity in the form of frequent medium earthquakes with nearby epicenters, as well as infrequent major earthquakes. Earthquakes can cause two types of hazards: primary and secondary. Primary seismic hazards include ground shaking and ground displacement, which in turn can induce secondary hazards. Secondary hazards include ground failure (lurch cracking, lateral spreading, and slope failure), liquefaction, seismic induced water waves (tsunamis and seiches), and dam failure. In addition to the hazards from seismic activity, Monterey County's varied landforms (rugged mountains, river-cut valleys, and wetlands) are subject to landslides, erosion and subsidence.

The San Andreas Fault runs through the southeastern portion of the County for approximately 30 miles and poses the single greatest seismic hazard to the County. Two other active faults affecting Monterey County include the Palo Colorado-San Gregorio Fault zone and the Monterey Bay Fault zone. The Palo Colorado-San Gregorio Fault zone connects the Palo Colorado Fault near Point Sur, south of Monterey, with the San Gregorio Fault near Point Ano Nuevo in Santa Cruz County. The Monterey Bay Fault lies seaward of the City of Seaside extending northwesterly to the Pacific Ocean.

D. Flood

Development in the flood-prone fertile valleys has resulted in flood losses mostly in the Salinas Valley and Parajo, but also in the Carmel, and the Big and Little Sur River Valleys. Factors that contribute most significantly to potential flooding risk are development within the 100-year floodplain, levee failure, localized drainage problems (e.g.: estuaries, marshes and river basins) and dam failure. In Monterey County, the Salinas Valley and Carmel Valleys face the greatest risk from dam failure. The Salinas Valley is influenced by two County-owned dams (Nacimiento and San Antonio), and the Carmel Valley has the Los Padres dam. The Monterey County Water Resource Agency reviews hydrological data, oversees the structural development, and implements land use regulations to reduce the risk of flooding.

The MCWRA performs three services related to flood control. First, flows in the Salinas River along its entire length through the county are regulated by operation of the Nacimiento and San Antonio dams. These operations are engineered to maintain adequate storage space to simultaneously store winter water for summer release for ground water recharge and provide some flood control. Nevertheless, some storm events will still cause flooding in the Salinas Basin.

Second, MCWRA also maintains an ALERT system to monitor rainfall intensity flow rates along the Salinas River and its tributaries as storm events take place. The ALERT system allows MCWRA to collect data on rainfall and stream conditions and to provide a system of early flood warning (flood alert) throughout Monterey County.

Thirdly, MCWRA performs maintenance of some irrigation ditches and channels that drain the Salinas Valley. As permitted, regular clearing of debris and overgrown vegetation is performed by private property owners to maintain the Salinas River channels' ability to convey floodwaters. MCWRA performs vegetation management for select areas of the Pajaro River, and the Monterey Peninsula Water Management District conducts vegetation management activities for much of the Carmel River channel.

E. Fire Hazards

Over half of the land area in Monterey County is mountainous and covered with highly combustible vegetation. Wildland fires are part of the ecosystem that are both a beneficial and destructive force. Monterey County has some older communities (Chualar, Spreckels, San Lucas, Bradley, North County, and Carmel Valley Village) where structural fire could occur as a result of out-dated electrical or mechanical conditions. In addition to wildland and structural fires, Monterey County is subject to fire hazards from oil and natural gas fields, gasoline storage wells and flammable chemicals.

The California Department of Forestry and Fire Protection (CAL FIRE) is charged with wildland fire protection for much of Monterey County. With only six stations for wildland fire protection, CAL FIRE cannot provide uniform ground response protection to all areas of the 3,300 square mile County. Fire protection services are generally provided by special districts and community service districts.

F. Cultural Resources

Monterey County has a rich history with extensive historical, archaeological and other cultural resources. Conservation of cultural resources is an important public policy goal for the County, and archaeological sites and resources are protected by Federal and State statutes.

The County encourages the conservation and identification of native Californian cultural sites, sacred places, and burial sites as well as places of historical and cultural significance. A countywide historic preservation ordinance is implemented by the County. Policies of this ordinance stress incentives to preserve sites which have proven historical or cultural significance as part of the County's Historic Preservation Plan.

Areas with sensitive archaeological resources have been mapped and development with potential to impact these resources must comply with standards established in the Zoning Ordinances. Some development projects may require an archaeological review/report. However, the requirement may be waived if a report is already on file for the area subject to development.

4. Housing Resources

This section of the Housing Element addresses the resources available to the County in implementing the goals, policies, and programs contained in this Housing Element, specifically regarding the potential for future residential development. Resources covered in this section include potential development sites, financial resources, and administrative resources.

4.1. Residential Development Potential

A. Regional Housing Needs Allocation (RHNA)

State Housing Element law requires that a local jurisdiction accommodate a share of the region's projected housing needs for the planning period. This share, called the Regional Housing Needs Allocation (RHNA), is important because State law mandates that a jurisdiction provide sufficient land to accommodate a variety of housing opportunities for all economic segments of the community. Compliance with this requirement is measured by the jurisdiction's ability in providing adequate land with adequate density and appropriate development standards to accommodate the RHNA. The Association of Monterey Bay Area Governments (AMBAG), as the regional planning agency, is responsible for allocating the RHNA to individual jurisdictions within the region.

For the 2015-2023 Housing Element update for the County of Monterey, AMBAG has assigned a RHNA of 1,551 units. The RHNA covers a slightly different planning period – from January 1, 2014 through December 31, 2023 – in the following income distribution:

- Very Low Income:¹⁵ 374 units
- Low Income: 244 units
- Moderate Income: 282 units
- Above Moderate Income: 651 units

The County must ensure the availability of residential sites at adequate densities and appropriate development standards to accommodate these units by income category. The following sections discuss the County's ability to meet its RHNA with residential development potential available in various areas. These include: East Garrison; Butterfly

¹⁵ The County has a RHNA allocation of 374 very low income units (inclusive of extremely low income units). Pursuant to new State law (AB 2634), the County must project the number of extremely low income housing needs based on Census income distribution or assume 50 percent of the very low income units as extremely low. According to the CHAS data developed by HUD using 2007-2011 ACS data, the County had 5,293 households with incomes at or below 50 percent AMI (2,532 extremely low and 2,761 very low income) in the unincorporated areas as shown in Table 23. Therefore the County's RHNA of 374 very low income units may be split into 179 extremely low and 195 very low income units. However, for purposes of identifying adequate sites for the RHNA, State law does not mandate the separate accounting for the extremely low income category.

Village; Castroville Community Plan (non-coastal areas only); and other subdivisions and projects in the unincorporated areas.

B. Progress toward RHNA

Because the RHNA was developed with baseline data from 2014, housing units constructed, under construction, permitted, or approved since January 1, 2014 can be counted towards the 2014-2023 RHNA. Any remaining RHNA must be accommodated with available sites at appropriate densities and development standards.

Units Constructed

As shown in Table 39, 134 units were constructed in 2014, including 125 single-family units (including 69 homes in East Garrison), five mobile homes and four accessory dwelling units. Another 51 single-family homes have been constructed in East Garrison in 2015. All of these units were market-rate housing units.

Units Approved

In addition, several projects have received entitlements from the County and have remaining units available for development. These projects total 2,955 units.

Tanimura and Antle Agricultural Employee Housing Project

The Tanimura and Antle (T & A) Industrial Park is located in the town of Spreckels and encompasses approximately 155.4 acres south of Spreckels Boulevard. It currently is utilized for agricultural purposes and includes fields, storage buildings and other structures.

The application is for a General Development Plan and Administrative Permit to allow the construction of a 100-unit, very-low farmworker housing complex comprised of two-bedroom apartment units and related facilities. The project site encompasses approximately 4.5 acres (excluding the softball field and the soccer field) located approximately 0.32 miles southwest of Spreckels Boulevard.

The project is designed to accommodate between 200 and 800 adult farmworker employees primarily during the harvest season from April through November. Eight two-story dormitory style buildings will be located on approximately four acres on the western portion of the parcel. The project includes interconnecting pathways, outdoor recreation facilities, a fire access roadway around the perimeter of the buildings and new landscaping.

The occupants will be employees of Tanimura & Antle Fresh Foods, Inc. (T&A). Each two-bedroom, two-bathroom apartment unit will be suitable to house eight seasonal employees who are U.S. residents or H-2A workers who reside permanently outside the U.S. The H-2A recruits do not come to the U.S. with automobiles, as T&A provides the transportation to and from Mexico and the facility. The units all contain oversized bedrooms and kitchens to accommodate up to four persons per bedroom. Depending on T&A's labor needs, the apartments may also be available to local farmworker employees at a conventional occupancy.

By providing housing that is accompanied with transportation and other services, T&A's objective is to attract workers to travel to Salinas during harvest seasons without resorting to H-2A workers. Housing will be charged \$500 per month per bedroom based on occupancy, fully furnished and including all utilities. Therefore, the rent for each two-bedroom unit is \$1,000, including utilities. If eight people decide to share the unit, each person's share of rent is \$125. Housing is available for free to H-2A workers pursuant to their visa requirements. At \$1,000 (inclusive of all utilities) for up to eight persons, these units are affordable to very low income households. The project was approved by the Monterey County Planning Commission on July 29, 2015.

East Garrison

A total of 1,470 units have been approved pursuant to the East Garrison Specific Plan area. Prior to January 1, 2014 95 units had been constructed, including 30 single-family homes and the Manzanita Place Apartments which opened in the fall of 2013. This project includes 65 units affordable to extremely low, very low, and low income households. These units are credited toward the County's previous Housing Element RHNA requirement.

Since January 1, 2014, another 120 single-family homes have been constructed; all for market rate housing. Therefore, East Garrison has a remaining development capacity of 1,255 housing units, including 285 affordable units, which can be credited toward this 2014-2023 RHNA. The County has accepted the Phase I and 2 final maps for the development, and the developer is actively pursuing construction.

Butterfly Village

The Butterfly Village (Revised Rancho San Juan Specific Plan) consists of 1,147 units. Pursuant to the development agreement for Butterfly Village, 229 units affordable to lower and moderate income households will be provided by the developer. Units will be deed restricted as affordable housing pursuant to the development agreement.

Valley Views

The County assisted CHISPA, a nonprofit housing development, to implement a 33-unit affordable housing project in San Lucas. Specifically, the County assisted in the improvements to the water and wastewater systems in the community required to support this housing project. The County also assisted CHISPA in obtaining land use entitlements. This project was approved in 2006, but construction has not yet occurred. Units will be deed restricted as affordable housing to low and moderate income households.

The Commons at Rogge Road

This project consists of 78 market-rate single-family homes, 46 of which have already been completed. The Commons at Rogge Road has a remaining development capacity of 32 above moderate income units.

Ferrini Ranch

This project was approved by the County Board of Supervisors on December 19, 2014, and is currently in litigation. The project is a subdivision of approximately 870 acres into 168

market-rate single-family residential lots and 17 lots for moderate income inclusionary housing units and with an inclusionary housing in lieu fee for the remaining inclusionary housing obligation.

September Ranch

The project was approved in November of 2010 and consists of 73 market-rate residential lots and 22 affordable housing lots (15 inclusionary and 7 deed restricted workforce housing lots for a total of 95 residential lots. The site is located in the Mid-Carmel Valley area.

Country Lake Estates

This project was approved in 2007 and consists of 52 residential parcels and 5 commercial parcels. The Inclusionary compliance obligation is 9.6 units. The project will provide 2 moderate income units and in lieu fees for the remaining 7.6 unit obligation. The project is located in the New Pleyto Road area in Bradley.

Mohssin Multi-Family Residential Units

This project, consisting of a 30 multi-family residential units in four buildings on a 1.5 acre site in Castroville, was approved on February 25, 2015 by the Monterey County Planning Commission. The project is required to provide six Inclusionary Rental Units (at least one very low income and two low income units with the remaining at moderate income level.)

Other Inclusionary Units

Through the Inclusionary Housing Program, several affordable housing units were committed at the Perez and Kennedy subdivisions.

Remaining RHNA

Overall, units constructed since January 1, 2014 and projects proposed/approved total 3,140 units (Table 40). Subtracting these 3,140 units from the County's RHNA for 2014-2023, the County has a remaining RHNA of 208 units (148 very low income, 54 low income, and 6 moderate income units) (see Table 40). Potential development sites at adequate densities and appropriate development standards must be made available to accommodate these units. Pursuant to AB 2348, a default density of at least 20 units per acre is considered adequate for facilitating and encouraging the development of lower income housing.

Table 39: Progress toward RHNA for 2014-2023

	Affordability Level				
	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
	0-50% AMI	51-80% AMI	81-120% AMI	>120% AMI	
Units Constructed (2014-2015)					
Single Family Units	0	0	0	176	176
Accessory Dwelling Units	0	0	0	4	4
Mobile Homes	0	0	0	5	5
<i>Subtotal</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>185</i>	<i>185</i>
Units Approved¹					
East Garrison	59	72	154	970	1255
Commons at Rogge Road (SF)	0	0	0	32	32
Valley Views (San Lucas)	0	28	5	0	33
Butterfly Village (Revised Rancho San Juan)	65	71	93	918	1,147
Perez (subdivision)	1	1	1	12	15
Kennedy (subdivision)	0	1	1	9	11
Ferrini Ranch	0	0	17	168	185
September Ranch ²	0	15	0	80	95
Country Lake Estates	0	0	2	50	52
Mohssin Multi-Family Units	1	2	3	24	30
Tanimura & Antle	100	0	0	0	100
<i>Subtotal</i>	<i>226</i>	<i>190</i>	<i>276</i>	<i>2,263</i>	<i>2,955</i>
Total	226	190	276	2,448	3,140

Notes:

1. Indicates remaining number of housing units available for development.
2. The 80 units in above moderate income category include seven deed restricted workforce units for households with incomes up to 180 percent AMI.

Source: County of Monterey, 2015.

Table 40: Remaining RHNA for 2014-2023

Income Category	RHNA	Units Constructed since January 1, 2014 or Approved/Entitled Units	Remaining RHNA
Very Low	374	226	148
Low	244	190	54
Moderate	282	276	6
Above Moderate	651	2,448	(1,797)
Total Units	1,551	3,140	208

C. Near-Term Residential Development Potential

As mentioned previously, the County implements its land use policies and facilitates development through Specific Plans and Community Plans. Several Specific/Community Plans have development potential in the near term:

- East Garrison Specific Plan (adopted in October 2005)
- Revised Rancho San Juan (Butterfly Village) Specific Plan (adopted in November 2005)
- Castroville Community Plan (adopted in March 2007)
- North County Land Use Plan (certified by the Coastal Commission in June 1982)
- South County Area Plan (adopted in December 1987)
- Central Salinas Area Plan (adopted in October 1986)

For this Housing Element, only the non-coastal areas and a coastal area that does not require amendment of the Local Coastal Program are used to provide capacity for the RHNA.

All of these Community/Specific plans include residential land use designations that allow for densities of 20 units per acre or higher. However, the East Garrison Specific Plan and Revised Rancho San Juan (Butterfly Village) Specific Plan have already been entitled. The 1,255 units at East Garrison and 1,147 units at Butterfly Village have been included in the County's progress for meeting the RHNA (see Table 39 and Table 40). The income distribution of these entitled units is based on the income distribution as specified in the respective development agreements and land use entitlements, not on the densities permitted.

Castroville Community Plan

The Castroville Community Plan offers a total residential development potential of 1,655 units and can more than accommodate the County's remaining RHNA of 208 very low, low, and moderate income units.

Castroville is one of the oldest unincorporated communities in Monterey County, and is the center of the County's artichoke industry. It is the largest artichoke-growing region in the world. Surrounded by agricultural land, Castroville's history and economy are directly tied to the agricultural industry. The unique character and physical setting of Castroville fosters a strong sense of community in this ethnically and economically diverse region.

The Community Plan document provides a detailed review of the existing community and sets forth a comprehensive planning framework and implementation strategy for addressing the needs of existing and future residents. Both infill and community expansion opportunities are presented, all within the framework of "smart growth" planning principles.

Castroville places a high value on well-designed housing that offers a range of residential opportunities within mixed income neighborhoods. The variety of housing allowed in the Low, Medium, and High Density residential land use designations, along with some

residential development to be included in the mixed use designation, will accommodate the community’s future housing needs.

Extensive citizen outreach was conducted as part of the Community Plan preparation process to determine how the existing residents, workers, and property owners envision the future of their community. Through a comprehensive public outreach program (including numerous public workshops with the Subcommittee, design charrettes, and stakeholder interviews), the local community identified how they believed Castroville should develop.

Table 41: Castroville Community Plan

Zoning	Density (du/acre)	Potential Units	
		# of Units	Affordability
Low Density Residential (LDR-C)	7.0-8.0	584	Above Moderate
Medium Density Residential (MDR-C)	8.0-12.0	192	Moderate
High Density Residential (HDR-C)	12.0-20.0	459	Very Low and Low
Mixed Density Residential (MXDR-C)	8.0-20.0	125	Moderate
Mixed Use (MU-D)	15.0-30.0	295	Very Low
Total		1,655	

The Plan’s key planning areas, or Opportunity Areas, focus on new housing opportunities, improved living conditions and new public facilities. The five Opportunity Areas are:

- Merritt Street Corridor
- Cypress Residential
- Community Train Station
- North Entrance
- New Industrial

These Opportunity Areas are presented in Figure 12. The Community Plan outlines specific goals and policies regarding land use objectives, design elements, infrastructure, and improvements for each Opportunity Area. The non-coastal areas (Merritt Street Corridor, Cypress Residential, and infill areas) of the Castroville Community Plan were adopted in 2007. The other areas are subject to a Local Coastal Plan (LCP) amendment, which would require Coastal Commission Certification.

Merritt Street Corridor

The Merritt Street Corridor Opportunity Area is the heart of Castroville's historic downtown commercial core. Many buildings within the commercial area along Merritt Street exhibit excellent features of traditional "Main Street" structures reflecting the community's historic past. However, the charm of the Merritt Street Corridor Opportunity Area is overshadowed by heavy regional through traffic, which creates excessive noise and traffic delays along Merritt Street and discourages locals and tourists from visiting the area. The existing mix of businesses, along with vacant and underutilized properties, also detracts from the area. The key natural resource in the Merritt Street Corridor Opportunity Area is the Tembladero Slough, which runs along the western edge of this Opportunity Area. However, the existing Slough, in the vicinity of this Opportunity Area, is essentially a drainage ditch and with limited resource value. Most of the existing development backs up to the Slough, using its frontage for open storage and service activities. Flooding also continues to be a threat to the downtown area from Tembladero Slough and the overtopping of the Salinas River. This continuing threat has left many parcels south of Tembladero Street undeveloped, underutilized, and unimproved. The general character of these properties is blighted.

The objective for the Merritt Street Corridor Opportunity Area is to create a revitalized downtown that is safe and attractive, providing needed services for community residents, while also capturing a larger segment of the agricultural tourism and commuter retail/commercial markets. Residential uses should also be introduced and integrated into the commercial area to meet the needs of the local workforce and promote more activity in the community's core area throughout the day and into the evening.

Cypress Residential Area

The Cypress Residential Opportunity Area is currently vacant or in agricultural use with the exception of an existing residential neighborhood consisting of approximately 60 single-family homes located along Cypress and Merritt Streets. The southwestern boundary of this Opportunity Area abuts Tembladero Slough, which is largely degraded, and agricultural lands further to the west. The location of this Opportunity Area adjacent to the Slough puts the area at continued risk from flooding.

A key objective for this area is to provide a range of housing in an integrated neighborhood. A mixture of housing types and prices will be provided in this area to meet the need for housing that is affordable to the local workforce. This Opportunity Area consists of 90 acres located immediately adjacent to the existing community [APNs 030-291-003-000 (2.21 acres), 030-291-004-000 (2.87 acres), 030-291-005-000 (7.51 acres), 030-291-006-000 (4.31 acres), 133-061-014-000 (30.09 acres), and 133-061-019-000 (44.29 acres)]. All these parcels are currently used for row crop production. The Community Plan allows for up to 380 new residential units, of which at least 249 units must be developed for very low income households, 67 units for low income households, and 28 units for moderate income households. The Cypress Opportunity Area includes several underlying ownerships but must be developed as a unified project.

The Community Plan designates certain areas for each type of housing density and also includes extensive park and open space areas located in the 100-year flood plan. The goal is

to create a healthy, attractive neighborhood that efficiently uses the valuable land resources with a mix of residential product types, densities and affordability levels. In order to achieve this goal, the Community Plan requires that a General Development Plan (GDP) be prepared and approved that covers the entire opportunity area. The GDP needs to specify land uses and housing product types, infrastructure, and parcelization along with conceptual architecture. The property owners have entered into a cooperative agreement to move forward with a development project. The property owners have entertained proposals from master developers; however, given the recent economy, a feasible real estate deal has not been achieved.

Figure 11: Castroville Land Use Plan

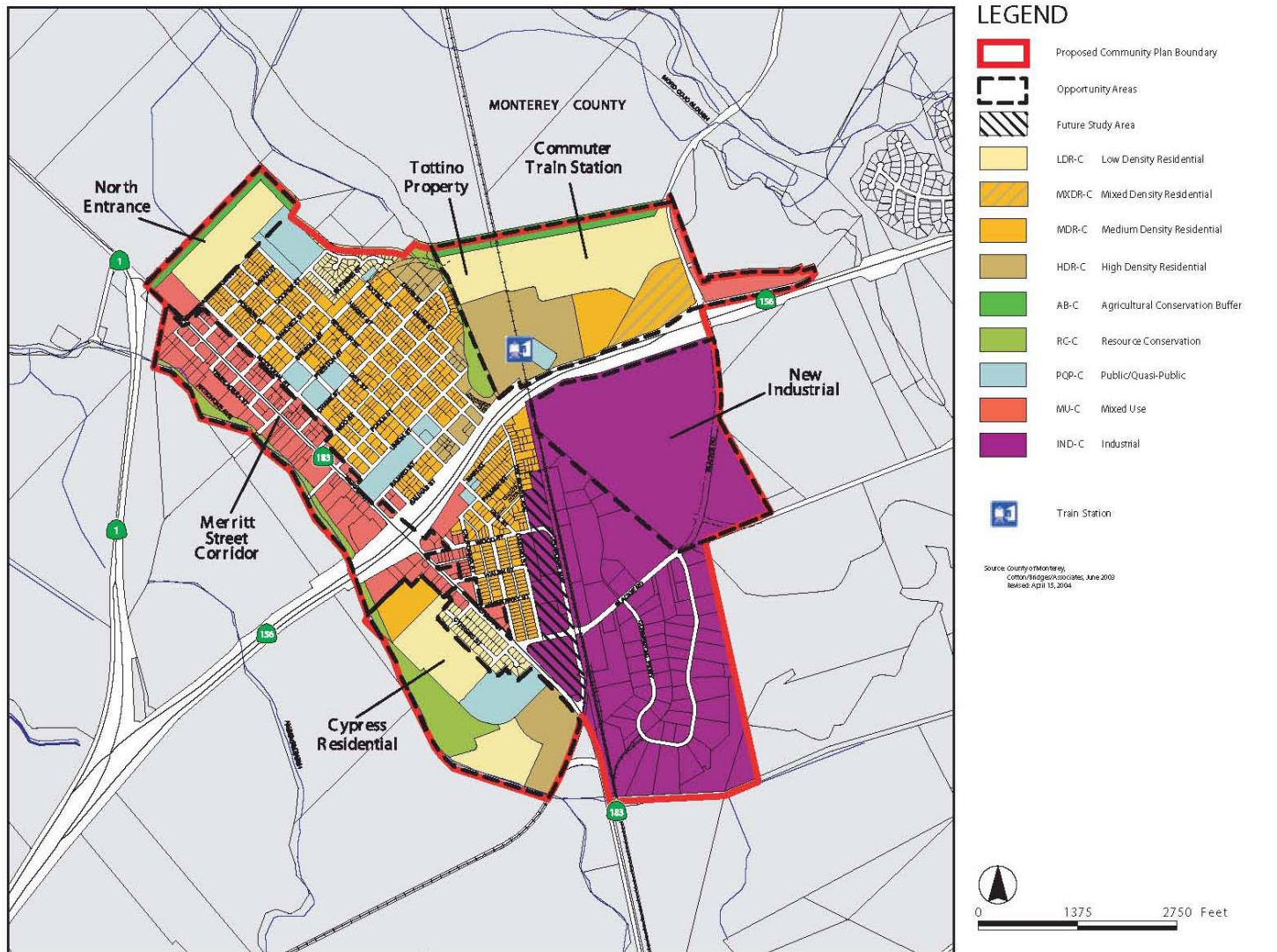


Figure 12: Castroville Community Plan Opportunity Areas

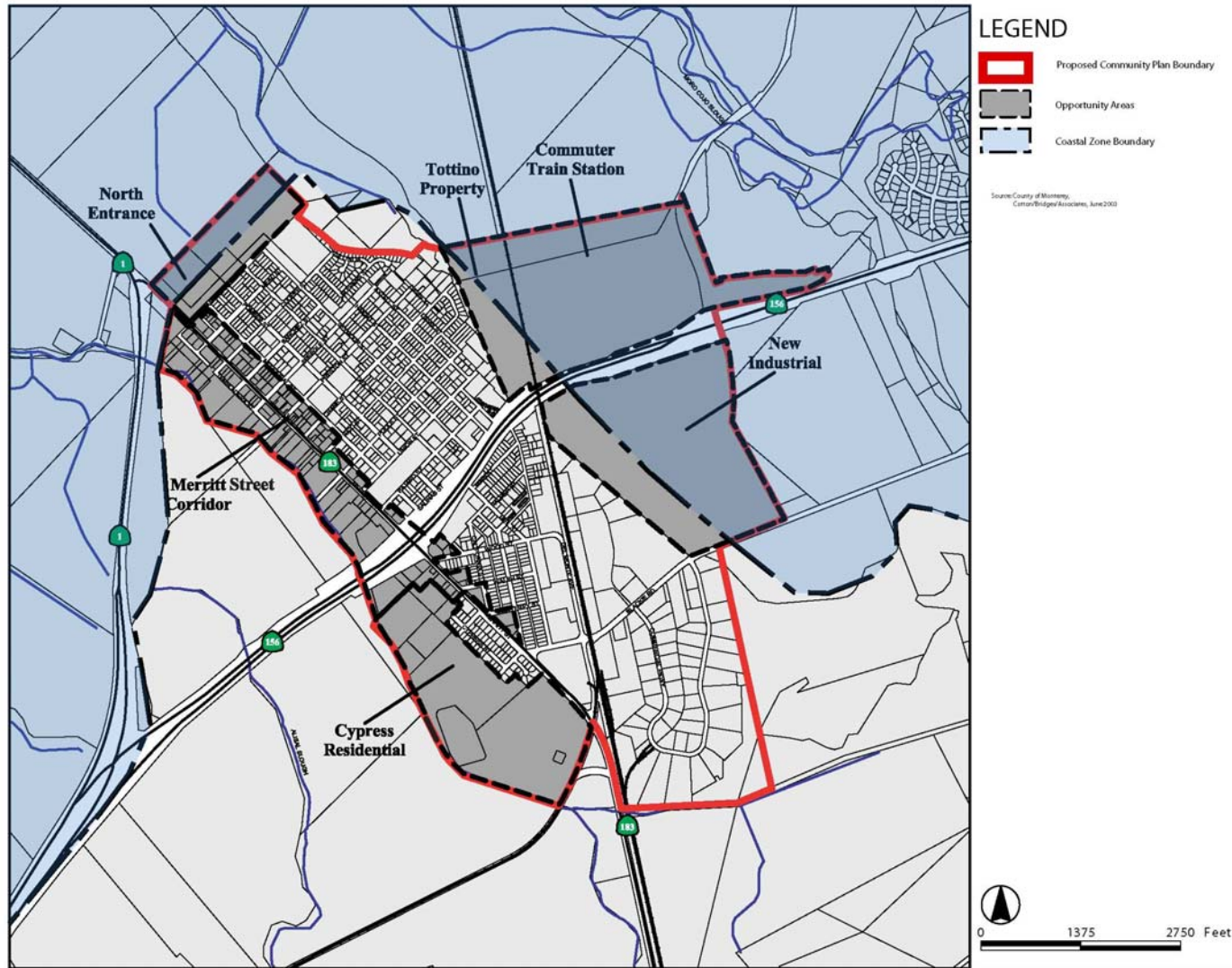
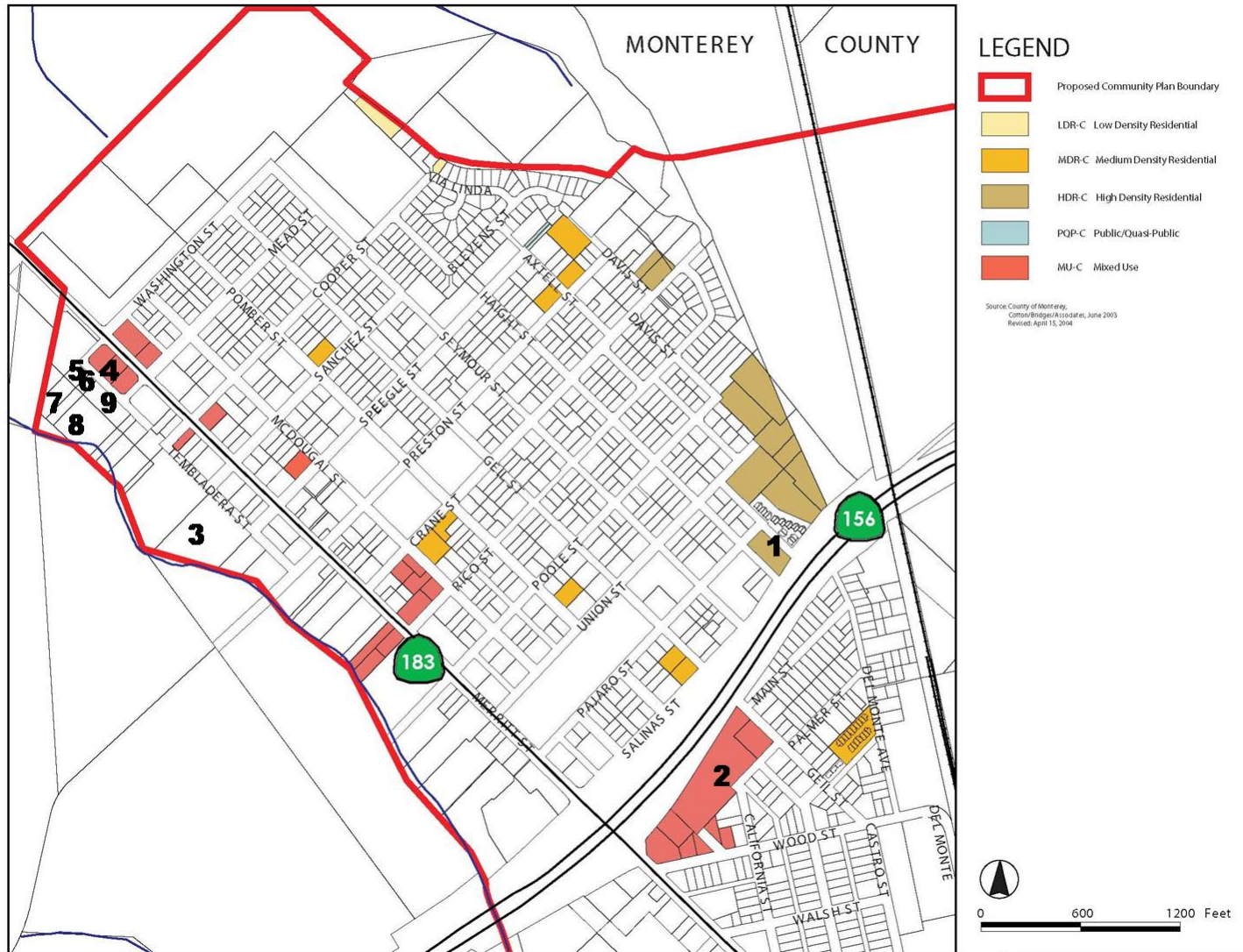


Figure 13: Castroville Community Plan Infill Sites



Castroville Blvd/ Highway 156 (Coastal Zone)

This site (No. 11) is in the North County Land Use Plan, Coastal zone. It is 44.81 acres zoned High Density Residential, 5 units per acre (HDR/5). Therefore the parcel has the potential of housing 224 units. Although the gross density calculations generate a potential of 224 units, the site does have constraints such as traffic circulation that may render a reduced amount of housing units.

This site is owned by CHISPA, which is in the process of developing an affordable housing project on this site. Preliminary proposal by CHISPA calls for 179 housing units (including 116 multi-family apartment units on 13 acres and 63 single-family homes on 29 acres.) CHISPA has not yet established an income distribution for the units. Conservative, the multi-family units are assumed to be affordable to lower income households while the single-family homes are assumed to be affordable to moderate income households.

Other High Density Residential Vacant Sites in the Central Salinas and South County Area Plans

Vacant High Density Residential sites are also available in several communities of the Central Salinas Area Plan and the South County Area Plan. In the Central Salinas Area Plan these vacant sites exist in the communities of Chualar, the Pine Canyon area outside of King City and in San Lucas. In the South County Area Plan, vacant sites exist in the communities of Bradley and San Ardo. Chualar is designated as a Community Area, while portion of the Pine Canyon area of King City, San Lucas, portions of Bradley and San Ardo are designated as Rural Centers, by the 2010 Monterey County General Plan. The General Plan directs growth primarily into Community Areas and secondarily into Rural Centers. Combined, these communities have approximately 22.5 acres of vacant land zoned High Density Residential with densities between 5 to 20 units per acre.

Sites Inventory for RHNA

The County is able to fulfill the majority of its RHNA with housing units constructed since January 1, 2014, and units approved/entitled in community and specific plan areas, such as East Garrison and Butterfly Village, and other subdivisions or projects. The remaining RHNA of 208 very low, low, and moderate income units can be accommodated in the adopted Community and Area Plans. These sites are presented in Table 42.

Table 42: Vacant and Underutilized Sites

Site # (APN)	Acres	Site Address	Owner	Existing Use	CP Land Use	Density (Mid-Range Density)	Max. Units	Potential Units at Mid-Range Density
Castroville Community Plan ¹								
Site 1 (030-093-002-000)	0.73	11299 Haight St	Ausonio Apartments LP	Vacant multi-family land	HDR	12-20 (16)	14	11
Site 2 (030-191-011-000)	3.63	11241 Moro Cojo St	Hambey Properties LP	This site is significantly underutilized with only two older single-family homes on a very large site. This property has a very narrow frontage and is not appropriate for commercial development.	MU	15-30 (22.5)	108	81
Site 3 (030-156-002-000)	3.17	Tembladera St btwn Sanchez & Speegle	Carlee Investments	This property is currently vacant. It has no frontage on Merritt Street, the main commercial street in this area and therefore is not likely to be developed as commercial development.	MU	15-30 (22.5)	95	71
Site 4 (030-142-004-000)	0.40	10241 Tembladera St	Oliver Kimmie	These three vacant properties are under one common ownership and are located near another affordable housing project.	MU	15-30 (22.5)	12	9
Site 5 (030-142-005-000)	0.40	Tembladera St btwn Meade & Washington	Oliver Kimmie		MU	15-30 (22.5)	11	8
Site 6 (030-142-006-000)	0.40	Tembladera St btwn Meade & Washington	Oliver Kimmie		MU	15-30 (22.5)	12	9
Site 7 (030-141-025-000)	0.62	Tembladera St btwn Cooper & Washington	Bertelli Louis	Vacant	MU	15-30 (22.5)	19	14
Site 8 (030-141-029-000)	1.80	Tembladera St btwn Cooper & Washington	Aladin Properties	Vacant	MU	15-30 (22.5)	54	41

Table 42: Vacant and Underutilized Sites

Site # (APN)	Acres	Site Address	Owner	Existing Use	CP Land Use	Density (Mid-Range Density)	Max. Units	Potential Units at Mid-Range Density
Site 9 (030-141-036-000)	0.91	Tembladera St btwn Cooper & Washington	Aladin Properties	Vacant	MU	15-30 (22.5)	27	20
Site 10 (030-291-003-000, 030-291-004-000, 030-291-005-000, 030-291-006-000, 133-061-014-000, and 133-061-019- 000)	91.28	Cypress Opportunity Area	Various	Row Crop Production	HDR	12-20	380	209 ²
North County Land Use Plan								
Site 11 (133-073-001-000, 133-073-002-000, 133-073-006-000, 133-073-007-000, 133-073-008-000)	44.81	Castroville Blvd/Hwy 156, Coastal Zone	CHISPA	Vacant	HDR/5	5-10	224	179 ³
Central Salinas Area Plan (Chualar, King City, and San Lucas Areas)								
Chualar Area								
Site 12 (145-161-087-000, 145-161-088-000, and 145-161-032- 000)	4.52	Chualar Community Area: Intersection of Grant St. and South St; Adjacent to State Highway 101 off of Grant St; 24742 Washington St	Various	Vacant	HDR/10	5-20	90	56
Site 13 (145-161-086-000)	1.36	Intersection of South St. and Washington St;	John S. Broome TRS ET AL	Vacant	HDR/10	5-20	27	17

Table 42: Vacant and Underutilized Sites

Site # (APN)	Acres	Site Address	Owner	Existing Use	CP Land Use	Density (Mid-Range Density)	Max. Units	Potential Units at Mid-Range Density
Site 14 (145-161-085-000)	1.17	Ag field behind the intersection of Lincoln St. and Adams St.	John S. Broome TRS ET AL	Vacant	HDR/10	5-20	23	14
<i>King City Area</i>								
Site 15 (221-155-021-000, 221-155-013-000)	3.62	Vacant property behind homes on Royal Dr, and adjacent to Royal Estates Park and Pine Canyon Creek	Various	Vacant	HDR/8	5-20	72	45
Site 16 (221-133-020-000)	1.38	Flag lot off of Pine Canyon Rd, King City; intersection with Pettie Rd.	Anita G. Barron & Maria de Los Angeles Avalos	Vacant	HDR/8	5-20	27	17
Site 17 (221-211-004-000, 221-211-006-000, 221-211-009-000, 221-211-005-000, 221-211-001-000, 221-211-013-000, 221-211-014-000, 221-211-007-000, 221-211-003-000, 221-211-008-000, 221-211-002-000, 221-211-011-000, and 221-211-012-000)	2.29	45369,75,85,95 Los Ositos Rd. 50701-09 Annie Lane	Morisoli Partnership	Vacant	HDR/8	5-20	45	28

Table 42: Vacant and Underutilized Sites

Site # (APN)	Acres	Site Address	Owner	Existing Use	CP Land Use	Density (Mid-Range Density)	Max. Units	Potential Units at Mid-Range Density
<i>San Lucas Area</i>								
Site 18 (231-024-010-000, 231-024-007-000, 231-024-011-000, 231-024-006-000, 231-024-005-000)	1.29	Fronting on Anita St., San Lucas	Various	Vacant	HDR/5	5-20	25	16
<i>South County Area Plan (Bradley and San Ardo areas)</i>								
<i>Bradley Area</i>								
Site 19 (424-351-052-000, 424-351-051-000)	1.91	Fronting on Dixie St., Between Monterey St. and Pleyto St, Bradley	Various	Vacant	HDR/20	5-20	38	23
Site 20 (424-351-064-000, 424-351-063-000, 424-351-065-000, and 424-351-062- 000)	1.15	Fronting on River St, Bradley	Jeffrey & Amelia Hertler	Vacant	HDR/20	5-20	23	14
<i>San Ardo Area</i>								
Site 21 (237-065-001-000)	1.10	Intersection of Jolon Rd. and Center Street, San Ardo	Gallagher Geraldine V TR	Vacant	HDR/20	5-20	22	13
Total	167.94						1,348	895

Notes:

1. The General Plan designation for the Castroville Community Plan area is Castroville Community Area. The County has developed zoning districts that correspond to the Castroville Community Plan land use designations (see Table 29).
2. Potential units in Cypress Opportunity Area is based on number of units required in the Plan.
3. Potential units on CHISPA-owned property is based on conception site plan by CHISPA.

Figure 14: Central Salinas Area Plan

Chualar



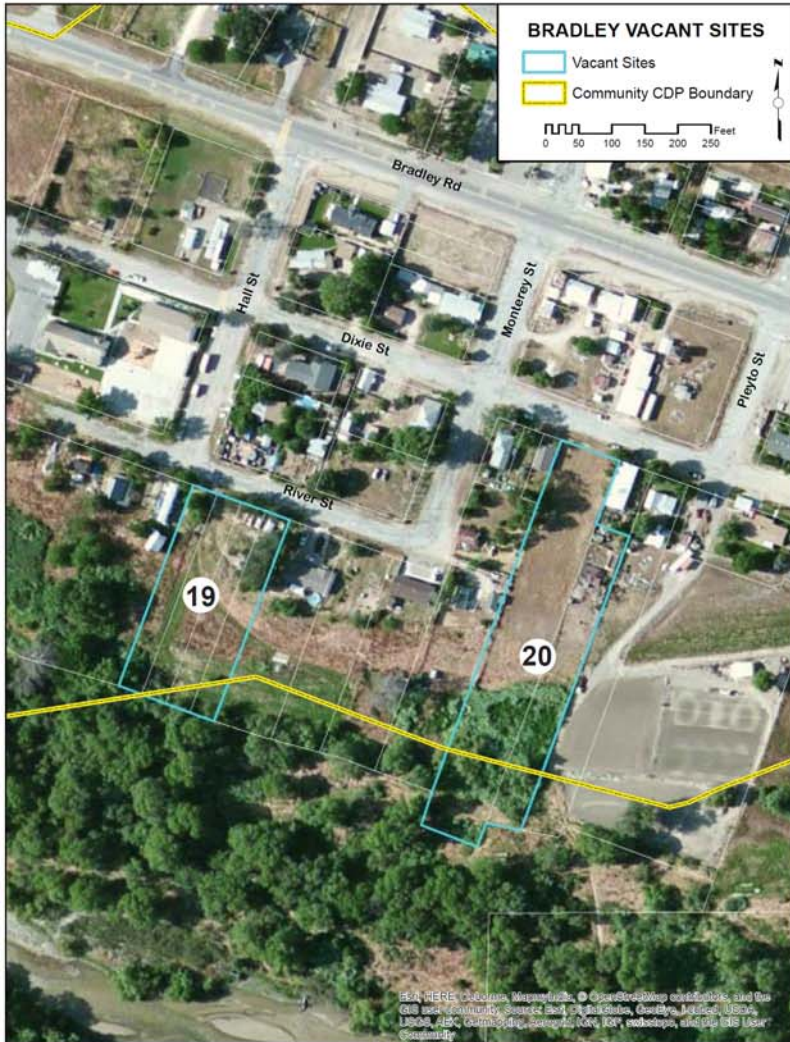
King City



San Lucas

Figure 15: South County Area Plan

Bradley



San Ardo



To accommodate the remaining RHNA, the County has identified eight vacant and one underutilized properties within the Merritt Street Corridor and the Infill Areas that present the greatest potential for development in the near-term. In addition, properties within the Cypress Opportunity Area also present opportunities for housing over the eight-year planning period of this Housing Element.

Within the Merritt Street Corridor and the Infill Areas, most of the identified sites are designed for Mixed Use (MU), permitting up to 30 units per acre. One parcel is designated for High Density Residential (HDR) at a density of 12 to 20 units per acre. In addition, the parcels in the Cypress Opportunity Area must include 209 units at a high density of 12 to 20 units per acre. At a maximum, these sites can achieve up to 732 units. For purposes of this Housing Element, conservative mid-range densities (16 units per acre for HDR and 22.5 units per acre for MU) were used to estimate the potential capacity. However, the County encourages the development of housing at the upper end of the permitted densities in order to promote efficient use of land within urbanized areas, preserving the rural and semi-rural character of areas outside the community planning areas. Nevertheless, even if developed at mid-range densities, eight of these sites identified will exceed the 20 units per acre density threshold established by State law as being feasible for facilitating the development of lower income housing in Monterey County.

Furthermore, sites in the Central Salinas Area Plan and South County Area Plan provide additional opportunities for high density residential development. Therefore, the vacant and underutilized properties can yield 895 units, adequate to accommodate the County’s remaining RHNA of 208 lower and moderate income units.

Table 43: Summary of Sites Inventory and Remaining RHNA

	Very Low	Low	Moderate	Above Moderate	Total
Remaining RHNA	148	54	6	---	208
Castroville					
HDR-C (12-20 du/ac)		220	---	---	220
MU-D (15-30 du/ac)		253	---	---	253
North County Land Use Plan (CHISPA Site)		116	63	---	179
Central County Area Plan		193	---	---	193
South County Area Plan		50	---	---	50
Surplus (Deficit)		630	57	---	687

The County previously explored the purchase of three parcels on Tembladera Street under common ownership for affordable housing. There has been interest expressed in the past by the development community to utilize the Hamby property for high density housing. The owner of 11299 Haight Street had previously submitted a concept for high density residential development. However, due to the economy, this concept has not been pursued. Given the current and prior interests in high density development on these parcels, they

present the greatest potential for near-term residential development in the Castroville Community Plan area.

4.2. Financial Resources

A. Affordable Housing Fund

The County has access to several other sources of funding for affordable housing. These include Inclusionary Housing In-Lieu Fees, Program Income and other State and Federal housing grants.

In order to utilize these funds most effectively, the County updated the “Housing Policy and Allocation Procedures Manual” in 2009. This Manual describes housing goals and policies, time frames, housing programs, and evaluation criteria. In 2012, the Board of Supervisors adopted the following priorities for the use of the Affordable Housing Fund:

- Support Economic Development Efforts
- Facilitate the Creation of New Affordable Rental Housing
- Facilitate the Creation and Rehabilitation of Housing for Special Needs Populations
- Complete Infrastructure and Community Facility Projects to Address Community Deficiencies
- Assist Qualified Households to Access Homeownership Opportunities
- Maintain and Enhance Existing Housing Programs to Protect Existing Affordable Housing
- Leverage New Funding Opportunities

For FY 2015-16, the County estimates \$975,000 may be available in housing funds (representing Inclusionary In-Lieu Fees, Program Income, and potential HOME grants). Various types of funding approaches are available through the allocation process, including:

- Over the Counter Loan and Grant Program
- Notice of Funding Availability (NOFA)
- Request for Proposals/Emerging Opportunities (RFP)

The processes identified above (Over the Counter, NOFA and RFP) provide funding resources, primarily to non-profit housing developers and providers. Funds can be awarded for a variety of uses including rental units, homebuyer units, and group homes.

B. Community Development Block Grant (CDBG)

In 2013, the County, along with the cities of Del Rey Oaks and Gonzales, established an Urban County in order to receive Community Development Block Grant (CDBG) funds directly from HUD. Prior to becoming an Urban County, the County had to apply

competitively to the State Department of Housing and Community Development (HCD) for CDBG funds. The Urban County status entitles these participating jurisdictions to receive CDBG funds from HUD annually. For FY 2015-2016, the Urban County anticipates receiving \$896,616 for the three participating jurisdictions. CDBG funds may be used for a variety of housing programs and services, including affordable housing development infrastructure and rehabilitation.

C. Other Funding Sources

In addition to the resources noted previously, there are other funding resources available for affordable housing development. These financial resources include private contributions (including foundations or trusts), semi-public agencies, and federal and state agencies. Listed below are some typical sources of funds used for affordable housing:

- State of California, Department of Housing and Community Development loan and grant programs
- California Housing Finance Agency financial assistance programs
- Federal/State Low Income Housing Tax Credits
- Federal Home Loan Bank, Affordable Housing Program
- Rural Housing Administration (Farmers Home Administration) Programs
- U.S. Department of Housing and Urban Development Programs

4.3. Administrative Resources

Through the Affordable Housing Fund allocation process, the County collaborates with various nonprofit housing developers to provide affordable housing for lower and moderate income households, and households with special needs through new construction, acquisition/rehabilitation, and preservation of at-risk affordable housing. Key nonprofit agencies include the following:

- **Housing Authority of the County of Monterey:** The Housing Authority administers the Housing Choice Voucher program for the unincorporated areas. In addition, the Housing Authority is actively pursuing affordable housing development, especially farm labor housing, through its developer arm - Monterey County Housing Authority Development Corporation. The Housing Authority owns and operates two farm labor housing complexes in the unincorporated areas: Castroville Farm Labor Housing and Chualar Farm Labor Housing. The Housing Authority is currently in the pre-development stage of the Castroville Farm Labor Housing replacement project. This project will result in a slight increase in the number of extremely low and very low income units available.
- **MidPen Housing:** MidPen is also an active nonprofit affordable housing developers in the Monterey Bay area. Recently, the County assisted MidPen in the development of Cynara Court, a mixed use development in Castroville providing affordable rental housing for lower income households. The County also assisted MidPen with the

Manzanita Project at East Garrison by providing technical assistance to receive NSP-1 funding.

- **Eden Housing:** Eden Housing recently acquired the properties formerly developed by South County Housing (SCH), a nonprofit community development corporation. Within the unincorporated areas, South County Housing has constructed the two-unit Brooklyn Street apartments, 19-unit Kents Court project, and 64-unit Nuevo Amanacer apartments, all in Pajaro. In conjunction with Eden Housing, SCH is completing the redevelopment of 44 units at the Camphora Farm Labor Camp near Soledad.
- **CHISPA:** CHISPA is yet another active nonprofit affordable housing developer in Monterey County. In the past, the County has assisted CHISPA in the development of the 33-unit affordable ownership/self-help housing in San Lucas and 50-unit Moro Cojo single-family self-help housing. The project is in North Monterey County outside of Castroville. The County has also entered into a Memorandum of Understanding with CHISPA to develop the Phase II affordable housing component of East Garrison on the former Fort Ord, which will result in 65 multi-family apartments for lower-income families. CHISPA recently completed the Sea Garden Apartments in Castroville, which includes 58 apartments for extremely low, very low, and low income families.
- **Interim, Inc.:** This nonprofit organization provides supportive services and affordable housing for persons with psychiatric disabilities. It provides a range of housing options throughout the County. The County has provided assistance to Interim over the past 10 years for the development and rehabilitation of affordable housing to serve special needs individuals. Specifically, it operates Shelter Cove, a transitional housing facility for 36 residents located in the former Fort Ord, Sunflower Gardens, a transitional housing unit project in East Salinas, and Rockrose Gardens, a recently completed 20-unit supportive housing project in Marina.

5. Housing Plan

This section of the Housing Element contains the goals, policies, and programs the County intends to implement to meet its quantified objectives and address a number of important housing-related issues through the 2015-2023 planning period. The Housing Plan builds upon the identified County's housing needs, constraints on residential development, and resources available in order to address housing needs. The following major issues are identified:

- Make more effective use of already developed areas through the reuse development and intensification of residential areas, conversion of commercial and other land uses to mixed-use development, and rehabilitation of existing housing stock.
- Direct new residential development to unincorporated Community Areas where adequate and available community services and infrastructure are available or are planned.
- Encourage the development of a variety of housing types such as accessory dwelling units, multiple family dwelling units, single room occupancy units, as well as housing above retail as a means of meeting the needs of all economic segments of the County.
- Continue relationships with non-profit organizations that provide assistance to special needs households.

To make adequate provisions for the housing needs of all economic segments of the County and to be consistent with statutory requirements, the Housing Plan includes goals, policies and programs that aim to:

- Conserve, preserve, and improve the condition of the existing affordable housing stock [California Government Code Section 65583(c)(4 & 6)];
- Assist in the development of housing for low and moderate income households [California Government Code Section 65583(c)(2)];
- Identify adequate sites to encourage the development of a variety of types of housing for all income levels [California Government Code Section 65583(c)(1)];
- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing [California Government Code Section 65583(c)(3)]; and
- Promote housing opportunities for all persons [California Government Code Section 65583(c)(5)].

Goals are statements of community desires, which are broad in both purpose and aim, but are designed specifically to establish direction. Policies provide specific standards and/or end statements for achieving a goal. Essentially, goals represent desired outcomes the County seeks to achieve through the implementation of policies.

Further articulation of how the County will achieve the stated goals is found in the programs. Programs identify specific actions the County will undertake toward putting each goal and policy into action. Each program relates to one or more goals and policies and may overlap the various issue areas.

Quantified objectives identified in particular programs are estimates of assistance the County will be able to offer, subject to available financial and administrative resources. A summary of quantified objectives follows the goals, policies, and programs (Table 44 on page 144).

5.1. Conserve, Preserve, and Improve the Existing Supply of Housing

Conserving and improving the housing stock helps maintain investment in the community and keeps existing housing affordable. While the majority of housing in Monterey County is in good condition, some of the older neighborhoods show signs of deterioration. Older housing is often energy inefficient, sapping financial resources that could be directed towards maintenance, upkeep and contributing to global climate change. Market conditions have constrained the supply of rental housing and have reduced incentives for landlords to maintain clean and safe properties. Foreclosures have also threatened the stabilization of some neighborhoods. Preventing these problems from occurring and addressing them when they do occur, protect the safety and welfare of residents and assist in meeting housing needs.

Goal H-1: Assure the quality, safety, and habitability of existing housing, promote the continued high quality of residential neighborhoods, preserve all types of affordable housing developments, and conserve energy.

Policies:

- Policy H-1.1** Encourage housing rehabilitation efforts in Community Areas where the housing stock is most in need of rehabilitation.
- Policy H-1.2** Encourage conservation of existing housing stock through rehabilitation, while also assuring that existing affordable housing stock and historic structures are not lost.
- Policy H-1.3** Promote energy efficiency through mixed use development, site planning and landscaping techniques, and “green” construction.
- Policy H-1.4** Work with property owners and nonprofit housing providers to preserve lower income housing at risk of converting to market rate.

Implementation:

H-1.a Preservation of Existing Rental Affordable Units

No housing projects are considered at risk of converting to market-rate housing. However, the County will continue to monitor the status of affordable housing projects. In the unlikely event that projects become at risk, the County work to preserve the affordable projects to the extent feasible. Specifically, the County will:

- Monitor the status of at-risk units annually by maintaining contact with the property owner(s).
- Solicit interest and participation of nonprofit housing developers to acquire and preserve at-risk units.
- Work with property owner(s) intending to opt out of the affordability covenants to ensure tenants receive adequate notice.
- Work with potential purchasers, educate tenants of their rights, and assist tenants to pursue other housing options, within 60 days of notice of intent to convert at-risk units to market rate rents.

Objectives/Timeline: Preserve nine at-risk affordable housing units.

Responsible Party: Economic Development Department

Funding Source: HOME, Inclusionary Housing Funds

Related Policies: H-1.4

H-1.b Foreclosure and Credit Counseling

Poor economic conditions and predatory lending practices have contributed to a significant increase in foreclosures throughout the County. Not only have foreclosures had an impact on households that have lost their homes, the concentration of foreclosures in certain areas has contributed to destabilization of neighborhoods. In the past, the County has provided foreclosure and credit counseling to Monterey County households utilizing CDBG and NSP funds. The NSP program has expired and CDBG funds are limited. The County will work to identify and pursue additional funding sources to reinstate this program.

Objectives/Timeline: Annually explore funding sources available at the state and federal levels to reinstate this program.

Responsible Party: Economic Development Department, Non-profit Organizations.

Funding Source: CDBG and other funding sources as available

Related Policies: H-1.2

H-1.c Energy Conservation

The County will continue to promote energy conservation to reduce housing utility costs and carbon emissions consistent with the Global Warming Solutions Act (AB 32) through the following actions:

- Continue to implement the recently adopted Green Building Ordinance, Countywide Sustainability Program, and Municipal Climate Action Plan (MCAP).
- Continue to implement state building standards (Title 24 of the California Code of Regulations) regarding energy efficiency in residential construction.
- Continue to pursue the development of a Community Climate Action Plan and continue participation in a regional feasibility study related to Community Choice Aggregation.
- Continue to require and support incorporation of green building practices into future affordable housing projects.
- Continue to review proposed developments for solar access, site design techniques (including clustered development), and use of landscaping that can increase energy efficiency and reduce lifetime energy costs without significantly increasing housing production costs.
- Provide access to information on energy conservation and financial incentives (tax credit, utility rebates, etc.) through public information to be provided at the County's public counter, on the County's web site, at public libraries and community centers.
- Continue to support solar energy projects for lower income single family homes through CDBG funding.
- Encourage weatherization of existing buildings.
- Promote mixed use development in Community Areas and Rural Centers near activity centers and transit routes to reduce vehicle trips and transportation energy consumption.

To oversee these efforts, the Board of Supervisors created the Committee on Alternative Energy and Environment. This Committee works with staff in developing recommendations for the Board of Supervisors concerning policies and action programs for long-term environmental sustainability in the County.

This committee is charged with:

- Ensuring compliance with the California Global Warming Solutions Act of 2006 (Assembly Bill 32) and other state or federal laws governing the reduction of greenhouse gas emissions;
- Addressing opportunities for and obstacles to the implementation of alternative energy generating sources such as wind and solar;
- Ensuring the reduction of emissions in transportation; and

- Ensuring opportunities are pursued for enhancing the environmental resources in Monterey County.

Objectives/Timeline: Reduce energy consumption and carbon emissions throughout the planning period. Assist in energy conservation improvements for five homes annually.

Responsible Party: Resource Management Agency

Funding Source: Responsible Department Funds

Related Policies: H-1.4

H-1.d Preservation of Affordable Housing

The County continues to suffer from the loss of affordable housing (both for-sale and rental housing) due to factors such as demand exceeding supply and market conditions. As housing prices and rents continue to escalate in the region, affordability of the County's existing housing stock is diminishing rapidly.

Objectives/Timeline: Initiate discussions in 2016 to study options for the retention of affordable housing.

Responsible Party: Resource Management Agency; Economic Development Department

Funding Source: Responsible Department Funds

Related Policies: H-1.2

5.2. Assist in the Development of Housing

Providing a range of housing types and affordability levels is essential for a healthy community and necessary to meet the housing needs for all economic segments of the community. Due to high land and development costs and strong demand for housing in Monterey County, affordable housing cannot be developed for lower and moderate income households without assistance. Governmental incentives and technical assistance can increase opportunities for the development of affordable units. The County also supports the development of housing affordable to the general workforce, including those earning middle incomes, and encourages employers and other organizations to assist with the production of housing units needed for their employees. All of these efforts have required a partnership between the public and private sectors. The County will continue to play a leadership role in actively seeking out and promoting additional funding opportunities for affordable housing and encouraging the private sector to provide a wide range of housing types at varying levels of affordability.

Goal H-2: Assist in the provision of housing that meets the needs of all socioeconomic segments of the County.

Policies

- Policy H-2.1** Plan new residential development to ensure a range of housing types, prices, and sizes are available to meet the varied needs of Monterey County households, including housing for seniors, people with disabilities, homeless, large households, and farmworkers.
- Policy H-2.2** Address the housing needs of special populations and extremely low income households through a range of housing options, including emergency shelters, transitional housing, supportive housing and single-room occupancy units.
- Policy H-2.3** Continue to explore opportunities to create accessible and adaptable housing units within new multi-family housing projects.
- Policy H-2.4** Support the development of housing for large households by encouraging rental developments to include a minimum percentage of units with three or more bedrooms.
- Policy H-2.5** Assist developers with design alternatives that integrate housing into existing neighborhoods.
- Policy H-2.6** Provide planning and technical assistance to entities that are involved in the development and construction of affordable housing.
- Policy H-2.7** Assure consistent application of the Inclusionary Housing Ordinance.
- Policy H-2.8** Review the Inclusionary Housing Ordinance periodically to ensure the Ordinance responds to market conditions, with the objective of continuing to meet the County’s affordable housing goals.
- Policy H-2.9** Support the development of housing affordable to the general workforce of Monterey County and encourage employers and other organizations to assist with the production of housing units needed for their employees.
- Policy H-2.10** Continue to provide incentives for developers that provide housing that is affordable to lower and moderate income households, the general workforce, and households with special needs.
- Policy H-2.11** Support private sector partnerships to increase the supply of farmworker housing.

- Policy H-2.12** Leverage available County funding sources with State, federal, and private funding assistance to achieve the maximum amount of affordable housing.
- Policy H-2.13** Assist in infrastructure and public facility improvements that support existing and new affordable housing.
- Policy H-2.14** Support and enhance homeownership capacity as well as improved rental opportunities for County residents.
- Policy H-2.15** Periodically review and revise the Housing Policy and Allocation Procedures Manual to ensure that funding assistance priorities and award criteria are in line with current housing needs.

Implementation

H-2.a Affordable Housing Project Assistance

This program provides grants or loans to qualified projects that benefit the provision of affordable housing, generally through a Notice of Funding Availability (NOFA) process. Applications for funding assistance are reviewed by the Monterey County Housing Advisory Committee (HAC), which provides input necessary to formulate project funding recommendations. In recent years, the County has provided assistance for several new affordable housing projects including Sunflower Gardens, Cynara Court, the Sea Garden Apartments, Camphora Farm Labor Camp, Manzanita Place Apartments, Rockrose Gardens, and Geil Street Apartments. Assistance has included grant and/or loan subsidies for acquisition of land, pre-development activities through Over-the-Counter (OTC) Grants, land use entitlement processing, infrastructure improvements, and construction costs. However, with the elimination of the Redevelopment Agency, the County has limited funding available for future affordable housing projects. During the 2015-2023 planning period, the County will continue to assist projects that contain a high percentage of affordable rental housing and serve special needs populations. Consistent with the 10 percent target of all assisted households as extremely low income households, the County will allocate at least 10 percent of the Affordable Housing Funds for projects that benefit extremely low income households.

- Objectives/Timeline:* Assist 80 lower and moderate income rental housing units annually, of which 20 are dedicated to extremely low income housing units over the eight-year planning period.
- Responsible Party:* Economic Development Department
- Funding Source:* Inclusionary Housing Funds, Program Income, Local, State, and Federal Grants
- Related Policies:* H-2.2, H-2.6, H-2.9, H-2.10, H-2.11, and H-2.12

H-2.b Farmworkers and Agricultural Employees Housing

Agribusiness is a primary economic engine for the region and, as a result, the County has a significant population of farm and agricultural workers. Employers struggle to find decent housing for farmworkers that is affordable and located conveniently close to worksites and residential services. According to a needs assessment on farmworker housing in Monterey County, most farmworkers in the County are year-round residents and require affordable family housing. In recognition of this critical issue, the County has classified farmworkers as special needs in regard to affordable housing.

In 2008, the County provided land use entitlements and \$25,000 to South County Housing (SCH) to conduct a feasibility study for a potential project to redevelop the existing Camphora Farm Labor Camp located near the City of Soledad. The project consists of 44-dilapidated market-rate rental units that are primarily occupied by farmworkers. The purchase was completed in October of 2010. In November of 2014, SCH began demolition of the existing the facility and construction of a new affordable rental housing project.

In addition, the County assisted MidPen Housing Corporation (MidPen) with an affordable rental project located in downtown Castroville. Located on two separate sites, Cynara Court provides a total of 58 (57 excluding the manager's unit) rental units for low and very low income households. 15 of the units are reserved for farmworkers.

The County is also assisting MidPen with the acquisition and rehabilitation of the Geil Street Apartments in Castroville. This 11-unit project will save existing affordable housing, some of which is occupied by farmworkers.

The County will continue to work with non-profit developers and employers to develop innovative housing solutions for farmworkers and agricultural employees and identify and pursue all potential funding sources and assist owners and developers in applying for funding.

Objectives/Timeline: Assist employers with providing 40 lower income farmworker housing units over eight years. Specifically, work to achieve 10 of the 40 units as extremely low income. On an ongoing basis, coordinate with nonprofit developers and employers to identify appropriate sites and funding sources for farmworker housing. Through the NOFA process, continue to provide funding support for farmworker housing using the Affordable Housing Fund. Support applications for farm housing grants when the proposed projects are consistent with the County's General Plan.

Responsible Party: Economic Development Department

Funding Source: HOME Funds, State and Federal Grants

Related Policies: H-2.1, H-2.6, H-2.8, H-2.9, H-2.10, and H-2.11

H-2.c Extremely Low Income and Special Needs Individuals and Households

Supplying housing and supportive services for special needs groups is a significant challenge. Not only are these groups typically extremely low income, but they often require specially designed housing and supportive services such as counseling, medical condition monitoring, and access to public services. The County will use available funding and technical assistance to support the efforts of local non-profit agencies that provide direct housing assistance to extremely low income households, including the homeless, elderly, people with disabilities (including those with developmental disabilities), large households, and single-parent households. The County has previously assisted with the development of the Sunflower Gardens Supportive Housing Project, which serves 23 very low income adults with mental disabilities; the Rockrose Gardens project, which serves 20 very low income adults with psychiatric disabilities; and the 200-unit Pacific Meadows Senior Housing Project. The County also participates in a collaborative workgroup to develop a supportive housing work plan, with the goal of identifying the need for supportive housing services in specific areas of the County and exploring funding opportunities that meet the identified need. The County will continue to assist in the development of housing projects for special needs populations, primarily in partnership with local non-profit organizations. The County will also continue to remain involved in the MSHA funding for the County.

Objectives/Timeline: Assist 20 extremely low income individuals and households in new or expanded residential care facilities, emergency shelters, transitional housing, supportive housing, or SRO facilities over eight years.

Responsible Party: Economic Development Department, MCHD, non-profit organizations

Funding Source: Proposition 63 funds, MSHA, State and Federal Grants

Related Policies: H-2.1, H-2.2, H-2.6, and H-2.9

H-2.d Homebuyer Assistance Programs

The County has struggled with the implementation of the Downpayment Assistance Program. The effectiveness of the program has been constrained by State funding program limitations related to maximum sales price (and housing quality standards). In December 2008, the County was awarded a CDBG Planning and Technical Assistance (PTA) grant to prepare a housing study to develop a more effective Downpayment Assistance Program. Completed in 2010, the study examined the current housing stock and current income levels in the County and identified funding sources available to match the need of County residents. From this, a new Downpayment Assistance Program was developed and approved by the Board of Supervisors in 2010. However, due to the economic downturn and cash investors scooping up many foreclosed single family homes for all cash, low income buyers were unable to compete in the marketplace. The HOME funds awarded to the County were returned to the

State because of the County's inability to use the funds due to the inability of applicants to get into escrow on the purchase of single family homes.

The County recognizes the need for homebuyer assistance. The County continues to operate a First Time Homebuyer Program, using HOME program income. Three loans have been issued over the last three years.

Lower and moderate income households in the unincorporated areas also have access to homebuyer programs offered by the California Housing Finance Agency (CalHFA) and the Golden State Finance Authority (GSFA)¹⁶. The following programs are offered by CalHFA:

- **Mortgage Credit Certificates:** The MCC Tax Credit is a federal credit which can reduce potential federal income tax liability, creating additional net spendable income which borrowers may use toward their monthly mortgage payment. This MCC Tax Credit program may enable first-time homebuyers to convert up to 20 percent of their annual mortgage interest into a direct dollar for dollar tax credit on their U.S. individual income tax returns.
- **The CalPLUS Conventional Program:** This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalPLUS Conventional is fixed throughout the 30-year term. The CalPLUS Conventional is combined with a CalHFA Zero Interest Program (ZIP), which is a deferred-payment junior loan of three percent of the first mortgage loan amount, for down payment assistance.
- **California Homebuyer's Downpayment Assistance Program (CHDAP):** This program offers a deferred-payment subordinate loan in the amount of three percent of the purchase price or appraised value, whichever is less, to be used for down payment and/or closing costs.

Monterey County residents can apply for CalHFA loans through local loan officers who have completed training for these programs. CalHFA maintains a hotline and website to help residents identify local loan officers. First-time homebuyers must attend a homebuyer education course either online or in-person through NeighborWorks America or any HUD-approved housing counseling agencies.

GSFA also offers two programs for homebuyers:

- **GSFA Platinum Downpayment Assistance Program:** This program provides downpayment and closing costs assistance to low and moderate income households (up to 140 percent AMI), currently in the form of a

¹⁶ The Golden State Finance Authority (GSFA) was formerly known as the California Rural Home Mortgage Finance Authority - Homebuyers Fund (CRHMFA-CHF).

non-repayable grant, up to five percent of the loan amount. The program is not limited to first-time homebuyers.

- **GSFA Mortgage Credit Certifications:** The MCC Tax Credit is a federal credit which can reduce potential federal income tax liability, creating additional net spendable income which borrowers may use toward their monthly mortgage payment. This MCC Tax Credit program may enable first-time homebuyers to convert 20 percent of their annual mortgage interest into a direct dollar for dollar tax credit on their U.S. individual income tax returns.

Objectives/Timeline: Continue to offer a local first-time homebuyer program. Continue to provide information on other available homebuyer assistance programs (such as the CalHFA and GSFA programs) on County website. Promote CalHFA and GSFA programs to local real estate community to encourage their participation in the programs.

Responsible Agency: Economic Development Department

Funding Sources: State and Federal Grants, Program Income, HOME, CalHFA, and GSFA

Related Policies: H-2.9 and H-2.13

H-2.e Housing Choice Vouchers

The Housing Choice Voucher Program is a federally funded program that provides rental assistance to very low income families, seniors, people with disabilities and other individuals for the purpose of securing decent affordable housing. Participants who receive vouchers search for their own housing, which may include single-family homes, townhouses, and apartments, or even the family's present residence. The Housing Choice Voucher Program is administered by the Housing Authority of Monterey County (HAMC). The County will continue to support the Housing Authority's efforts to expand funding for this program, disseminate public information, and promote participation by rental property owners.

Objectives/Timeline: Support Housing Authority of Monterey County efforts to provide vouchers to very low income individuals and families annually. (At least 75 percent of the vouchers are required to be for extremely low income households pursuant to HUD regulations.)

Responsible Agency: Housing Authority of Monterey County

Funding Sources: Section 8

Related Policies: H-2.13

H-2.f Inclusionary Housing

The current Monterey County Inclusionary Housing Ordinance (County Code Chapter 18.40) stipulates, in part, that:

- 20 percent of new residential development of three or more units/lots must meet the requirements of the Ordinance;
- Developments of three to four units/lots can pay an in-lieu fee instead of providing an Inclusionary unit; and
- Developments of five or more units/lots will provide Inclusionary Units and, depending on the size of the development, Inclusionary Units will be affordable according to the required percentage distribution to very low, low and moderate-income households.

The County has had an Inclusionary Housing program since 1980 that has resulted in the direct production of over 300 affordable units. The program was most recently amended in 2011 (Ordinance 5175) to clarify certain regulations and procedures to improve the program and to establish fees for services. Annually, the County will continue to review its Inclusionary Housing Ordinance to ensure that the program responds to market conditions and continues meeting the County’s affordable housing goals. The County anticipates revisiting the Inclusionary Housing Ordinance to ensure consistency with the General Plan and reflect market conditions. As necessary and appropriate, the County will amend the Inclusionary Housing Ordinance to enhance the effectiveness of the Ordinance in addressing the County’s housing needs for all income groups.

The County may also use inclusionary housing funds from time to time to buy back inclusionary units with expiring deed restrictions at risk of foreclosures or from owners opting out of the program, and resale the units to income-qualified households, as the opportunity presents itself.

Objectives/Timeline: Facilitate the development of 10 affordable inclusionary housing units annually.
Responsible Agency: Economic Development Department
Funding Sources: Program Funds
Related Policies: H-2.7 and H-2.8

H-2.g Housing Policy and Allocation Procedures Manual

Funding for affordable housing projects, rehabilitation programs, first time homebuyer assistance, and supportive services for special needs households and individuals is guided by the Housing Policy and Allocation Procedures Manual. The Manual was most recently updated in October 2009 to better reflect the needs of the community. However, with the elimination of redevelopment in California and the depressed housing market, limited funding is available in the Affordable Housing Fund and the County has suspended its rehabilitation programs.

Objectives/Timeline: Periodically review and update the Housing Policy and Allocation Procedures Manual as necessary.
Responsible Agency: Economic Development Department

Funding Sources: Inclusionary Funds
Related Policies: H-2.14

5.3. Provide Adequate Sites for a Variety of Housing Types

A major element in meeting the housing needs of all segments of the County is the provision of sites that are appropriate for and adequate to accommodate all types, sizes and prices of housing. Persons and households of different ages, types, incomes and lifestyles have a variety of housing needs and preferences that evolve over time and in response to changing life circumstances. Providing an adequate supply and diversity of housing accommodates changing housing needs of residents. To provide adequate housing and maximize use of limited land resources and infrastructure, the County will direct new housing development to Community Areas that can be served with regional infrastructure and are in close proximity to job locations and services.

Goal H-3: Provide suitable sites for housing development which can accommodate a range of housing by type, size, location, price, and tenure that achieves an optimal jobs/housing balance, conserves resources, and promotes efficient use of public services and infrastructure.

Policies

- Policy H-3.1** Ensure that there is sufficient developable land at appropriate densities with adequate infrastructure to accommodate the remaining RHNA of 208 new very low, low and moderate income units in the period 2015-2023.
- Policy H-3.2** Place the first priority for planning for residential growth in Community Areas near existing or planned infrastructure to ensure conservation of the County's agricultural and natural resources.
- Policy H-3.3** Require that new housing units be planned using densities and housing prototypes that will assure that each area has a mixture of housing prices. Specifically, 50 percent of housing within new Community Areas shall be developed at an average density of 10 units to the acre or higher, with a minimum density of seven units or more. Such requirements shall be consistently carried forth into development standards and conditions of project approval.
- Policy H-3.4** Blend new housing into existing residential neighborhoods within established Community Areas, reflecting a character and style consistent with the existing areas and providing a diverse mix of price levels and unit types.
- Policy H-3.5** Facilitate construction of affordable units through implementation of Community and Specific Plans.

- Policy H-3.6** Consider the needs of the whole community when preparing Community and Specific Plans and ensure that infrastructure is phased with housing production.
- Policy H-3.7** Work to achieve balanced housing production proportional to the job-based housing demand in each region of the unincorporated areas.
- Policy H-3.8** Continue to explore collaboration with the cities to prepare growth strategies encouraging the development of a range of housing types within and adjacent to cities and near jobs in order to assure that housing will be available for all segments of the population.
- Policy H-3.9** Encourage future regional fair share allocation processes to take into account the location of jobs and the need for housing unit distribution that reflects the wages being paid within each area.
- Policy H-3.10** Ensure that any future development adjacent to or near the railroad/light rail right of way is planned with the safety of the rail corridor in mind.

Implementation

H-3.a Infrastructure Coordination and Development

The County encourages unincorporated Community Areas that are primarily residential to be developed to their fullest through infill development and conversion of low density uses to higher density residential or mixed-use developments. The potential for intensification of existing Community Areas is considered in the development of Community Plans.

The County will continue to identify and assist in the construction of infrastructure and public facilities that protects, preserves, and enhances existing housing and provides expanded infrastructure and public facilities to support new affordable housing in Community Areas and Areas of Development Concentration. Specific actions to be taken during the planning period include, but are not limited to:

- Providing funding support for water, wastewater, and drainage improvements;
- Supporting and assisting service providers in the preparation of applications for potential funding from existing resources (i.e., CDBG) and new sources (Federal and State Economic Stimulus funding) to fund infrastructure and public facility projects;
- Coordinating with water and wastewater service providers to prioritize water and sewer capacity for affordable housing developments pursuant to SB 1087; and
- Providing water and sewer providers in the County with a copy of the adopted Housing Element.

Objectives/Timeline: Coordinate infrastructure and public facility improvements and service delivery to facilitate the development of housing in Monterey County.

Responsible Agency: Economic Development Department, RMA-Public Works

Funding Source: CIP, Inclusionary Housing Fund, CDBG

Related Policies: H-3.6 and H-3.7

H-3.b Community and Specific Plans

Over the past decade, the County has been developing planning documents for various unincorporated Community Areas and Areas of Development Concentration. A primary goal has been to create livable communities that respect the historic rural character of the County while providing a range of housing opportunities with appropriate public amenities, services, and facilities. The following Community and Specific Plans have been in development in recent years.

- **Castroville:** The Community Plan for Castroville was adopted in April of 2007 for the non-coastal zone areas. The areas within the coastal zone require an amendment to the County's Local Coastal Program (LCP). The County also processed a Zoning Code (Title 21-Inland area) Amendment in 2010 that incorporates the Community Plan land use classifications, development standards, and design guidelines for non-coastal areas. When fully adopted, the Castroville Community Plan would have a total capacity of 1,655 units. However, the County is not currently pursuing certification of the coastal portion of the Community Plan area at this time. For this Housing Element planning period, vacant and underutilized properties in the Merritt Street, Infill, and Cypress Opportunity Areas can potentially accommodate 473 new units.
- **East Garrison:** The Fort Ord Redevelopment Project Area and Redevelopment Plan were adopted by the County and Redevelopment Agency in 2002. In 2005, the East Garrison Specific Plan Vesting Tentative Map, Disposition and Development Agreement, and Development Agreement were approved by the County. The Specific Plan provides for 1,470 new housing units in conjunction with commercial uses and public amenities. The project approvals require 20 percent Inclusionary units and 10 percent Workforce level II units to accommodate a portion of the County's RHNA for the planning period. In 2010, the development was foreclosed and subsequently purchased by a new developer. The successor agency to the Redevelopment Agency continues to work with the new developer on implementation of the Disposition and Development Agreement. As of 2014, the first phase of public infrastructure improvements and affordable rental housing has been completed and the second phase of infrastructure improvements is being finalized.

- **Butterfly Village:** The revised Rancho San Juan Specific Plan and the Butterfly Village Combined Development Permit, as amended by an Administrative Project Amendment on July 30, 2008, provides for a range of residential densities and housing types within a 671-acre area with capacity for 1,147 units. Residential units include a range of densities from large estate lots to attached or mixed use units at 20 dwelling units per acre. The Specific Plan allows clustering, which may result in higher densities in specific areas.
- **Moss Landing:** The County is in the process of updating the Moss Landing Community Plan as a component of the existing North County Land Use Plan. The Moss Landing Community Plan is primarily focused on non-residential development and job creation. Future job creation could benefit county residents in the North County Area by allowing them to access better paying jobs and housing. The Plan is currently in the process of being revised to reflect comments made at a community workshop held in April 2015.

Community or Specific Plans will eventually be developed and implemented for other unincorporated areas designated in the 2010 General Plan to accommodate additional growth, including the Pajaro and Chualar Community Areas. Currently, the preparation of the Pajaro Community Plan is on hold pending resolution of flood control issues. The 2010 General Plan also includes policies related to the provision of affordable housing within these communities. The County will continue to ensure that future Community and Specific Plans have adequate residential capacity to accommodate the RHNA.

Objectives/Timeline: Pursue the General Development Plan for the Cypress Opportunity Area in Castroville Community Plan within this Housing Element planning period. Continue to work with the developers of East Garrison and Butterfly Village to implement Specific Plans throughout the planning period. Continue the development of Community Plans for the Pajaro, Chualar, and Moss Landing Community Areas.

Responsible Agency: RMA-Planning

Funding Source: RMA-Planning Funds

Related Policies: H-3.1, H-3.2, H-3.3, H-3.4, H-3.5, and H-3.6

H-3.c Adequate Sites for RHNA

The County's remaining Regional Housing Need Allocation (RHNA) for the 2015-2023 planning period is 208 lower and moderate income units. The County intends to accommodate the RHNA primarily by directing new residential growth, especially higher density residential and mixed uses, into Community Areas, and secondarily, Rural Centers. This strategy will maximize agricultural and natural resource conservation and infrastructure efficiencies. The County will monitor the inventory of land available for residential development through development and implementation of Community and Specific Plans and Capital

Improvement and Financial Plans to ensure continued consistency with RHNA objectives.

Objectives/Timeline: As part of the development of future Community and Specific Plans for Community Areas and Capital Improvement and Financing Plans for Rural Centers, ensure that an adequate inventory of vacant and underutilized residential and mixed use sites is available to accommodate the County's remaining and future RHNA. Monitor the sites inventory annually to assess the County's continued ability to facilitate a range of residential housing types. Provide inventory of vacant and underutilized sites and promote lot consolidation opportunities to interested developers throughout the planning period.

Responsible Agency: RMA-Planning

Funding Source: RMA-Planning Funds

Related Policies: H-3.1 and H-3.5

5.4. Remove Governmental Constraints

Pursuant to State law, the County is obligated to address, and where legally possible, remove governmental constraints affecting the maintenance, improvement and development of housing. Removing constraints on housing development can help address housing needs in the County by facilitating the provision of a variety of housing types and lowering development costs.

Goal H-4: Reduce or remove government constraints to housing production and opportunity when feasible and legally permissible.

Policies

Policy H-4.1 Periodically review the County's regulations, ordinances, and procedures to ensure they do not unduly constrain the production, maintenance, and improvement of housing; revise as appropriate.

Policy H-4.2 Balance the need to protect and preserve the natural environment, conserve existing neighborhoods and communities, and maintain high quality public services with the need to provide additional housing and employment opportunities.

Policy H-4.3 Offer regulatory incentives and concessions for affordable housing, such as relief from development standards, density bonuses, or fee waivers where deemed to be appropriate.

Policy H-4.4 Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Policy H-4.5 Accommodate the housing needs of people with disabilities through flexibility in rules, regulations, and design standards that can enhance accessibility.

Implementation

H-4.a Zoning Ordinances and Permit Processing

The County made a number of amendments to Title 21 in 2011 to mitigate governmental constraints identified in the previous 2009-2014 Housing Element. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.

- **Density Bonuses and Incentives:** In accordance with State law, developers of qualifying affordable housing and senior housing projects are entitled a density bonus up to 35 percent over the otherwise maximum allowable residential density under the applicable zoning district and at least one concession or incentive. In addition, the recently adopted AB 2222, which took effect in January 2015, added new requirements to the State's density bonus provisions relating to replacement units and extended affordability control. The Inland Zoning Code (Title 21) would need to be further amended to incorporate changes to the Density Bonus and Incentives chapter in order to be consistent with State law. The Coastal Zoning Code (Title 20) has been revised to make the necessary revisions to incorporate AB2222's requirements. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.
- **Second Dwelling Units:** The County amended Title 21 in 2011 to include provisions for accessory dwelling units. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.
- **Farm/Agricultural Worker Housing:** Title 21 was amended in 2011 to include revised definitions for agricultural worker and employee housing as well as provisions for agricultural employee housing and employee housing according to the requirements of the State Employee Housing Act. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.
- **Residential Care Homes:** Title 21 was amended in 2011 to accommodate licensed residential care homes. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of

Supervisors in December 2015, as certified by the California Coastal Commission.

- **Emergency Shelters:** Title 21 was amended in 2011 to include provisions for the development of homeless shelters. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.
- **Transitional and Supportive Housing:** The County amended Title 21 in 2011 to include revised definitions and provisions for transitional and supportive housing. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission. The County will review Titles 20 and 21 in 2016, and as appropriate, make revisions to ensure transitional and supportive housing is similarly regulated as a residential use in all zones that permit residential uses (including Farmland, Permanent Grazing, and Rural Grazing zones).
- **Definition of “Family”:** The County amended the definition of family in Title 21 in 2011 to ensure that the Ordinance regulates land use types but not its users. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.
- **Reasonable Accommodation:** The County amended Title 21 in 2011 to include a formal process for requesting and granting reasonable accommodations. Amendments to Title 20, the coastal portion of the Zoning Ordinance, were adopted by the Board of Supervisors in December 2015, as certified by the California Coastal Commission.
- **Use Permit (UP) requirement for Multi-Family Housing:** Currently, the County requires a UP process for multi-family housing development that exceeds 10 units per acre in the non-coastal areas (Title 21). The County may consider an amendment to remove the UP requirement for multi-family residential development.

Objectives/Timeline: If amendment to Title 21 regarding the removal of the UP requirement for multi-family housing is considered, this will be completed within two years of the Housing Element adoption. This amendment would help to remove governmental constraints on the provision of housing in Monterey County by streamlining permit processing procedures and facilitate the provision of housing for special needs and extremely low income households.

Responsible Agency: RMA-Planning

Funding Source: RMA-Planning Funds

Related Policies: H-4.1, H-4.3, H-4.4, H-4.5 and H-4.6

5.5. Promote Housing Opportunities for All Persons

The County recognizes the importance of extending equal housing opportunities for all persons, regardless of race, religion, sex, family status, marital status, ancestry, national origin, color, age, physical or mental disability, sexual orientation, creed, source of income, or any other arbitrary factor.

Goal H-5: Ensure that all households have equal access to housing without discrimination.

Policies

- Policy H-5.1** Promote and enforce fair housing and equal opportunity laws throughout the unincorporated areas.
- Policy H-5.2** Support fair housing service providers in Monterey County to ensure that residents are aware of their rights and responsibilities regarding fair housing.
- Policy H-5.3** Provide equal access to housing and supportive services to meet the special needs of seniors, people with disabilities (including developmental disabilities), single parents, large households, farmworkers, and the homeless.
- Policy H-5.4** Encourage representatives from all economic and special needs segments of the community to participate in the planning process.

Implementation

H-5.a Fair Housing

The County currently supports the following fair housing service providers and markets their availability on the County website:

- Legal Services for Seniors
- Project Sentinel

Objectives/Timeline: Include information on County's website and develop written material as needed in 2016. Continue marketing efforts throughout the planning period. Continue to distribute fair housing information at public counters and community locations. Continue to refer questions and complaints regarding fair housing to the appropriate fair housing service providers and monitoring agencies.

Responsible Party: Economic Development Department

Funding Source: CDBG

Related Policies: H-5.1, H-5.2 and H-5.3

H-5.b Non-Profit Housing Assistance Programs

Support the efforts of local non-profits that provide direct housing assistance to lower income Monterey County households. The County will continue to market the availability of these programs through written materials (e.g. brochures, flyers, etc.), on the County's web site and at neighborhood and community centers.

Objectives/Objective: Continue to support non-profit housing development and market the availability of the County to provide the following assistance.

Responsible Party: Non-Profits

Funding Source: CDBG, General Fund

Related Policies: H-5.3 and H-5.4

H-5.c Homeless Services

Economic conditions combined with the lack of suitable rental housing have threatened the stabilization of existing neighborhoods and resulted in an increase in homelessness in Monterey County. The County provides financial assistance on an annual basis (through its CDBG program) to a number of local non-profit agencies that offer services to the homeless.

Objectives/Timeline: Continue to allocate CDBG funds to service providers that provide assistance to the homeless through the annual budgeting process. Provide assistance to 2,000 homeless persons through partnerships with various non-profit organizations and social service agencies.

Responsible Party: Economic Development Department, non-profit organizations.

Funding Source: CDBG

Related Policies: H-5.3

5.6. Summary of Quantified Objectives

Table 44 summarizes the County’s objectives in housing production, preservation, and assistance based on the level of funding anticipated. Program objectives are not cumulative as some overlap between programs can be expected given limited funding.

Table 44: Quantified Objectives

	Extremely Low	Very Low	Low	Moderate	Above Moderate			Total
					Work Force I	Work Force II	Other	
New Construction								
RHNA Less Constructed ¹	374		244	282	466			1,366
Affordable Rental Housing	25	25	30	---	---	---	---	80
Special Needs Housing	30	10	20	---	---	---	---	60
Inclusionary Housing	---	10	10	10	25	25	0	80
Rehabilitation								
Owner	---	---	---	---	---	---	---	---
Rental	---	---	---	---	---	---	---	---
Preservation (At-Risk Units)	---	9	---	---	---	---	---	9

Note 1: RHNA Objectives in this table represent RHNA for the planning period minus the units that have already been constructed, but include units that have been approved but not yet constructed, and remaining RHNA that needs to be addressed with sites inventory.

Appendix A: Outreach Efforts

Housing Advisory Committee Meetings

November 19, 2014

A total of 13 members of the public were present at the meeting, including representatives from MidPen Housing, the Housing Authority of the County of Monterey (HACM), Housing Resource Center (HRC), New Horizons Community Services, Interim, Inc., Housing Choices Coalition, Monterey County Social Services, Franciscan Workers of Junipero Serra, and the City of Salinas. The following provides a summary of the comments received:

- Housing for persons with disabilities is needed. HRC has a housing coordinator who focuses on children with disabilities. Housing for veterans with disabilities is also an issue.
- The provision of transitional and supportive housing should be addressed in the Housing Element.
- Many property owners do not offer reasonable accommodation.
- Rising rents in the County have made housing increasingly unaffordable. Many voucher recipients are unable to find rental housing and the cost is higher than the voucher level.
- HACM commented that funding from HUD has been stagnant or reduced in recent years.
- A suggestion was made that the County should work with Hartnell College to provide construction training to students by building units for the County. Also, the County should look at building tiny houses for the homeless.
- Affordable housing is needed as well as funding for it.
- Public funding does not include funds for administration.
- It was suggested that those with disabilities and veterans should be a focus of housing efforts.

July 8, 2015

The County's Housing Advisory Committee (HAC) reviewed the Draft Housing Element on July 8, 2015. One member of the public, representing CHISPA, was present at the meeting and provided the following comments:

- CHISPA supports the strategy to work with agricultural employers to provide housing for their employees. CHISPA is working to provide additional affordable housing but they cannot build enough to address the need.
- CHISPA also supports the housing project in Pebble Beach.
- CHISPA owns a 44-acre site in the coastal portion of the Castroville Community Plan area. This site has been zoned for high density residential since the 1980s and would

not require an amendment to the Local Coastal Plan to accommodate affordable housing. CHISPA is pursuing a project at this location.

- CHISPA also suggested reviewing the term of affordability which is now in perpetuity.

In addition HAC members also provided comments on the Housing Element:

- The County's in-lieu fee for the inclusionary housing requirement has not been updated since 2000. The fee is set too low to adequately compensate the County for constructing affordable units off site. In general, an affordable unit costs approximately \$300,000 per unit but the in-lieu fee is significantly below what is needed to build an affordable unit. The County should reevaluate its Inclusionary Housing Ordinance and the in-lieu option.
- The County's design guidelines add to the cost of construction. Private developers cannot make housing affordable when they are required to meet the design guidelines.
- There appears to be a trend of mobile home parks closing and converting to other uses. The County should explore programs to preserve mobile home parks as an affordable housing resource, such as rent control for mobile home parks, and assistance for park improvements and rehabilitation of individual homes. (Staff noted that the drastic change in number of mobile homes could also partly be a result of the changes in the Census Bureau's methodology in collecting data.)
- The County has also lost some inclusionary housing units to foreclosure. Actions should be taken to preserve these affordable units. (Staff indicated that the County is using funds from the in-lieu fees to buy back the foreclosed units, rehabilitate the units, and resell them to households on the County's waiting list of applicants for inclusionary units, when possible and when funds are available.)
- The County should take a more active role in the Housing Choice Voucher program. (Staff clarified that the Voucher program is administered by the Housing Authority. Staff assists in disseminating information but the County has no direct involvement in the program. However, the Housing Authority has a development arm - Monterey County Housing Authority Development Corporation (MCHADC). MCHADC can apply to the County for funding for affordable housing projects.)

Written communications were received from the Coalition of Homeless Service Providers for input into the Consolidated Plan. These comments are also applicable to the Housing Element and have been incorporated into the discussions on homeless issues in the unincorporated areas.

Planning Commission Study Session

July 29, 2015

A representative from CHISPA provided technical corrections to the Housing Element and requested inclusion of a CHISPA-owned site in the residential sites inventory. These comments are incorporated into the Draft Housing Element. CHISPA also encouraged the County to conduct addition community outreach for the Housing Element.

Outreach List

Agencies and organizations on the following pages were invited to the Housing Advisory Committee Meeting in November 2014 to provide input on housing needs.

Kate McKenna, AICP, Executive Officer
Local Agency Formation Commission
132 W. Gabilan St, Suite 102
Salinas, CA 93901

Teresa Sullivan, Executive Director
Alliance on Aging of Monterey County
247 Main St
Salinas, CA 93901

Rev. Jose Medina
Apostolic Assembly
P.O. Box 787
Gonzales, CA 93926

Gail Garcia, President
Blind & Visually Impaired Center
225 Laurel Avenue
Pacific Grove, CA 93950

Jose Padilla, Executive Director
California Rural Legal Assistance, Inc.
3 Williams Road
Salinas, CA 93905

Diana Carillo, Regional Director
Center for Employment Training
421 Monterey St.
Salinas, CA 93901

Elsa Quezada, Executive Director
Central Coast Center for Independent
Living
318 Cayuga St., Suite 208
Salinas, CA 93901

Kim Keefer, Executive Director
Central Coast HIV/AIDS Services
P.O. Box 1931
Monterey, CA 93942

Citizenship Project
931 E. Market St
Salinas, CA 93905

Steven J. Packer, President/CEO
Community Hospital of the Monterey
Peninsula - The Recovery Center
23625 Pacific Grove-Carmel Hwy
Monterey, CA 93942

Larry Imwalle, Executive Director
Action Council of Monterey Bay
295 Main St., Suite 300
Salinas, CA 93901

Sherry Williams, Regional Director
Alzheimer's Association - Monterey
County
21 Lower Ragsdale Dr.
Monterey, CA 93940

Daniel Alejandro, Executive Director
Barrios Unidos Salinas
683 Fremont St.
Salinas, CA 93905

Bridge Restoration Ministry
P.O. Box 113
Pacific Grove, CA 93950

Casa de la Cultura
225 Salinas Road, 4A
Watsonville, CA 95076

Juan Uranga, Executive Director
Center for Community Advocacy
22 West Gabilan Street
Salinas, CA 93901

Cesar Lara, Executive Director
Central Coast Citizenship Project
931 E. Market St
Salinas, CA 93905

Alfred Diaz-Infante
CHISPA, Inc
295 Main St., Suite 100
Salinas, CA 93901

Katherine Thoeni, Executive Officer
Coalition of Homeless Services
Providers
Martinez Hall 220 12th Street
Marina, CA 93933

Robin McCrae, Executive Director
Community Human Services, JPA
P.O. Box 3076
Monterey, CA 93942

Bob McGregor, President
Active Seniors, Inc.
100 Harvest St.
Salinas, CA 93901

Timothy Duncan, Chief Executive
Director
American Red Cross, Monterey Chapter
Eighth Ave. at Dolores St. P.O. Box AR
Carmel, CA 93921

Phyllis Meagher, Executive Director
Beacon House
P.O. Box 301
Pacific Grove, CA 93950

Richard Stedman, President
Breathe California Central Coast
971 N. Main Street, Suite 7A,
Salinas, CA 93906

Terrie Lacino, Executive Director
Catholic Charities - Diocese of
Monterey
1705 Second Ave.
Salinas, CA 93905

Alan McKay, Executive Director
Central California Alliance for Health
339 Pajaro Street, Suite E
Salinas, CA 93901

Central Coast Energy Services
P.O. BOX 2707
Watsonville, CA 95077

Max Cuevas, MD
Clínica De Salud Del Valle De Salinas
440 Airport Blvd
Salinas, CA 93905

Dan Baldwin, President and CEO
Community Foundation of Monterey
County
2354 Garden Road
Monterey, CA 93940

Vicki Nelson, Executive Director
Compassionate Care Alliance
P.O. Box 1785
Monterey, CA 93942

Michelle Bronson, Executive Director
Deaf & Hard of Hearing Center, Inc.
339 Pajaro Street Suite B
Salinas, CA 93901

Kevin J. Gerber, President/CEO
Episcopal Senior Communities
2185 N. California Blvd., Suite 575
Walnut Creek, CA 94596

Jeff Oberdorfer, Executive Director
First Community Housing
75 East Santa Clara Street, Suite 1300
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Appendix B: Review of Past Accomplishments

The following table reviews the County’s achievements under the various housing programs adopted in the 2009-2014 Housing Element. The effectiveness and continued appropriateness of each program is evaluated. This evaluation forms the basis of developing the new Housing Plan for the 2015-2023 Housing Element. Table B-2 provides a summary of the County’s progress toward addressing its RHNA for the previous Housing Element.

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
Goal H-1: Assure the quality, safety, and habitability of existing housing, promote the continued high quality of residential neighborhoods, preserve at-risk affordable housing developments, and conserve energy.			
H-1.a	<p>Housing Rehabilitation Program The County’s Housing Rehabilitation Program is divided into two categories: owner-occupied home rehabilitation and rehabilitation of rental units that are subject to long-term affordability restrictions.</p>	<ul style="list-style-type: none"> - Rehabilitate an average of five owner-occupied lower-income units and 20 renter-occupied lower-income units annually. - Work to achieve 10 percent of the rental units to extremely low income households. - Include information on County’s website and develop written material to advertise the program. 	<p>This program is typically funded with new grants, and HOME and State CDBG Program Income. In recent years, funding and staff resources that could be devoted to this program have been severely constrained, especially with the elimination of redevelopment in California.</p> <p>Since 2009, the County has rehabilitated 23 owner-occupied lower-income units. Two of the households assisted were extremely low-income households.</p> <p>In FY 2013, the County became an entitlement jurisdiction to receive CDBG funds directly from HUD. As part of the County FY 2013 allocation, the County allocated \$121,738 to assist two low income households with paying their assessment for the construction of an annexation to the water system in the Oakridge and Via Del Sol areas.</p> <p>In FY 2015, the County provided \$561,503 in CDBG and former RDA funds to Mid-Peninsula Housing Coalition (MidPen) to rehabilitate 11 affordable units at Geil Street Apartments; and \$21,000 to GRID Alternatives to fund the installation of solar</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>power to seven low income families.</p> <p>The County's former RDA also provided funding in the amount of \$325,000 for South County Housing, a non-profit housing developer, to undertake a feasibility study and purchase the Camphora Farm Labor Camp located near Soledad in southern Monterey County. The project consists of 44-dilapidated market rate rental units that are primarily occupied by farmworkers. The purchase was completed in October of 2010. The County has also contributed \$959,000 through State CDBG funding for the pay down of Seller Acquisition Notes and water system improvements. The onsite water storage and distribution system improvements were completed in 2014.</p> <p>Continued Appropriateness: Currently, other than annual HUD CDBG entitlements, there is no funding available for this program and the County is not accepting applications for assistance. A modified version of this program is included in the 2015-2023 Housing Element.</p>
H-1.b	<p>Mobile Home Park Preservation The County will assist mobile home park residents in funding applications for repairs or acquisition programs through the State or other funding resources.</p>	<ul style="list-style-type: none"> - Preserve 3,169 existing mobile homes. - Maintain contact with property owners and monitor status of mobile home parks. - When feasible, work with tenants to preserve mobile parks - Conduct survey of existing mobilehome park residents and owners and determine the feasibility of establishing a mobilehome rent stabilization program in 2010/2011. 	<p>According to the State Department of Finance, as of January 2014, there were 2,745 mobile homes in the unincorporated area, a loss of 424 mobile homes.</p> <p>In 2011, the County's former Redevelopment and Housing Office (RHO) surveyed a number of jurisdictions that currently have mobile home rent control ordinances in place. A number of challenges were identified associated with adopting and implementing an ordinance. According to the staff of the jurisdictions surveyed, in many cases rent stabilization has led to situations where some of the park owners that are subject to these ordinances only do the minimum amount of maintenance necessary to meet State standards. This has often resulted in a</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>decline in the condition of the park and, in some cases, has created blight. In addition, a legal challenge of an ordinance is likely from existing mobile home park owners. Numerous jurisdictions have incurred significant legal expenses in order to defend their ordinances. Based on this research, the County has decided against establishing a rent stabilization program.</p> <p>Continued Appropriateness: Mobile homes remain an important source of affordable housing for County residents. A modified version of this program is included in the 2015-2023 Housing Element.</p>
H-1.c	<p>Preservation of Existing Affordable Units The County will work with property owners, interest groups and the State and federal governments to conserve its affordable housing stock.</p>	<ul style="list-style-type: none"> - Preserve 11 at-risk very low income affordable housing units. 	<p>The County successfully preserved eleven at-risk affordable units, of which five are rented to very low income households, at Geil Street Apartments. In 2014, the County awarded \$161,503 in CDBG funds and \$400,000 in Housing Successor Agency funds to MidPen Housing for the preservation of the Geil Street Apartments. Funds will assist in the acquisition and rehabilitation of the project.</p> <p>Continued Appropriateness: This program continues to be appropriate and will be updated and included in the 2015-2023 Housing Element.</p>
H-1.d	<p>Tenant Relocation and Homeless Assistance (TRHA) Program (aka "Soft Landing") TRHA is conceived to be a collaborative, Countywide program that will offer a flexible set of services customized to each household's need, including one-time relocation costs, short- or medium-term rental assistance, case management</p>	<ul style="list-style-type: none"> - Adopt the program in 2009. - Refer 100 households for assistance annually (including 10 extremely low income households). - Expand inventory of relocation housing units to 50 by 2014. 	<p>In 2009, the County was awarded an HPRP grant of \$1.6 million aimed at preventing homelessness. Part of the funding was reserved for housing tenants who were displaced due to County code enforcement actions. The County reserved nine units at the Kents Court Swing Housing facility in Pajaro to provide temporary housing. By 2014, two families have been assisted through this program.</p> <p>Redevelopment Housing Set-Aside, Neighborhood Stabilization Program (NSP), and Homeless Prevention and Rapid Re-</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
	<p>services, legal services, and other forms of assistance necessary for housing stabilization.</p>		<p>Housing Program (HPRP) funds are no longer available to fund this program. However, in FY 2013, the County became an entitlement jurisdiction to receive CDBG funding directly from HUD. The County has provided funding to the Mobile Outreach Services Team (MOST) to provide items such as food, blanket, toiletries, and other basic personal items to the homeless. MOST also provides information and referral, along with basic case management, to help the homeless access shelters and permanent housing. MOST also provides both medical and mental health services to the homeless.</p> <p>In FY 2013, under the County's new CDBG program, the County provided funding for Rancho Cielo to construct a transitional living village for at-risk youth. This facility provides a safe campus for at-risk youth while they learn important independent living and employment skills that would allow them to transition to permanent housing. The funding assisted in the construction of one house with a total of six beds. The program was also funded in conjunction with the Youth Build program that provides training in construction skills for the youth. Construction of the one house funded by CDBG was completed in November 2014.</p> <p>Continued Appropriateness: Funding for this program is no longer available. This program is not included in the 2015-2023 Housing Element. However, the 2015-2023 Housing Element includes a new program to address funding for homeless services.</p>
H-1.e	<p>Foreclosure and Credit Counseling Provide counseling to current homeowners who are behind or at risk of becoming behind on their mortgage payments.</p>	<ul style="list-style-type: none"> - Provide foreclosure prevention and credit counseling services to 150 homeowners annually. - Assist 29 lower and moderate income households to purchase homes through 	<p>In 2008, the County was awarded CDBG funds to provide foreclosure counseling. This program was available until 2012. A total of 400 persons were assisted, 287 of which were low income and 113 were moderate income. Households were also assisted with credit counseling through an NSP funded program.</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
		the NSP program.	<p>In 2009, the County was awarded NSP1 funds in the amount of \$2,140,714 by the State of California. The funding was used to purchase, rehabilitate, and resell 21 foreclosed units to very-low, low and moderate income households. The grant was implemented in cooperation with the Cities of Gonzales, Greenfield, King City, Marina, Seaside and Soledad through a Memorandum of Understanding (MOU). The County was also awarded NSP3 funds in the amount of \$1,284,794 directly from HUD. This funding was used to purchase, rehabilitate, and resell 2 foreclosed units to HOPE Services/Housing Choices Coalition, a nonprofit agency, for rental to one extremely low and one very low income households which include a developmentally disabled family member.</p> <p>Continued Appropriateness: This program continues to be appropriate; however, funding for both programs has been exhausted. Should funding become available in the future, this program will be reinstated.</p>
H-1.f	<p>Energy Conservation Continue to promote energy conservation to reduce housing utility costs and carbon emissions consistent with the Global Warming Solutions Act (AB 32).</p>	<p>- Reduce energy consumption and carbon emissions throughout the planning period.</p>	<p>In 2009, the County received funding in the form of an Energy Efficiency and Conservation Block Grant (EECBG) to prepare green ordinances and energy efficiency policies, a Greenhouse Gas Inventory and Tracking System, and a public energy efficiency education program. The County has also initiated a Countywide Sustainability Program to align the various initiatives to achieve energy reductions and access available programs and funding. A part of that effort is the development of a Community Climate Action Plan and continuing participation in a regional feasibility study related to Community Choice Aggregate, which continued in 2014.</p> <p>In August 2014, CaliforniaFIRST, a program that helps</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>homeowners pay for home energy and water efficiency projects along with renewable energy investments, launched. CaliforniaFIRST uses the residential Property Assessed Clean Energy (PACE) financing method. This allows homeowners to secure upfront funding for home efficiency projects, which they repay through a 20 year special line item on their property taxes—instead of traditional consumer credit. Operated under the auspices of the California Statewide Communities Development Authority (CSCDA), CaliforniaFIRST is available through a partnership with 17 counties, including Monterey County.</p> <p>Additionally, the County awarded CDBG funds in October 2014 for the installation of solar energy systems on seven houses owned by low income families.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-1.g	<p>Green Building Initiative Explore policies and standards that could be put into place to encourage and/or require green construction practices.</p>	<p>- Provide educational materials to prospective developers and develop recommendations for incorporating “green” practices by end of 2011.</p>	<p>In 2013, the County adopted a Green Building Ordinance and the Municipal Climate Action Plan (MCAP). Educational materials, including a website and materials related to available programs and funding, have been prepared for the Ordinance, the MCAP, and the Countywide Sustainability Program.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element as part of the Energy Conservation Program.</p>
<p>Goal H-2: Assist in the Development of Housing Assist in the provision of housing that meets the needs of all socioeconomic segments of the County.</p>			
H-2.a	<p>Affordable Housing Project Assistance This program provides grants or loans to qualified projects that benefit</p>	<p>- Assist 50 lower and moderate income rental housing units annually. Specifically, work to achieve five extremely low income housing units</p>	<p><i>Sea Garden (formerly known as Axtell Apartments):</i> The County’s former RDA entered into a funding agreement with CHISPA, a non-profit housing developer, in the amount of \$2.3 million for the development of the Sea Garden Apartment</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
	<p>the provision of affordable housing. Funding for individual projects is obtained through County sponsored programs, State and Federal housing programs, and/or redevelopment set-aside revenue.</p>	<p>annually.</p>	<p>project. Competed in the fall of 2013, the project provides 58 units of affordable housing for low and very low income households in Castroville.</p> <p><i>Camphora Farm Labor Camp:</i> The County's former RDA provided funding in the amount of \$325,000 for South County Housing (SCH), a non-profit housing developer, to undertake a feasibility study and purchase the Camphora Farm Labor Camp located near Soledad in southern Monterey County. The project consists of 44-dilapidated market rate rental units that are primarily occupied by farmworkers. The purchase was completed in October of 2010. In November of 2014, SCH began demolition of the existing the facility and construction of a new affordable rental housing project. The County also contributed \$959,000 in State CDBG funding for the pay down of acquisition Seller notes and water system improvements.</p> <p><i>Cynara Court:</i> The County assisted MidPen Housing Corporation, a non-profit housing developer, with an affordable rental project located in downtown Castroville. The former RDA provided \$2.77 million in direct funding assistance between June of 2008 and July of 2010. in addition to providing staff assistance to obtain the required land use entitlements. Located on two separate sites, Cynara Court provides a total of 57 rental units for low and very low income households. Fifteen of the units are reserved for farmworkers.</p> <p>Manzanita Place Apartments opened in the fall of 2013. This project includes 65 rental inclusionary housing units in East Garrison (former Fort Ord), all of which are affordable to very low- and low-income households. The County provided technical assistance for this project, which resulted in a \$10 million NSP1</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>award.</p> <p>In 2014, the County awarded \$161,503 in CDBG funds and \$400,000 in Housing Successor Agency funds to MidPen Housing for the preservation of the Geil Street Apartments. Funds will assist in the acquisition and rehabilitation of the project.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-2.b	<p>Farmworkers and Agricultural Employees Housing The County will continue to work with nonprofit developers and employers to develop innovative housing solutions for farmworkers and agricultural employees and identify and pursue all potential funding sources and assist owners and developers in applying for funding.</p>	<ul style="list-style-type: none"> - Assist employers in providing 10 lower income farmworker housing units annually. - Specifically, work to achieve three of the 10 units as extremely low income annually. - Specifically, pursue the re-development of the Camphora Farm Labor Camp in FY 2010-11. - On an ongoing basis, coordinate with nonprofit developers and employers to identify appropriate sites and funding sources for farmworker housing. - Continue to provide funding support for farmworker housing using the Affordable Housing Fund. - Support applications for farmworker housing grants when the proposed projects are consistent with the County's General Plan. - Initiate stakeholder meetings in 2011. 	<p>During 2010, the County made progress in addressing the housing needs of farmworkers. Efforts included: securing \$1.6 million for the Homelessness Prevention and Rapid Re-Housing Program (HPRP); the Kents Court Swing Housing Facility which provides housing, some of which is occupied by/preferenced for primarily low-income farmworker families; assistance to the Cynara Court rental project in Castroville, where fifteen of the units are reserved for very low and low income farmworkers. In addition, the County has been assisting in efforts to redevelop the Camphora Farm Labor Camp. The County has provided financial assistance, replaced the water system at the San Jerardo Farm Labor Cooperative, and is in the process of assisting the community of San Lucas with a well replacement project. In addition, the County has provided support for Chualar wasterwater system improvements.</p> <p><i>Camphora Farm Labor Camp:</i> The County's former RDA provided funding in the amount of \$325,000 for South County Housing, a non-profit housing developer, to undertake a feasibility study and purchase the Camphora Farm Labor Camp located near Soledad in southern Monterey County. The project consists of 44-dilapidated market rate rental units that are</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>primarily occupied by farmworkers. The purchase was completed in October of 2010. In November of 2014, SCH began demolition of the existing the facility and construction of a new affordable rental housing project. The County also contributed \$959,000 in State CDBG funding for the pay down of acquisition Seller notes and water system improvements. [</p> <p><i>Cynara Court:</i> The County assisted MidPen Housing Corporation (MidPen), a non-profit housing developer, with an affordable rental project located in downtown Castroville. The former RDA has provided \$2.77 million in direct funding assistance in addition to providing staff assistance to obtain the required land use entitlements. Located on two separate sites, Cynara Court provides a total of 57 rental units for low and very low income households. Fifteen of the units are reserved for farmworkers.</p> <p><i>Sea Garden (formerly known as Axtell Apartments):</i> The County’s former RDA entered into a funding agreement with CHISPA, a non-profit housing developer, in the amount of \$2.3 million for the development of the Sea Garden Apartment project. Completed in the fall of 2013, the project provides 58 units of affordable housing for low and very low income households in Castroville—some of whom are farmworkers.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-2.c	<p>Extremely Low Income and Special Needs Individuals and Households The County will use available funding and technical assistance to support the efforts of local non-profit agencies that provide direct housing assistance</p>	<p>- Assist 10 extremely low income individuals and households in new or expanded residential care facilities, emergency shelters, transitional housing, supportive housing, or SRO facilities annually.</p>	<p>In 2010, the County assisted with the development of the Sunflower Gardens Supportive Housing Project, which serves 23 very low income adults with mental disabilities, and the 200-unit Pacific Meadows Senior Housing Project.</p> <p>Rockrose Gardens is an affordable housing community with 20</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
	to extremely low income households, including the homeless, elderly, people with disabilities, large households, and single-parent households.		<p>units of very-low and extremely-low income rental housing in the City of Marina. While not located in the unincorporated area of Monterey County, the project benefits special needs individuals from throughout the County. The County provided \$740,000 in funding assistance for this project, which opened in November 2014.</p> <p>Under the County’s CDBG program, the County has provided funding to the Mobile Outreach Services Team (MOST) to provide items such as food, blanket, toiletries, and other basic personal items to the homeless. Additionally, MOST also provides information and referral, along with basic case management, to help the homeless access shelters and permanent housing. MOST also provides both medical and mental health services to the homeless.</p> <p>In 2011, the County was awarded \$1.2 million in NSP-3 funding for the rehabilitation of foreclosed homes to be sold to non-profits for use as special needs housing. Two homes were purchased, rehabilitated, and sold to a non-profit for use as rental housing for families with developmentally disabled members. Assistance was also provided to a 20-unit supportive housing project in Marina, which was completed in 2014.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-2.d	<p>Housing Resource Center The County will continue to provide support to the Housing Resource Center (HRC), which coordinates programs and assistance to enable households to become homeowners</p>	<ul style="list-style-type: none"> - Provide financial and as-needed technical assistance to the HRC related to implementing the County’s affordable housing programs and promote the center’s services. - Provide information on County’s website 	<p>The County has provided support to HRC since 2004. During FY 2009-10, HRC provided services to the following numbers of households:</p> <ul style="list-style-type: none"> ▪ Pre-purchase education - 62 households ▪ Pre-purchasing counseling - 121 households

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
	and secure better rental opportunities.	<p>to advertise HRC services within one year of adoption of the Housing Element.</p> <ul style="list-style-type: none"> - Continue marketing efforts and program implementation throughout the planning period. 	<ul style="list-style-type: none"> ▪ Delinquency and default education - 256 households ▪ Delinquency and default counseling - 733 households ▪ NSP Orientation - 209 individuals <p>In FY 2013, the County also provided CDBG funding to HRC to address the housing needs of lower income households in Del Rey Oaks, Gonzales, and the County unincorporated areas. The program provided financial literacy workshops, counseling, and short-term emergency homeless prevention.</p> <p>Continued Appropriateness: Because of limited funding availability, this program will not be included in the 2015-2023 Housing Element.</p>
H-2.e	<p>Downpayment Assistance Program</p> <p>The County will provide downpayment assistance at approximately \$50,000 per unit.</p>	<ul style="list-style-type: none"> - Complete study and implement recommendations by the end of 2010. - Assist 29 households through the NSP program in 2010/2011. - Assist three to five first-time homebuyers annually with RDA funding or new grants. - Ongoing implementation throughout the planning period. - Apply for additional funding through state grant programs. 	<p>In December 2008, the County was awarded a CDBG Planning and Technical Assistance (PTA) grant which included \$30,000 for the preparation of a housing study to develop an effective Downpayment Assistance Program for the unincorporated areas of Monterey County. Completed in 2010, the study examined the current housing stock and current income levels in the County and identified funding sources available to match the need of County residents. From this, a new Downpayment Assistance Program was developed and approved by the Board of Supervisors in 2010. Subsequently, the County was awarded \$800,000 from the State HOME program in the summer of 2010. One household was assisted through the NSP-1 program and two households were assisted through program income from the State HOME program. HOME funds were subsequently returned to the State because of the inability of buyers to secure homes.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
H-2.f	<p>Section 8 Housing Choice Vouchers Section 8 is a federally funded program that provides rental assistance in the form of a Housing Choice Voucher to very low income families, seniors, people with disabilities and other individuals for the purpose of securing decent affordable housing.</p>	<p>- Support Housing Authority of Monterey County efforts to provide vouchers to very low income individuals and families annually.</p>	<p>The County continues to support the Housing Choice Voucher Program by referring inquiries to the Housing Authority.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-2.g	<p>Inclusionary Housing The County has had an Inclusionary Housing program since 1980 that has resulted in the direct production of approximately 300 affordable units. The program has also generated approximately \$2 million in in-lieu fees since the program was substantially amended in 2003.</p>	<p>- Facilitate the development of 10 affordable and workforce housing units annually.</p>	<p>The County continues to implement the Inclusionary Housing Program and analyze new development applications to ensure that they are conditioned to supply affordable housing units, as appropriate. However, due to the recent economic crisis, very little new development has been entitled in the County. In 2012, the Pebble Beach Project was approved, which requires 24 inclusionary units. A draft EIR for this project was released on April 15, 2015. In addition, the 66-unit affordable Manzanita Place Apartments, located on the former Fort Ord, was developed as part of the East Garrison inclusionary requirement for very low and low income housing. The first phase of the for sale component of the East Garrison project began construction in 2013 and consists of 19 moderate income townhome units and 47 workforce homes. The expected completion date for these homes is 2015. In addition, the Ferrini Ranch project was approved for entitlements in December 2014 and will include 17 moderate income single family housing units as well as an in-lieu fee of \$4 million.</p> <p>In recent years, the County’s Housing Advisory Committee (HAC) has discussed potential revisions to the Inclusionary Ordinance to address specific issues including inheritance,</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>agricultural subdivisions, and service fees for re-sale and refinance requests. On April 26, 2011, the Board of Supervisors adopted Ordinance 5175 to clarify certain regulations and procedures and to improve the program and establish fees for services. Specifically, the Ordinance:</p> <ul style="list-style-type: none"> ▪ Provides specific procedures for agriculturally zoned lands being subdivided for financial purposes; ▪ Authorizes service fees for processing sales, refinancing, and rentals of inclusionary units; ▪ Changes the manner in which children or step-children may inherit inclusionary units; and ▪ Provides authority for the Director of Redevelopment and Housing to act to relieve certain hardship situations. <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-2.h	<p>Disaster Rental Assistance Grants In January 2007, Monterey County was hit with a freeze disaster that impacted agricultural production throughout the region. The County was awarded emergency CDBG funding to provide rental assistance to qualified households affected by the freeze.</p>	<p>- Provide rental assistance to lower income households impacted by disasters.</p>	<p>In 2008, the County was awarded a CDBG Freeze Grant to respond to a disaster which affected numerous farmworker families. The program provided rental assistance in partnership with HRC. These grant funds are currently exhausted; however, the program could be reinstated in the event of another disaster.</p> <p>Continued Appropriateness: This program is completed and is not included in the 2015-2023 Housing Element.</p>
H-2.i	<p>Housing Policy and Allocation Procedures Manual Since the Manual was first adopted by the Board of Supervisors in 2004,</p>	<p>- Update the Manual by early 2010. Periodically review and update as necessary thereafter.</p>	<p>The Housing Policy and Allocation Procedures Manual was updated in October 2009.</p> <p>Continued Appropriateness: This program is completed but a</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
	<p>the County's housing needs and programs have evolved and changed. The County will update the Manual to make it more "user-friendly" and ensure consistency with new policies and programs established in the 2009-2014 Housing Element.</p>		<p>modified version of this program is included in the 2015-2023 Housing Element.</p>
<p>Goal H-3: Provide Adequate Sites for a Variety of Housing Types Provide suitable sites for housing development which can accommodate a range of housing by type, size, location, price, and tenure that achieves an optimal jobs/housing balance, conserves resources, and promotes efficient use of public services and infrastructure.</p>			
<p>H-3.a</p>	<p>Infrastructure Coordination and Development The County will continue to identify and assist in the construction of infrastructure and public facilities that protects, preserves, and enhances existing housing and provides expanded infrastructure and public facilities to support new affordable housing in Community Areas and Areas of Development Concentration.</p>	<p>- Coordinate infrastructure and public facility improvements and service delivery to facilitate the development of housing in Monterey County.</p>	<p>The County's former Redevelopment Agency (RDA) funded a comprehensive program to upgrade the storm drain system and streets in the community of Boronda. The elimination of the RDA placed the final phase (Phase 4) of the project on hold pending identification of an alternative source of funding. In 2013, the County began the feasibility/planning stage for the Boronda Wastewater System in regard to identifying potential upgrades to pump stations. The County also began investigating potential funding sources for the project.</p> <p>In addition, County staff is working to identify funding for the completion of the San Lucas Well Replacement Project. This project would allow a 33-unit affordable housing development to move forward. In 2013, the County was awarded a Proposition 84 Safe Drinking Water Grant to provide initial funding for a feasibility study, construction engineering, and environmental clearance activities. The draft feasibility project was completed in 2014.</p> <p>The County is also working on improvements in Chualar and Pajaro. In 2013, the County approved \$200,000 in CDBG funding for improvements to the Chualar community wastewater</p>

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Goal	Program	Objectives	Accomplishments
			<p>system. The project was completed in January 2015. County staff is also currently working on improving parks in Chualar and Pajaro.</p> <p>Additionally, in 2013, the County approved \$89,221 in CDBG funds to assist two very low income families who are in danger of losing their water source to annex to the Aromas Water District. This project will be completed in 2015.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-3.b	<p>Community and Specific Plans Community or Specific Plans will eventually be developed and implemented for all unincorporated areas designated to accommodate additional growth, including the Pajaro and Chualar Community Areas. The County will continue to ensure that future Community and Specific Plans have adequate residential capacity to accommodate the RHNA.</p>	<ul style="list-style-type: none"> - Adopt entire Castroville Community Plan in 2011. - Pursue the General Development Plan for the Cypress Opportunity Area in Castroville Community Plan in 2010/2011. - Pursue adoption of Boronda Community Plan in 2010. - Continue to work with the developers of East Garrison and Butterfly Village to implement Specific Plans throughout the planning period. - Begin planning process for development of Community Plans for the Pajaro, Chualar, and Moss Landing Community Areas prior to 2014. 	<p>The Castroville Community Plan for the inland area was adopted by the Board of Supervisors in 2007. The Economic Development Department (EDD) has been incrementally implementing the Plan. EDD staff worked closely with the Planning Department to prepare and process a Zoning Code Amendment that incorporates the Community Plan land use classifications, development standards, and design guidelines for non-coastal areas. The amendment was adopted in 2010.</p> <p>A Boronda Community Plan was drafted in late 2004 with considerable participation by the community. Included in the draft Community Plan was a development concept for the undeveloped South Boronda area. In 2007, a developer submitted an application for a project called Boronda Meadows located in South Boronda and work was done to revise the Draft Community Plan to incorporate the land use concept and start an EIR. However, the application was withdrawn, primarily due to the downturn in the economy. Subsequent to the Boronda Meadows project being withdrawn, the County completed a revised draft Community Plan which incorporated some of the concepts from the Boronda Meadows Project. However, due to</p>

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Goal	Program	Objectives	Accomplishments
			<p>the elimination of redevelopment, the Boronda Community Plan and EIR were put on hold. County staff has begun discussions with the City of Salinas to annex the undeveloped area located in South Boronda.</p> <p>The East Garrison Specific Plan and the associated EIR were completed in 2005 and approved by the County. In 2008, the developer informed the County that the downturn in the local and statewide housing market had reached significant proportions and requested approval of provisions in the Development and Disposition Agreement (DDA) relating to “Enforced Delay.” In 2010, the development was foreclosed and subsequently purchased by a new developer. The County continues to work with the new developer on implementation of the specific plan. As of 2014, the first phase of public infrastructure improvements and affordable rental housing had been completed and the second phase of infrastructure improvements is being finalized.</p> <p>The County is in the process of preparing the Moss Landing Community Plan, which is part of the North County Land Use Plan (coastal). The Plan is currently in the process of being revised to reflect comments made at a community workshop held on July 2014. The preparation of the Pajaro Community Plan is on hold pending resolution of flood control issues.</p> <p>In FY 2013, the County became an entitlement jurisdiction to receive CDBG funds directly from HUD. As part of the County FY 2013 allocation, the County allocated \$121,738 to assist 2 low income households to pay their tax assessment for the construction of the water system in the Oakridge and Via Del Sol areas. CDBG funds were also allocated in FY 2013 to assist in the rehabilitation of the waste water treatment facility in Chualar,</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>where more than 55 percent of the residents are lower income. Based on funding availability and priority of needs, the County will continue to utilize CDBG funds to provide infrastructure improvements for affordable housing projects or in neighborhoods that benefit primarily low and moderate income households.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
H-3.c	<p>Adequate Sites for RHNA The County's remaining Regional Housing Need Allocation (RHNA) for the 2009-2014 planning period is 174 lower and moderate income units. The County will monitor the inventory of land available for residential development through development and implementation of Community and Specific Plans to ensure continued consistency with RHNA objectives.</p>	<ul style="list-style-type: none"> - Ensure that an adequate inventory of vacant and underutilized residential and mixed use sites is available to accommodate the County's remaining and future RHNA. - Monitor the sites inventory annually to assess the County's continued ability to facilitate a range of residential housing types. - Provide inventory of vacant and underutilized sites and promote lot consolidation opportunities to interested developers throughout the planning period. - Upon adoption of the General Plan update, pursue adoption of the Affordable Housing Overlay in 2011/2012. 	<p>The 2010 General Plan is currently being implemented and includes zoning code amendments such as the Affordable Housing Overlay.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
<p>Goal H-4: Remove Government Constraints Reduce or remove government constraints to housing production and opportunity when feasible and legally permissible.</p>			
H-4.a	<p>Zoning Ordinances and Permit Processing</p>	<ul style="list-style-type: none"> - Remove governmental constraints on the provision of housing in Monterey 	<p>In 2011, the County amended the Inland Zoning Ordinance to address a series of housing-related topics:</p>

Table B-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
	<p>The County will make changes to the Zoning Ordinances and permit processing procedures, as required by State law, to mitigate governmental constraints identified in the 2009-2014 Housing Element.</p>	<p>County by amending the Zoning Ordinances within one year of adoption of the Housing Element to streamline permit processing procedures and facilitate the provision of housing for special needs and extremely low income households.</p>	<ul style="list-style-type: none"> ▪ Density bonus to be consistent with the requirements and intent of SB 1818 and SB 435. However, new changes to the Density Bonus Law effective January 1, 2015 necessitate further amendment to the County's ordinance. ▪ Revised definitions for agricultural worker and employee housing as well as provisions for agricultural employee housing and employee housing according to the requirements of the State Employee Housing Act. ▪ Provisions for licensed residential care homes serving six or fewer persons in all residential zones by right in inland areas, as applicable. Provisions for licensed residential care homes serving more than six persons in the RDR, LDR, MDR, and HDR zones with the approval of a Use Permit. ▪ Provisions for accessory dwelling units. Accessory dwelling units are now permitted in the RDR, LDR, MDR, and HDR zones with the exception of certain areas where these units are likely to pose a hazard to public health, safety, and welfare because of known infrastructure limitations. ▪ Provisions for transitional and supportive housing. ▪ Provisions for the development of homeless shelters. Homeless shelters are now permitted in the HDR zone as well as within areas designated by a Community Plan as Mixed Use or High Density Residential. ▪ Provisions for SRO housing allowing for their development in the HDR zone with the approval of a

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Goal	Program	Objectives	Accomplishments
			<p>Use Permit. SROs may also be considered within areas designated by a Community Plan as Mixed Use or High Density Residential, subject to approval of a Use Permit.</p> <ul style="list-style-type: none"> ▪ Amended definition of family. <p>The Coastal Zoning Ordinance has not been amended to address these housing-related issues. County staff previously attempted to amend the Coastal Zoning Ordinance but Coastal Commission staff required modifications to the proposed amendments. County is currently going through the amendment process a second time to adopt amendments with modifications acceptable to the Coastal Commission, and County is awaiting certification by the Coastal Commission</p> <p>Continued Appropriateness: This program is completed, with the exception of the Density Bonus amendment needed, and a modified version is included in the 2015-2023 Housing Element.</p>

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Goal	Program	Objectives	Accomplishments
<p>Goal H-5: Promote Housing Opportunities for All Persons Ensure that all households have equal access to housing without discrimination.</p>			
<p>H-5.a</p>	<p>Fair Housing The County currently supports the following fair housing service providers and markets their availability on the County website:</p> <ul style="list-style-type: none"> • Center for Community Advocacy • Central Coast Center for Independent Living • Legal Services for Seniors • California Rural Legal Assistance • Project Sentinel 	<ul style="list-style-type: none"> - Include information on County's website and develop written material as needed within one year of adoption of the Housing Element. - Continue marketing efforts throughout the planning period. - Continue to distribute fair housing information at public counters and community locations. - Continue to refer questions and complaints regarding fair housing to the appropriate fair housing service providers and monitoring agencies. 	<p>In FY 2013-14, the County of Monterey began soliciting proposals from qualified organizations for the development, implementation, and administration of a Fair Housing Program using CDBG funds. Funding has been provided to the Housing Resource Center, Legal Services for Seniors, and Project Sentinel to provide fair housing services in the unincorporated areas and the cities of Del Rey Oaks and Gonzales.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>
<p>H-5.b</p>	<p>Non-Profit Housing Assistance Programs Support the efforts of local non-profits that provide direct housing assistance to lower income Monterey County households, such as:</p> <ul style="list-style-type: none"> • Home Share Program: Alliance on Aging • Eviction Prevention: Housing Advocacy Council and other non-profits • Rental Assistance (Move In Rent and Security Deposits): Housing Advocacy Council and other non-profits 	<ul style="list-style-type: none"> - Continue to support non-profit housing development and market the availability of the County to provide the following assistance: <ul style="list-style-type: none"> o Homeshare Program: 95 clients annually o Eviction Prevention: 10 to 15 households annually o Rental Assistance: 10 to 15 lower income households annually 	<p>The County continued to collaborate with the Housing Resource Center to provide assistance regarding eviction, foreclosures, and rental assistance. County staff also works closely with non-profit housing developers and provides technical assistance and support with identifying funding sources. The County also provides funding to two non-profit agencies that assist County residents with fair housing issues.</p> <p>Continued Appropriateness: This program continues to be appropriate and is included in the 2015-2023 Housing Element.</p>

Table B-2: Progress toward 2007-2014 RHNA

	Very Low	Low	Moderate	Above Moderate	Total
RHNA	347	261	295	651	1,554
Progress	261	344	275	3,018	3,898
% Achieved	75%	132%	93%	464%	251%

Appendix C: HDR and MU Sites

The map below illustrates the High Density Residential and Mixed Use sites in the unincorporated areas.

