

County of Monterey
2009-2014 Housing Element

Housing Element
Preliminary Draft

September 30, 2009

County of Monterey

2009-2014 Housing Element

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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 the State 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 in 2003. Until recently, Housing Elements have been required to be updated every five years, unless otherwise extended by State law. This Housing Element covers the planning period of July 1, 2009 through June 30, 2014. Senate Bill 375, enacted in 2008, establishes 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. Jurisdictions that have not obtained HCD certification will be required to update the housing element every four years.

1.2. Relationship with Other General Plan Elements

The current General Plan for the County of Monterey was adopted in 1982, and has been periodically amended. A general plan also must address nine subject areas: land use, circulation, housing, conservation, open space, seismic safety, noise, scenic highways, and safety. This 1982 County of Monterey General Plan has four components: 1) Natural Resources; 2) Environmental Constraints; 3) Human Resources; and 4) Area Development. Each of these components addresses subject matter required for one or more of the mandatory general plan elements. Some components also address subject matter which the County is permitted, but not required, to address.

This 2009-2014 Housing Element is consistent with the 1982 General Plan and subsequent amendments to the 1982 Plan. Furthermore, the County has adopted several Community

and Specific Plans over the years. These Community and Specific Plans provide land use policies and development standards for specific areas of the unincorporated areas, consistent with the General Plan. This Housing Element reflects the development objectives as set forth in the 1982 General Plan, as amended to include adopted Community and Specific Plans.

As required by State law, internal consistency is required among the various elements of the General Plan, including the Housing Element. This Housing Element will be adopted and consistent with the current General Plan (1982 as amended). The County is in the process of updating its General Plan (General Plan Update 5, or GP5). A Draft GPU5 has been released for public review. The Housing Element has been reviewed for consistency with the goals and policies of the draft GPU5. However, the GPU that is ultimately adopted may require amendments to the Housing Element in the future.

1.3. Public Participation

The County of Monterey offers ample opportunities for the public to comment on housing-related issues and on the Draft 2009-2014 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 hearings on 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 and with special housing needs, such as:

- Central Coast Center for Independent Living - representing the interests of people with disabilities
- Community Advocacy - representing the interests of farmworkers

As part of the Housing Element update, three presentations (December 10, 2008, May 13, 2009, and August 12, 2009) were made before the HAC to solicit comments from the public and from the HAC members. Comments received are summarized in Appendix A.

B. Planning Commission Study Session

On September 9, 2009, the County conducted a study session with the Planning Commission to review the Draft 2009-2014 Housing Element. Notices of this meeting were published in English in the *Californian* and *Herald*, and in Spanish in *El Sol* through the *Californian*. The notices were also posted on County website. In addition, 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 study session are listed in Appendix A.

C. County Responses

Overall, there is a great need for affordable housing in Monterey County even with the recent market changes. Housing for lower income households (including extremely low income households), homelessness, housing for people with disabilities, housing for farm labors, substandard housing conditions, and foreclosures are among some of the key issues.

The County of Monterey responded to these important issues by instituting a “Soft Landing” program to assist those households facing potential homelessness due to foreclosures or displacement as a result of code enforcement efforts. The Housing Element also includes a program to amend the Zoning Ordinances to addresses housing for persons with special needs, including people with disabilities.

Recent changes to State law mandates that special attention be given in the Housing Element to address the housing needs of extremely low income households. The County also recognizes the special housing needs of this income group, especially for renter-households. To the extent feasible, housing programs in the Housing Element are required by State law to establish a quantified objective (e.g., number of units to be constructed, units to be rehabilitated, or households to be assisted for the various income groups) based on available financial resources. Affordable ownership housing for extremely low income households is difficult to achieve given the depth of subsidies required. As a result, housing programs that can address the housing needs of extremely low income households in a cost-effective manner are programs that target rental housing. In response to this concern and to address State law, housing programs in the Housing Plan section of this Element has established a ten-percent quantified objective for extremely low income households in rental housing programs. That is, for the total quantified objective for a housing program that targets rental housing, ten percent is targeted for extremely low income households, with the remaining 90 percent being allocated for other income groups. This percentage is consistent with the overall income distribution of lower and moderate income renter-households in the unincorporated areas. This percentage also acknowledges that the depth of subsidies required to assist an extremely low income households usually far exceeds that for other income groups.

The Housing Element also reflects the priorities adopted by the Board of Supervisors, which include prioritizing the Housing Trust Fund for housing that serves the needs of special needs groups.

D. Adoption Hearings

Prior to adoption of the 2009-2014 Housing Element, the County will conduct public hearings before the Planning Commission and Board of Supervisors. The Board of

Supervisors has the ultimate authority over the adoption of the Housing Element. Notices for these hearings will be published in local newspapers and posted on County website.

2. Needs Assessment

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

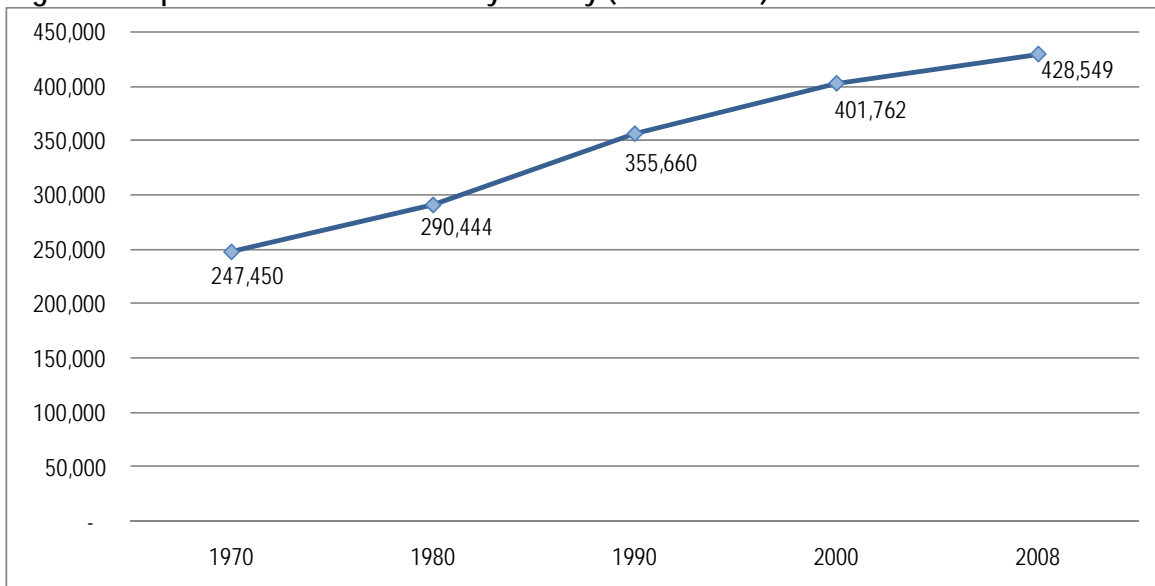
2.1. Population Characteristics and Trends

A. Population Growth

On February 18, 1850, the Monterey Bay region was officially split into two counties—Monterey County and Santa Cruz County. At that time, the total population count in Monterey County was 1,872 persons. By 1900, the population of Monterey County had grown to 19,380, and in 1950, the total countywide population had increased to 130,498 persons. The 2000 U.S. Census reported that 401,762 residents in the County as of January 1, 2000. In 2000, Monterey County ranked 18th in population size among the 58 counties in California. By January 2008, the total population in Monterey County had grown to 428,549.

In recent decades, the County's population increased from 247,450 persons in 1970 to 428,549 persons in 2008. The decade with the largest percentage population growth was 1980-90, when the population increased by 22 percent during that 10-year period. There was only a seven-percent increase in population from 2000 to 2008.

Figure 1: Population Growth - Monterey County (1970 – 2008)



Sources:

1. U.S. Census, 1970, 1980, 1990, and 2000.
2. California Department of Finance, Housing and Population Estimates, January 1, 2008.

Over the last several decades, the proportion of countywide population residing in the unincorporated areas had decreased. In 1980, population in the unincorporated areas represented 29 percent of the total countywide population. However, by 2000, that percentage had decreased to 25 percent and had remained stable through 2008. This indicates that the incorporated areas of the County are increasing growing at faster rates than the unincorporated areas.

Table 1: Population Growth (1980 – 2008)

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	100,258	25%
2008	428,549	107,642	25%

Sources:

1. U.S. Census, 1970, 1980, 1990, and 2000.
2. California Department of Finance, Housing and Population Estimates, January 1, 2008.

Approximately 49 percent (49,528 persons) of the County’s 2000 unincorporated population resides in a “Census Designated Place”, such as those listed in the table below. The largest of these communities is Prunedale, which had 16,432 residents in 2000.

Table 2: Population in Unincorporated Areas (2000)

Community	Population
Prunedale	16,432
Castroville	6,724
Carmel Valley Village	4,700
Del Monte Forest	4,531
Pajaro	3,384
Las Lomas	3,078
Aromas	2,797
Toro Canyon	1,697
Elkhorn	1,591
Chualar	1,444
Boronda	1,325
San Ardo	501
Spreckles	485
San Lucas	419
Moss Landing	300
Bradley	120
Remaining Unincorporated Areas	50,730
Total Unincorporated Population	100,258

Source: U.S. Census, 2000.

B. Age Composition

A population's age characteristics are also 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 senior householders living alone.

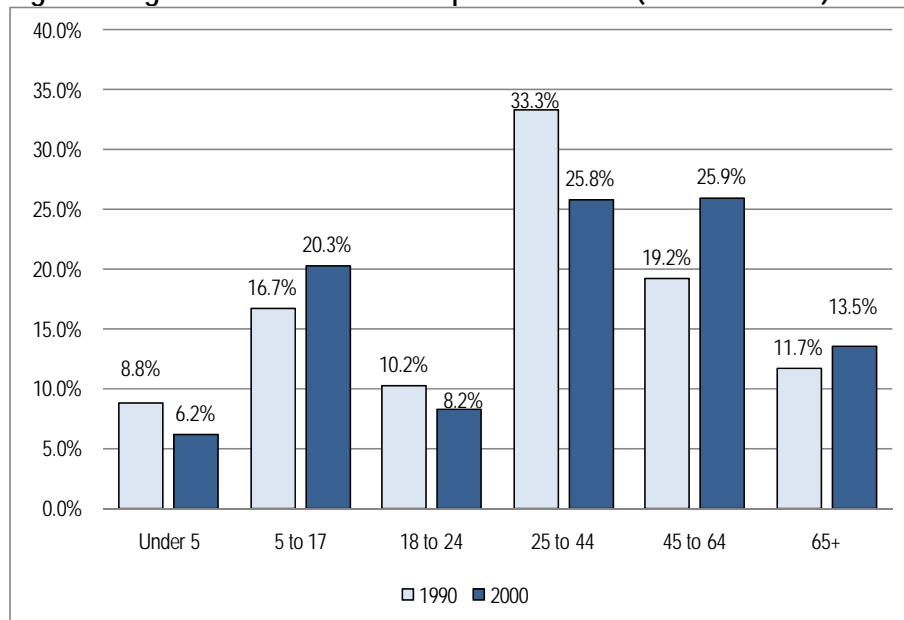
Comparing the age distribution of Monterey County as a whole with that of the incorporated cities and the unincorporated areas shows that there are many similarities (Table 3) among these jurisdictions. The minor differences are in the age groups over 25 years of age. The incorporated cities have a greater percentage of 25 to 44 year olds and a smaller percentage of residents over the age of 45. The age distribution of the unincorporated population has changed in age groups between 1990 and 2000. The greatest changes have been the decrease in the 25 to 44 year old population and the increase in the 45 to 64 year old population.

Table 3: Age Composition (2000)

Jurisdiction	Under 5	5 to 17	18 to 24	25 to 44	45 to 65	65+	Total
Monterey County	7.8%	20.6%	10.9%	31.4%	19.3%	10.0%	100%
Incorporated Cities	8.3%	20.7%	11.8%	33.2%	17.1%	8.9%	100%
Unincorporated Areas	6.2%	20.3%	8.2%	25.8%	25.9%	13.5%	100%

Source: U.S. Census, 2000.

Figure 2: Age Distribution - Unincorporated Areas (1990 and 2000)



Source: U.S. Census, 1990 and 2000.

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 for “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. Especially within cultures that prefer to live with extended family members, household size and overcrowding also tend to increase. In general, Hispanic and Asian households exhibit a greater propensity than the White households for living in extended families.

The 2000 Census reports population data by racial background and ethnicity. Persons of Hispanic background could identify themselves as both Hispanic and as of a specific race. For example, a Hispanic person could identify himself or herself as Hispanic and, also, have Asian racial background. The 2000 Census data then reports population by racial category and, separately, identifies Hispanic/Latino population.

In 2000, approximately 47 percent of Monterey County’s population (unincorporated and incorporated areas) was identified as being of Hispanic/Latino backgrounds (Table 4). Of the total 401,762 persons reported in the 2000 Census for Monterey County, 187,969 identified themselves as of Hispanic/Latino background and the remaining 213,793 persons were identified as non-Hispanic/Latino.

Table 4: Population by Race - Monterey County and California (2000)

Racial Background	Monterey County	State of California
White Persons (a)	55.9%	59.5%
Black or African American Persons (a)	3.7%	6.7%
American Indian/Alaska Native Persons (a)	1.0%	1.0%
Asian Persons (a)	6.0%	10.9%
Native Hawaiian and Other Pacific Islander (a)	0.5%	0.4%
Persons Reporting Some Other Race (a)	27.8%	16.8%
Persons Reporting Two or More Races (a)	5.1%	4.7%
Total	100%	100%
Persons of Hispanic or Latino Origin (b)	46.8%	32.4%

(a) Includes persons reporting only one race.

(b) Hispanics may be of any race, so also are included in applicable race categories.

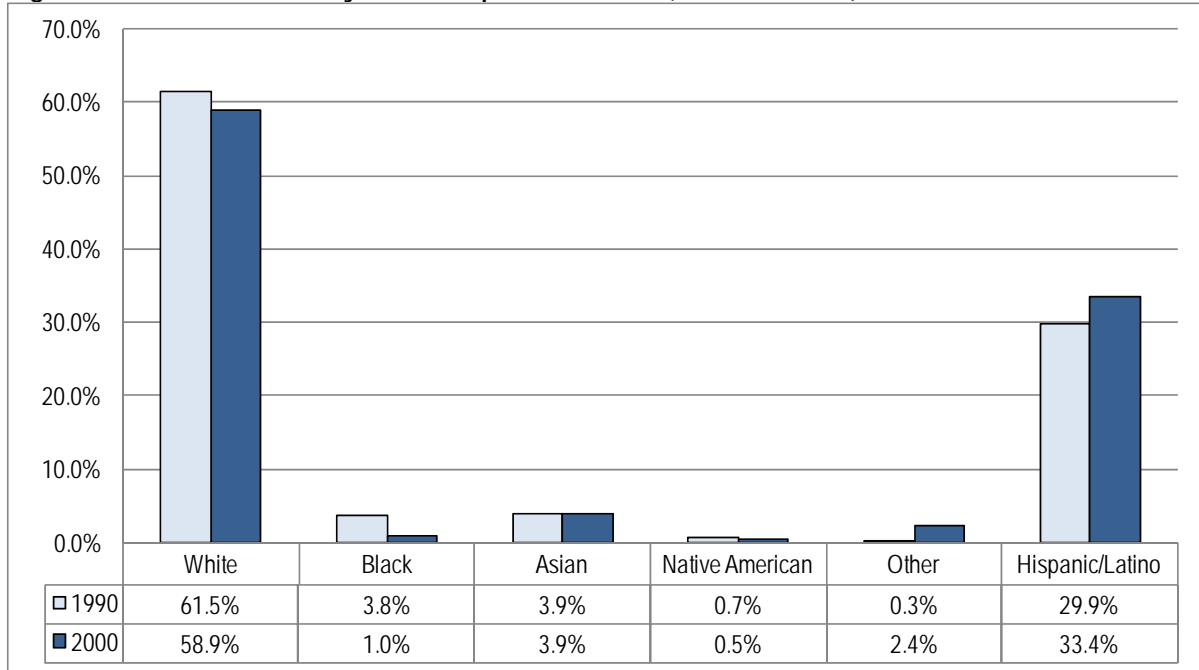
Source: U.S. Census, 2000.

The racial and ethnic makeup of the unincorporated areas of Monterey County has remained mostly stable from 1990 to 2000 (Figure 3). The Non-Hispanic White population continues to make up a majority of the population, followed by Hispanic and Latino

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).

residents. Together, these two racial/ethnic groups accounted for 92 percent of the population. From 1990 to 2000 there was a slight increase in the “Other” population as well as a slight decrease in the Black population.

Figure 3: Race and Ethnicity - Unincorporated Areas (1990 and 2000)



Source: U.S. Census, 1990 and 2000.

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 agriculture).

A. Distribution of Occupations

Table 5 below shows that residents of the unincorporated portions of Monterey County were working in a variety of fields and not concentrated in any particular industry. Approximately 21 percent of residents worked in the educational, health and social services industries as of the 2000 Census. Retail trades employed 12 percent of the population and 11 percent worked in the agriculture, forestry, fishing, hunting and mining industries. Another ten percent worked in the professional, scientific, management, administrative and waste management industries. Together these industries employed 53 percent of the Monterey County unincorporated population.

Table 5: Employment Profile (2000)

Occupations of Residents	Monterey County Total		Unincorporated Areas	
	Number	Percent	Number	Percent
Educational, Health and Social Services	29,891	18.2%	9,371	20.5%
Retail Trade	18,395	11.2%	5,266	11.5%
Agriculture, Forestry, Fishing, Hunting and Mining	20,298	12.4%	4,936	10.8%
Professional, Scientific, Management, Administrative and Waste Management	14,674	8.9%	4,621	10.1%
Arts, Entertainment, Recreation, Accommodation and Food Service	16,965	10.3%	3,561	7.8%
Construction	10,443	6.3%	3,284	7.2%
Manufacturing	9,284	5.6%	2,685	5.9%
Wholesale	9,781	5.9%	2,635	5.8%
Finance, Insurance, Real Estate, Rental and Leasing	8,116	4.9%	2,544	5.6%
Public Administration	8,998	5.5%	2,114	4.9%
Other Industries	8,658	5.3%	2,236	4.6%
Transportation, Warehousing and Utilities	5,341	3.3%	1,507	3.3%
Information	3,743	2.3%	997	2.2%
Total	163,987	100%	45,757	100%

Source: U.S. Census, 2000.

B. Income by Occupation

The 2008 mean annual wage in Monterey County was \$40,798. Management professionals in the County earned the highest mean wage at \$95,678, while farming, fishing and forestry workers earned the least at \$19,745. Education, health and social service workers accounted for 20 percent of the working population (Table 5), and all earned more than \$50,000 (above countywide mean wage), except for healthcare support workers who earned \$35,000 on average.

Table 6: Mean Annual Income by Occupation (2008)

Occupation	Mean Annual Wage
Management	\$95,678
Healthcare Practitioners and Technicians	\$85,083
Computer and Mathematical	\$77,854
Life, Physical and Social Sciences	\$73,342
Architectural and Engineering	\$70,727
Business and Financial	\$61,300
Education, Training and Library	\$57,939
Protective Services	\$57,116
Arts, Design, Entertainment, Sports and Media	\$55,509
Community and Social Services	\$51,776
Construction and Extraction	\$48,624
Installation, Maintenance and Repair	\$43,171
Mean Monterey County Salary	\$40,798
Office and Administrative Support	\$35,580
Sales and Related	\$26,765
Healthcare Support	\$35,014
Production	\$31,507
Transportation and Material Moving	\$27,704
Building and Grounds Cleaning	\$26,765
Personal Care and Service	\$23,476
Food Preparation and Serving	\$22,236
Farming, Fishing and Forestry	\$19,745

Source: Occupational and Employment Statistics, California Employment Development Department, First Quarter, 2008.

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 January 2008, there were 129,271 households in Monterey County (2008 California Department of Finance estimate). The number of households in the unincorporated area totaled 36,128 households.

Table 7: Household Changes (1990 – 2008)

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%
2008	129,271	6.2%	36,128	6.4%

Sources:

1. U.S. Census 1990 and 2000.
2. State Department of Finance, Population and Housing Estimates, January 1, 2008.

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. Families often prefer single-family homes.

According to the 2000 Census, a majority of the households in the unincorporated areas of Monterey County were family households (Table 8). Most of the family households were households with children. These characteristics aligned with Monterey County as a whole as well as with the incorporated cities in Monterey County. Non-family households and single-parent households accounted for approximately six percent of all households. The unincorporated areas of Monterey County had a lower proportion of single-parent households than Monterey County (ten percent) and the incorporated cities (11 percent).

Table 8: Household Types (2000)

Household Types	Monterey County		Incorporated Cities		Unincorporated Areas	
	#	%	#	%	#	%
Single-Person Households	25,748	21.2%	19,253	22.0%	6,495	19.2%
Family Households	87,931	72.5%	62,618	71.6%	25,313	74.8%
Family Households with Children	47,411	39.1%	35,918	41.1%	11,493	34.0%
Other Family Households	20,088	16.6%	15,937	18.2%	4,151	12.3%
Single-Parent Households	11,480	9.5%	9,308	10.6%	2,172	6.4%
Non-Family Households	7,557	6.2%	5,536	6.3%	2,021	6.0%
Total Households	121,236	100%	87,407	100%	33,829	100%

Source: U.S. Census 2000.

B. Household Size

Household size is 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 or a decrease in family size.

In 2000, the average household size in the County was reported at 3.14, which remained stable through 2008. In comparison, the unincorporated areas had a low average household size and exhibited a slight downward trend.

Table 9: Average Household Size (2000 – 2008)

	Monterey County	Incorporated Cities	Unincorporated Areas
2000	3.14	3.22	2.95
2008	3.14	3.22	2.92

Sources:

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

Household size is also reported by racial background of the householder. In Monterey County, the household size varies from 2.33 for White households to 4.69 persons per household for Hispanic or Latino households. While the same information is not 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)

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

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

C. Household Income

The 2000 U.S. Census data reports median income for the calendar year 1999. According to that data, the median household income for Monterey County was \$48,305 annually. Table 11 compares Monterey County’s median household income with that of neighboring counties and the State.

Table 11: Median Household Income (2000)

Geographic Areas	Median Household Income
Monterey County	\$48,305
Santa Cruz County	\$53,998
San Luis Obispo County	\$42,428
Santa Clara County	\$74,335
State of California	\$47,493

Note: Median household income data is not available for the unincorporated areas.
 Source: U.S. Census, 2000

For 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 incomes combined are referred as the lower income group. According to income data provided by HUD, approximately 28 percent of the households in the unincorporated County areas earned lower incomes. However, lower incomes were disproportionately represented among renter-households than among owner-households. Approximately 47 percent of the renter-households in the unincorporated areas earned lower incomes, compared to 20 percent of the owner-households.

Table 12: Households by Income Level (2000)

Household Income	Extremely Low	Very Low	Low	Moderate/ Above Moderate ¹	Unincorporated Areas ²
Total Households	2,464	2,692	4,305	24,511	33,972
Percent of Total	7.3%	7.9%	12.7%	72.2%	100.0%
Owner-Households	1,174	1,348	2,183	19,176	23,881
Percent of Total	4.9%	5.6%	9.1%	80.3%	100.0%
Renter-Households	1,290	1,344	2,122	5,335	10,091
Percent of Total	12.8%	13.3%	21.0%	52.9%	100.0%

Notes:

1. HUD data does not provide a breakdown for households making more than 80 percent of the AMI because households in the moderate and above moderate income categories do not qualify for federal housing assistance.
2. Total number of households differs slightly from the 2000 Census data. This HUD CHAS data is based on sample data, not 100 percent counts.

Source: SOCDs CHAS Data, 2000 <http://socds.huduser.org/chas/reports.odt>.

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 and household characteristics, among other factors. "Special needs" groups include the following: senior households, single-parent households, large households, people with disabilities, agricultural workers and 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 Monterey County (2000)

Special Needs Group	# of Persons or Households	# (%) of Owners	# (%) of Renters	% of Total Households or Persons
Households w/ Members Age 65+	9,648	--	--	28.5%
Elderly Headed Households	8,524	7,260 (85%)	1,264 (15%)	25.2%
Elderly Living Alone	3,021	2,328 (77%)	693 (23%)	8.9%
Disabled Persons	16,718	--	--	16.7%
Large Households	5,369	3,080 (57%)	2,289 (43%)	15.9%
Female-Headed Households	6,710	4,356 (65%)	2,354 (35%)	19.9%
Female-Headed Households with Children	1,460	633 (43%)	827 (57%)	4.3%
Farmworkers	3,676	--	--	8.0%
Residents Living Below Poverty	9,718	--	--	9.8%

Source: U.S. Census 2000.

A. Senior Households

Seniors (age 65 and above) are gradually becoming a more substantial segment of a community's population. Americans are living longer and are having fuller lives than ever before in our history and are expected to continue to do so. The average life expectancy of a person born in 2000 is 90 years.

According to the 2000 Census data, an estimated 29 percent of the households in the unincorporated County areas were comprised of at least one individual who was 65 years of age or older. Countywide, 24 percent of the households had at least one senior member. Certain communities in the unincorporated areas had a greater percentage of households with member(s) 65 years of age or older than the countywide average. These communities and their respective percentages are Carmel Valley (27 percent), Boronda (28 percent), and Del Monte Forest (54 percent).

The number of households in the unincorporated County areas with a household head of 65 years of more was 8,524 households in 2000, representing 25 percent of all households in the unincorporated areas. Countywide, approximately 20 percent of all the households were headed by elderly persons.

In the unincorporated areas, elderly-headed households were mostly homeowners (85 percent). Furthermore, among the elderly-headed households, more than one-third (3,021) were elderly persons living alone and the majority were homeowners (77 percent).

The Monterey County Area Agency on Aging and the Older Americans Advisory Council (AAA) is the draft review stages of the 2009 - 2012 Area Plan. The Plan identifies three goals: develop community based systems of care; increase the quality of existing services; and advocacy.² 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 and foster the development of programs and services to ensure access to high quality, inclusive and culturally responsive services. The final goal includes being 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 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. One of the most significant needs of the elderly is for affordable housing. Limited or fixed incomes often constrain the ability of elderly households to secure affordable housing. Elderly households also need a range of different type of housing opportunities as they age. Housing developments are needed that provide for independent living as well as assisted living or specialized care arrangements.

The Alliance on Aging administers a Senior Homeshare Program, which matches seniors with other households in affordable housing situations. For a complete listing of additional residential opportunities for seniors in Monterey County, the Monterey County Area

² Monterey County Area Agency on Aging, Draft 2009 - 2012 Area Plan.

Agency on Aging has published the Guide to Services, Care and Housing and Other Resources for seniors in Monterey County. Copies of this guidebook are available from the Agency on Aging’s office in Salinas.

B. Disabled Households

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) 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.

In 2000, 20 percent of the County residents had one or more disabilities. In the unincorporated areas of the County, there were 16,718 persons with one or more reported disabilities, representing approximately 17 percent of the total unincorporated population in 2000. Table 14 summarizes the types of disabilities by age category. As shown, going-outside-home and physical disabilities affected the majority of the people with disabilities. These persons usually need housing that is adaptable to the needs and require easy access to services and facilities.

Table 14: Disabilities Tallied – Unincorporated Areas (2000)

Type of Disability	5 to 15 Years	16 to 64 Years	65+ Years	Total
Sensory Disability	148	1,172	1,536	2,856
Physical Disability	109	3,056	2,887	6,052
Mental Disability	400	1,764	1,134	3,298
Self-Care Disability	147	890	793	1,830
Go-Outside Home Disability	N/A	4,237	2,036	6,273
Employment Disability	N/A	7,930	N/A	7,930

Note: A person can have more than one disability. Therefore, the number of disabilities tallied is more than the total number of disabled persons.

Source: U.S. Census, 2000.

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.).

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, one of seven demonstration project sites in California.
- Interim, Inc. – housing for 106 psychiatrically-disabled adults.
- John XXIII AIDS Ministry- 20 beds for individuals or families with HIV/AIDS
- John XXIII AIDS Ministry and Housing Authority – 19 beds for families and individuals with HIV/AIDS (Shelter Plus Care Program)
- Housing Authority – 134 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 areas:

- Adult Residential Care Facilities – Greenfield (1 facility, 40 beds); and Bradley (1 facility, 4 beds)
- Group Homes – Prunedale (1 facility, 6 beds)
- Residential Care for Elderly – Carmel Valley (3 facility, 24 beds); Castroville (2 facility, 10 beds); and Moss Landing (1 facility, 6 beds)

C. Large Households

“Large households” are households that contain five or more persons. In 2000, the Census data reported that 28 percent of all family households in Monterey County (incorporated and unincorporated areas) had five or more persons. In the unincorporated areas, there were 5,369 households with five or more persons, representing 16 percent of all unincorporated households (Table 15).

Table 15: Large Families by Tenure - Unincorporated Areas (2000)

Household Type	Large Household	% of Total Households
Owner-Occupied Units	3,080	9.1%
Renter-Occupied Units	2,289	6.8%
Total Large Households	5,369	15.9%
Total All Households	33,829	100%

Source: U.S. Census, 2000.

The average household size in Monterey County in 2000 was 3.14 persons³ and the average family size was 3.65 persons. There are certain communities in the unincorporated areas with average household/family sizes significantly larger than the County average (Table 16), indicating different household structures and housing needs in these communities.

Table 16: Average Household and Family Sizes (2000)

Unincorporated Communities	Average Household Size	Average Family Size
Las Lomas	5.26	5.37
Pajaro	5.28	5.25
Chualar	5.18	5.22
Castroville	4.69	4.78
San Lucas	4.66	4.71
Boronda	4.27	4.42
San Ardo	3.19	3.82
County	3.14	3.65

Source: U.S. Census, 2000.

D. Female-Headed 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 2000 Census indicates that 27 percent of the households in the County were female-headed households. In the unincorporated areas, female-headed households represented about 20 percent of all households. Among these female-headed households, 1,460 were female-headed families with children.

³ 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.

Affordable housing is one of the more 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.

E. Farmworkers

Agriculture and related industries are the dominant economic engines in Monterey County. In 1999, agricultural jobs represented 22 percent of the total County employment. It is estimated that the combined annual crop production value in the Salinas and Pajaro Valleys was nearly \$2.5 billion dollars in 1999.⁴ Agricultural workers, including farmworkers, are an indispensable part of this industry.

In 2000, the counties of Monterey and Santa Cruz jointly commissioned a study to assess farmworker housing and health care needs. After conducting a needs assessment and extensive community outreach, a Final Report was published in 2001 entitled "*Farmworker Housing and Health Assessment Study, Salinas and Pajaro Valley Final Report.*" The report indicates that the number of migrant and seasonal farmworkers in Monterey County ranged from a low of 72,258 to a high of 128,584 in peak season.

The 2001 Report also provides information from a survey conducted in 2000 of 780 farmworkers in the Salinas and Pajaro Valleys.⁵ Some of the highlights of that survey are summarized below:

- A majority of participants (89 percent) reported that California was their permanent place of residence.
- The median age of participants was 35 years old.
- Approximately 90 percent of participants worked year round locally.
- Almost 50 percent reported that they worked in both Santa Cruz and Monterey counties.
- Another 39 percent reported that they work in Monterey County only year round.
- Most participants (85 percent) had a spouse and over two-thirds indicated that they had a spouse and at least one child with whom they were living with at the time of the interview.

The 2001 Report included specific information on housing issues relative to the farmworker population. The Report indicated that 57 percent of all respondents paid more than 30 percent of their income for housing. Further, the household size of farmworkers exceeded the local and State averages. The study estimated the average household size at 5.3 persons per household while the average for Monterey County is 3.1 persons per household and for the State of California is 2.8 persons. This large household size is an indicator that overcrowding was probably a housing concern. Regarding their housing needs, the 2001 Report found that farmworkers:

⁴ County of Monterey and County of Santa Cruz, "Farmworker Housing and Health Needs Assessment," June 2001, Pg. 1

⁵ County of Monterey and County of Santa Cruz, "Farmworkers Housing and Health Assessment Study, Salinas and Pajaro Valley Final Report, 2001." Appendix pages F1-F31.

- Had annual earnings that were lower than any other occupational category.
- Lived in housing that was generally unaffordable to them.
- Lived in overcrowded households, and in some cases, substandard housing conditions.

Farmworkers are an integral component of the County’s labor market. The County encourages and supports the provision of additional opportunities for migrant housing, especially in the Pajaro Valley area, and for permanent affordable housing in both the Pajaro and Salinas Valleys.

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 of Monterey commissioned a comprehensive homeless census and needs assessment report in 2009.⁶ A “point-in-time” census was conducted on January 27, 2009 and interviews were conducted in February and March 2009. The point-in-time census indicated that there were 2,535 homeless persons either in shelters or in non-shelter locations in Monterey County. The point-in-time estimate was then annualized to determine the number of homeless individuals in a given year in Monterey County. The report estimated the total number of homeless in Monterey County at 3,056 homeless individuals in a given year. Specifically, the unincorporated areas of Monterey County have approximately 311 homeless persons (ten percent of the unsheltered homeless population in the County). Most of these people live in vehicles or encampments and some are completely unsheltered.

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

- Of the 2,535 homeless people identified in the count, 36 percent were in shelter facilities and 64 percent were unsheltered.
- Approximately 31 percent were living in vehicles.
- The population is ethnically diverse. Respondents were 46 percent White, 29 percent Hispanic/Latino, ten percent African American and ten percent identified themselves as other or of multiple racial or ethnic groups.

The County’s “Continuum of Care” plan identifies the various existing components of services and facilities for homeless individuals. The list includes the following resources in Monterey County:

⁶ 2009 Monterey County Homeless Census and Survey.

- Emergency Shelters - 237 beds (plus motel vouchers)
- Permanent Supportive Housing - 84 beds (63 beds in planning stages)
- Transitional Housing - 393 existing beds
 - 150 beds under development
 - 12 beds in planning stages
 - 70 beds in residential substance abuse treatment

2.5. Housing Stock Characteristics

The characteristics of the housing stock, including 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 in the unincorporated areas to identify how well the current housing stock meets the needs of current and future unincorporated County residents.

A. Housing Unit Growth and Type

The housing stock in the unincorporated areas of Monterey County is comprised primarily 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 Prunedale. There are also other, older communities in the County that have historically significant housing, such as the original factory town of Spreckles. The predominant housing type throughout the County regardless of geographic area is single-family housing.

According to the State Department of Finance, the total number of units in the unincorporated areas was 39,571 units as of January 2008. Approximately 84 percent (33,101 units) of the housing stock was single-family units, the majority (30,406 units) of which was single-family detached units. Multi-family housing accounted for 8.4 percent of the housing stock in 2008, equivalent to the share of mobile homes.

Single-family units have accounted for the majority of new construction in the unincorporated areas of the County in recent years. In comparison to the types of units in 2000, there has been a decrease in mobile homes in the unincorporated areas.

Table 17: Housing Unit Growth by Type – Unincorporated Areas (2000 and 2008)

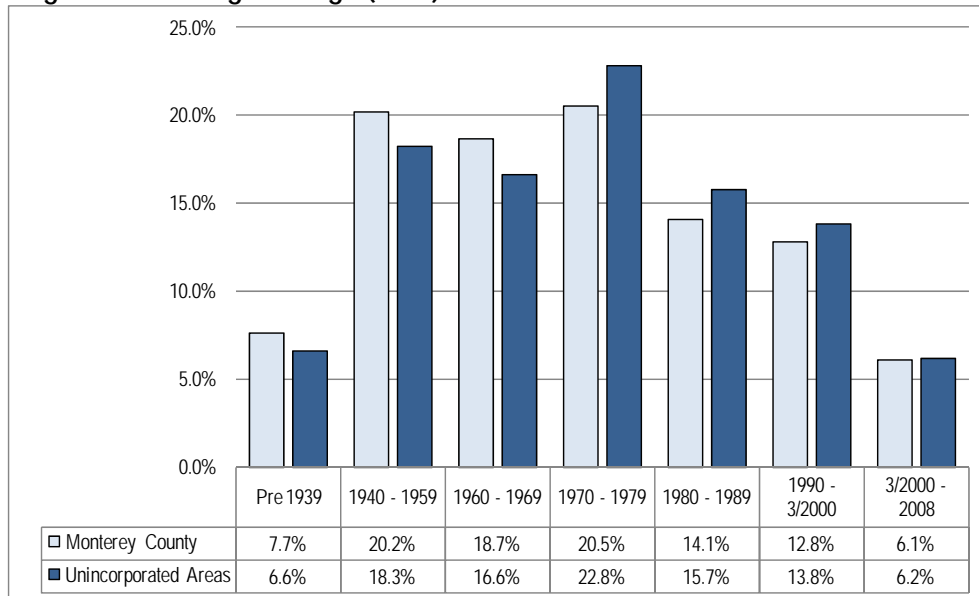
Unity Type	2000		2008	
	Number of Units	Percent of Total	Number of Units	Percent of Total
Single-Family	30,683	81.6%	33,101	83.6%
Detached	28,205	75.1%	30,406	76.8%
Attached	2,478	6.6%	2,695	6.8%
Multi-Family	3,266	8.7%	3,306	8.4%
2-4 Units	1,464	3.9%	1,580	4.0%
5+ Units	1,802	4.8%	1,729	4.4%
Mobile Homes	3,630	9.7%	3,164	8.0%
Total	37,579	100.0%	39,571	100.0%

Source: California Department of Finance, 2000 and 2008.

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 2008, an estimated 25,436 units (64.3 percent) in the unincorporated areas were built prior to 1979 (Figure 4).

Figure 4: Housing Unit Age (2008)



Sources:

1. U.S. Census, 2000.
2. California State Department of Finance, 2008.

Within the unincorporated areas, the County has identified certain communities that have a number of substandard units in the housing stock. In 1999, a housing condition survey was conducted of a sample number of units in the Boronda, Castroville, and Pajaro communities. Table 18 illustrates the percentage of units in the sample survey that met the criteria of either needing rehabilitation or dilapidated and in need of replacement. These percentages

were then applied to the total housing stock of each community as reported in the 2000 Census. While there are other unincorporated areas of the County that have substandard units, none has the extent similar to the three communities identified above. Spreckles is an older, historic community in the County and has some units that are substandard due to the age of the housing stock.

Table 18: Housing Condition – Unincorporated Areas (2000)

Community	% of Housing Needing Minor Rehabilitation	% of Housing Needing Moderate/ Substantial Rehabilitation	% of Housing Dilapidated	Total % of Units Needing Rehabilitation or Dilapidated	Total % Applied to 2000 Housing Stock
Boronda	17.8%	45.2%	13.0%	76.0%	252 Units
Castroville	17.8%	21.0%	2.3%	41.0%	599 Units
Pajaro	11.5%	42.6%	6.5%	60.6%	404 Units

Source: Monterey County, Housing Condition Survey, 1999

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 far 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, life styles, etc.

The 2000 Census data indicated that 55 percent of the units in County were owner-occupied and the remaining (45 percent) were renter-occupied (Table 19). In comparison, the unincorporated areas had 64 percent owner-occupied units and 36 percent renter-occupied units. However, individual unincorporated communities had higher proportions of owner-occupied units (Boronda and Carmel Valley); whereas, Pajaro had a significantly higher proportion of renter-occupied housing.

Table 19: Tenure - Unincorporated Areas (2000)

Geographic Area/Place	Owner-Occupied Units	Renter-Occupied Units
Boronda	64%	36%
Carmel Valley	68%	32%
Castroville	46%	54%
Moss Landing	46%	54%
Pajaro	28%	72%
Spreckels	71%	29%
Total Unincorporated	64%	36%
County of Monterey	55%	45%

Source: U.S. Census, 2000.

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 the overall vacancy rate countywide was very low. The homeowner vacancy rate was 1.4 percent and the rental vacancy rate was 2.9 percent. Within the unincorporated communities, vacancy rates varied. Communities with low rental vacancy rates in 2000 include Pajaro (less than one percent), Castroville (one percent), Boronda (2.1 percent), and Carmel Valley Village (2.2 percent).

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), the Monterey region was among the least affordable regions in the State, along with Santa Barbara, San Luis Obispo, and Santa Cruz areas. As of the fourth quarter of 2007, only 21 percent of the

potential first-time homebuyers⁷ and 9 percent of all potential buyers⁸ could afford to purchase a home in the Monterey Region. With the significant decreases in home prices in the region, the affordable housing indices (for all homebuyers and for first-time homebuyers) have improved dramatically. The following two figures illustrate the changes in Housing Affordability Indices for first-time homebuyers and for traditional homebuyers.

Figure 5: First Time Homebuyer Housing Affordability Index (2007 and 2008)

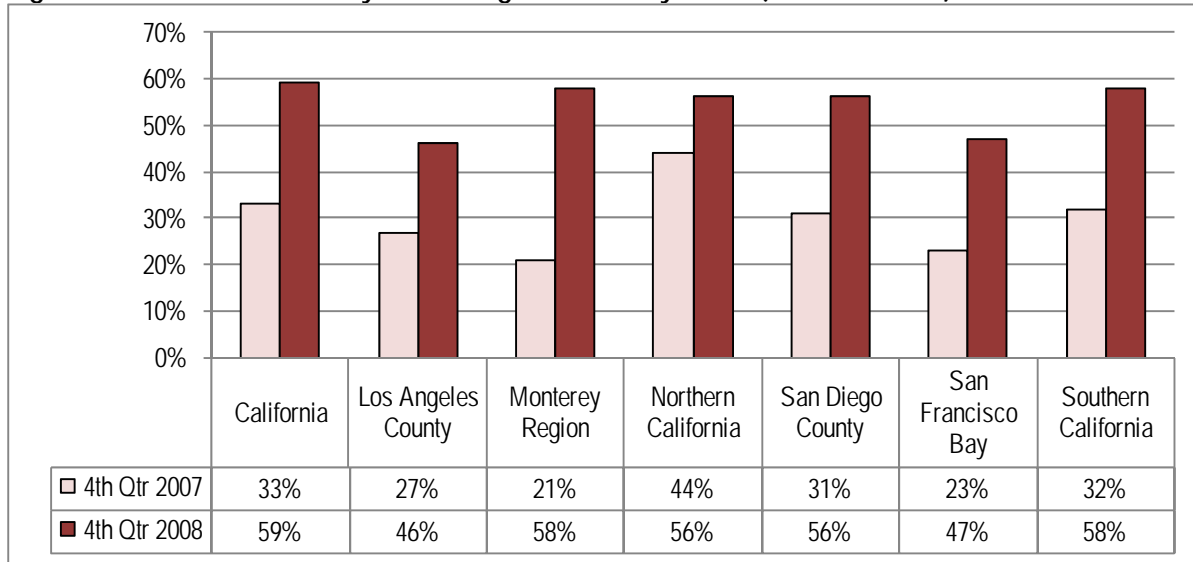
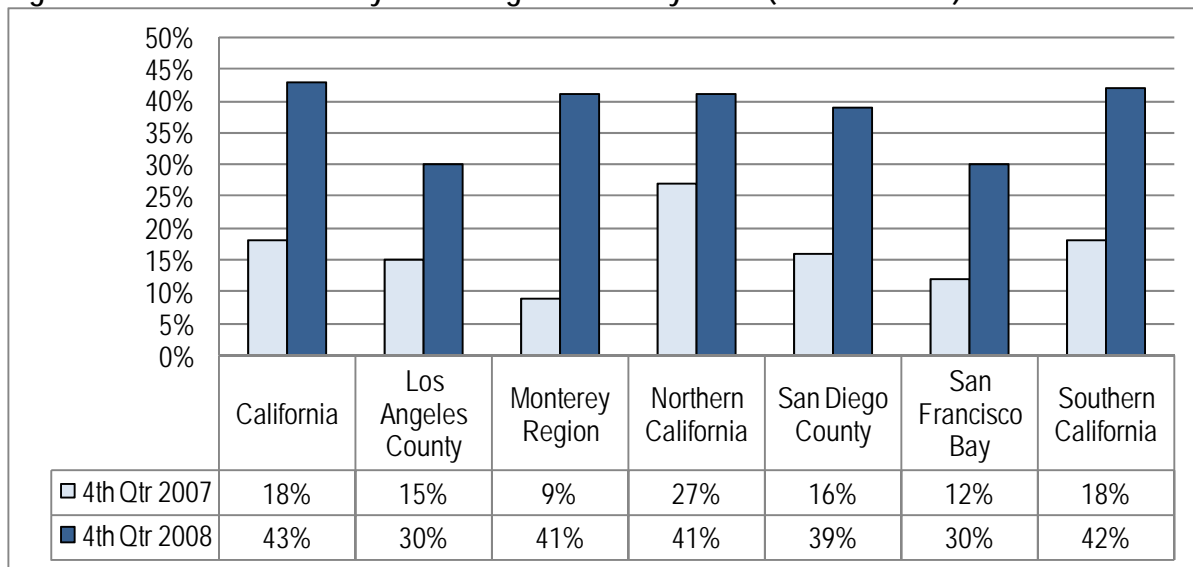


Figure 6: Traditional Homebuyer Housing Affordability Index (2007 and 2008)



Source: <http://www.car.org/economics/marketdata/haitraditional/>, 2008, Accessed April 28, 2009

⁷ 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.

⁸ 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.

The cost of homeownership varies by extremes in Monterey County. For example, the median sales price in 2008 for Pebble Beach was \$1.4 million dollars. In other areas of the County, such as Salinas, the median sales price (\$208,000) was much lower. Like many other California coastal areas, Monterey County had experienced a significant increase in home sales prices in the early part of the decade but the recent economic downturn has affected home prices in the region. The changes in home price from 2008 to 2009, in Monterey County can be found in Table 20. In March 2009 the median sale price for a home in Monterey County was \$208,250.

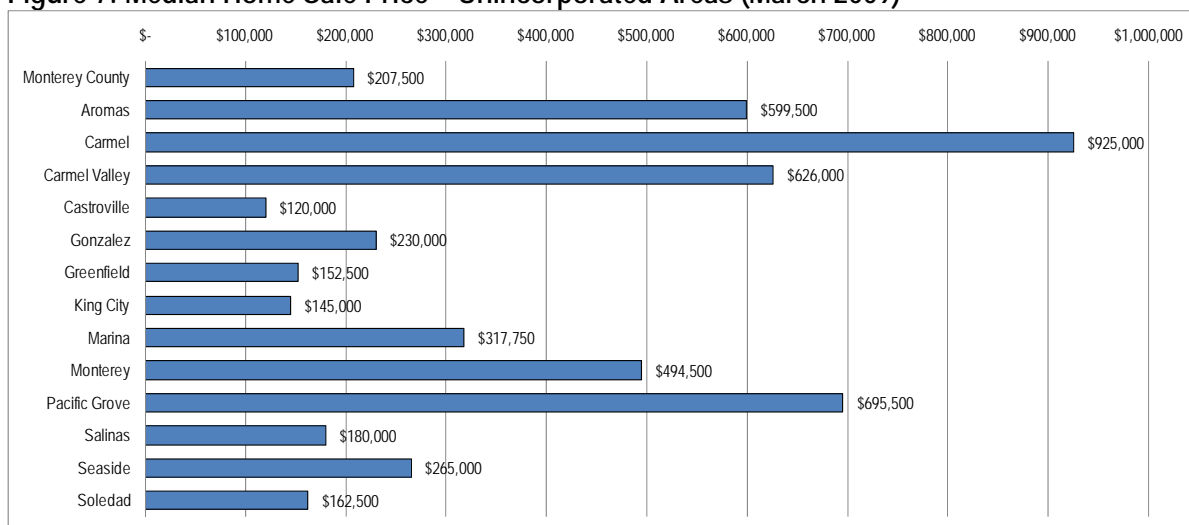
Every community in the County, with the exception of Carmel Valley and Pacific Grove, has seen significant declines in sale prices. According to Table 20 and Figure 4, while Carmel has experienced a 29-percent drop in sale prices, it still has the most expensive homes in the County. Castroville, Greenfield, and King City have the lowest priced homes in the County, all under \$200,000. The figure shows that overall County median home sale price was significantly lower than that in many communities in the County. More homes were sold in the lower priced jurisdictions than in the higher priced ones, bringing the County median down (Figure 4).

Table 20: Housing Sale Prices (2008 and 2009)

Jurisdiction	Units Sold in March 2009	Median Sale Price March 2009	Median Sale Price March 2008	Percent Change
Monterey County	427	\$207,500	\$462,500	-55.1%
Aromas	2	\$599,500	--	--
Carmel	13	\$925,000	\$1,300,000	-28.6%
Carmel Valley	6	\$626,000	\$670,000	-6.6%
Castroville	5	\$120,000	--	--
Gonzalez	11	\$230,000	\$310,000	-25.8%
Greenfield	23	\$152,500	\$304,500	-49.9%
King City	25	\$145,000	\$289,000	-49.8%
Marina	20	\$317,750	\$425,500	-29.9%
Monterey	10	\$494,500	\$660,000	-25.1%
Pacific Grove	10	\$695,500	\$745,000	-6.7%
Salinas	228	\$180,000	\$393,500	-54.3%
Seaside	27	\$265,000	\$385,500	-31.3%
Soledad	40	\$162,500	\$335,000	-51.5%

Source: <http://www.dqnews.com/Charts/Monthly-Charts/CA-City-Charts/ZIPCAR.aspx>, Accessed April 28, 2009

Figure 7: Median Home Sale Price – Unincorporated Areas (March 2009)



Source: <http://www.dqnews.com/Charts/Monthly-Charts/CA-City-Charts/ZIPCAR.aspx>, accessed April 27, 2009.

B. Rental Housing Costs

The recent foreclosure crisis has resulted in an economic recession with high rates of unemployment. Rental prices have come down, along with a higher rate of rental vacancy. There is also an increase in the availability of rental homes as homeowners try to generate rental income as an alternative to foreclosure.

Table 21: Average Rental Housing Prices (2009)

Community	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Monterey	\$1,198	\$1,258	\$1,591	\$2,236	\$2,552
Carmel	--	--	\$1,850	--	--
Pacific Grove	\$1,489	\$1,239	\$1,526	\$2,135	\$2,725
Salinas/Boronda/Spreckles	\$865	\$945	\$1,186	\$1,453	\$1,954
Seaside	\$1,330	\$1,031	\$1,384	\$1,701	\$1,651
Carmel Valley	\$880	\$1,150	\$1,729	\$2,658	\$3,833
Castroville	--	--	\$1,243	\$1,899	\$1,825
Moss Landing	--	--	--	\$2,275	\$1,700

Source: www.rentslizer.com and www.craigslist.org, accessed April 29, 2009.

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. The maximum affordable home and rental prices for residents of Monterey County are shown in Table 23, based on the housing costs guidelines established in the Housing Element law (Table 22). The market-affordability of the unincorporated County’s housing stock for each income group is discussed below.

Table 22: 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 \$283 per month to \$359 a month, depending on household size (Table 23). The maximum affordable home price for extremely low income households ranges from \$32,651 to \$48,433. Based on rental data presented in Table 21, extremely low households of all sizes would be unlikely to secure adequately sized and affordable rental housing in the unincorporated County areas. According to the real estate data in Table 20, no homes would be affordable to extremely low households.

Very Low Income

Very low income households are those earning between 50 and 30 percent of the AMI. The maximum affordable rental payment ranges from \$518 to \$723 for households of one to five persons. The maximum affordable home purchase price for very low income households ranges from \$81,291 to \$123,722. Based on rental rates and home prices presented earlier, very low income households would have difficulty procuring adequately sized affordable housing in the unincorporated areas.

Low Income

Low income households earn between 51 and 80 percent of the County AMI. The maximum home price a low income household can afford ranges from \$154,510 for a one-person household to \$236,526 for a five-person household. Affordable rental rates for low income households would range from \$872 to \$1,268. Based upon a review of homes recently sold in Monterey County, low income households may be able to secure a single-family home.

Adequately sized rental units may still be difficult for low income households, especially larger ones.

Moderate Income

Moderate income households earn between 80 and 120 percent of the County AMI. The maximum affordable home price for moderate income households ranges from \$300,819 for a one-person household to \$462,047 for a five-person household. A moderate income household can afford rental rates of \$1,343 to \$1,994 per month depending on household size. Based on these maximum affordable home prices and the real estate data presented in Table 20, moderate income households could afford many of the homes for sale in the unincorporated areas, as well as a range of rental units advertised in the area.

Table 23: Housing Affordability Matrix - Monterey County (2009)

Income	Annual Income	Affordable Monthly Housing Costs		Utilities, Taxes and Insurance			Maximum Affordable Price	
		Rent	Sale	Rent	Sale	Taxes and Ins.	Rent	Sale
Extremely Low Income (0-30% AMI)								
1-Person	\$14,150	\$354	\$354	\$71	\$196	\$71	\$283	\$32,651
2-Person	\$16,150	\$404	\$404	\$110	\$196	\$81	\$294	\$43,000
3-Person	\$18,200	\$455	\$455	\$142	\$236	\$91	\$313	\$45,329
4-Person	\$20,200	\$505	\$505	\$142	\$236	\$101	\$359	\$48,433
5-Person	\$21,800	\$545	\$545	\$186	\$311	\$109	\$359	\$48,433
Very Low Income (30-50% AMI)								
1-Person	\$23,550	\$589	\$589	\$71	\$196	\$118	\$518	\$81,291
2-Person	\$26,900	\$673	\$673	\$110	\$196	\$135	\$563	\$98,626
3-Person	\$30,300	\$758	\$758	\$142	\$236	\$152	\$616	\$107,940
4-Person	\$33,650	\$841	\$841	\$142	\$236	\$168	\$699	\$125,274
5-Person	\$36,350	\$909	\$909	\$186	\$311	\$182	\$723	\$123,722
Low Income (50-80% AMI)								
1-Person	\$37,700	\$943	\$943	\$71	\$196	\$189	\$872	\$154,510
2-Person	\$43,100	\$1,078	\$1,078	\$110	\$196	\$216	\$968	\$182,452
3-Person	\$48,450	\$1,211	\$1,211	\$142	\$236	\$242	\$1,069	\$201,857
4-Person	\$53,850	\$1,346	\$1,346	\$142	\$236	\$269	\$1,204	\$229,799
5-Person	\$58,150	\$1,454	\$1,454	\$186	\$311	\$291	\$1,268	\$236,526
Moderate Income (100-120% AMI)								
1-Person	\$56,500	\$1,414	\$1,649	\$71	\$196	\$330	\$1,343	\$300,819
2-Person	\$64,600	\$1,615	\$1,884	\$110	\$196	\$377	\$1,505	\$349,416
3-Person	\$72,700	\$1,818	\$2,120	\$142	\$236	\$424	\$1,676	\$390,036
4-Person	\$80,750	\$2,019	\$2,355	\$142	\$236	\$471	\$1,877	\$438,633
5-Person	\$87,200	\$2,180	\$2,543	\$186	\$311	\$509	\$1,994	\$462,047

Assumptions: 2009 HCD income limits; Health and Safety code definitions of affordable housing costs (between 30 and 35% of household income depending on tenure and income level); HUD utility allowances; 20% of monthly affordable cost for taxes and insurance; 10% down payment; and 5.0% 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 2009 Income Limits
2. Housing Authority of the County of Monterey, Utility Allowances – 1/1/09.
3. Veronica Tam and Associates

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 2000 Census is displayed in Table 24. 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 burdened by housing costs if it spends 30 percent or more of its gross household income on housing costs, including taxes, insurance, and utilities. Some highlights include:

- A majority of extremely low income households (78 percent) experienced some kind of housing problem and 75 percent experience a 30 or greater cost burden.
- Among extremely low income households, renters and owners experienced similar rates of cost burdens.
- Extremely low income large families, both owners and renters, had a very high rate of (91 percent) of housing problems. Cost burden was a major factor, with 81 percent of the extremely low income renters and 87 percent of the extremely low income owners experiencing housing cost burden.
- Cost burdens were less prevalent in low income households; however, 66 percent of low income households experienced a housing problem, indicating that households were living in overcrowded or inadequate housing to offset housing costs.

Table 24: Housing Problems – Unincorporated Areas (2000)

Household by Type, Income & Housing Problem	Renters			Owners			Total Hhlds
	Elderly	Large Families	Total Renters	Elderly	Large Families	Total Owners	
Extremely Low Income (0-30% AMI)	234	287	1,290	512	120	1,174	2,464
% with any Housing Problems	68%	91%	79%	81%	91%	78%	78%
% with Cost Burden >30%	67%	81%	75%	80%	87%	76%	75%
% with Cost Burden >50%	49%	64%	60%	65%	73%	65%	62%
Very Low Income (31-50% AMI)	241	429	1,344	647	203	1,348	2,692
% with any Housing Problems	66%	90%	81%	58%	92%	70%	75%
% with Cost Burden >30%	60%	51%	62%	58%	78%	65%	63%
% with Cost Burden >50%	28%	12%	25%	42%	36%	45%	35%
Low Income (51-80% AMI)	269	645	2,122	827	400	2,183	4,305
% with any Housing Problems	57%	87%	68%	46%	86%	55%	66%
% with Cost Burden >30%	51%	16%	36%	45%	64%	57%	46%
% with Cost Burden >50%	23%	0%	8%	28%	29%	34%	21%
Total Households	1,411	2,252	10,091	7,338	2,376	23,881	33,972
% with any Housing Problems	45%	82%	51%	31%	60%	38%	42%
% with Cost Burden >30%	43%	27%	32%	31%	33%	33%	32%
% with Cost Burden >50%	22%	11%	14%	17%	13%	15%	15%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2000.

Notes: Data presented in this table are 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 these data should focus on the proportion of households in need of assistance rather than on precise numbers.

B. Overcrowding

An overcrowded housing unit is defined as a unit occupied by more than one person per room.⁹ 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, 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 25, overcrowding was more prevalent in Monterey County as a whole than in the unincorporated areas of the County. This is also the case for severe overcrowding which affected 13 percent of Monterey County households but eight percent

⁹ 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.

of the households in the unincorporated areas. Overcrowding and severe overcrowding affected more renter-households than owner-households. This is likely due to rental units being typically smaller than for-sale homes.

Table 25: Overcrowding by Tenure (2000)

Overcrowding Status	Monterey County		Unincorporated Areas	
	Number	Percent	Number	Percent
Overcrowded (1 or more persons per room)	24,935	20.6%	4,197	12.4%
Renters	15,938	13.1%	2,450	7.3%
Owners	8,997	7.4%	1,747	5.2%
Severely Overcrowded (1.5 or more persons per room)	16,245	13.4%	2,607	7.7%
Renters	10,770	8.9%	1,670	4.9%
Owners	5,474	4.5%	937	2.8%
Total Occupied Housing Units	121,236	--	33,793	--

Source: U.S. Census, 2000.

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 areas, evaluates the potential of such housing to convert to market rate during a ten-year planning period (2009 to 2019), and analyzes the options and associated costs to preserving these units.

Covenants and deed restrictions are the typical mechanisms used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower and moderate income households in the long term. Over time, the County may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions.

Table 26 provides the inventory of assisted rental housing units in the unincorporated areas. 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. Only two projects, Geil Street and Quail Meadows, totaling 11 units are potentially at risk of converting to market-rate during the 2009 to 2019 period. Program H-1.c in the Housing Plan section of this Housing Element outlines the County’s actions to preserve the affordability of at-risk units.

Table 26: Inventory of Assisted Rental Units

Project Name	Total Units	Assisted Units	Type	Funding Source	Earliest Date of Conversion	# Units at Risk
Geil Street	2	2	Family	HOME	9/30/2011	2
Quail Meadows	9	9	Family	Inclusionary	2019	9
Pacific Meadows	200	153	Elderly	RCHP and Tax Credits	2046	0
Brooklyn Street	2	2	Family	HOME and RDA	2058	0
Jardines de Boronda	15	15	Family	HOME, CDBG and RDA	2058	0
Kents Court	19	19	Family	RDA	7/7/2060	0
Nuevo Amanecer	63	63	Family	HOME and RDA	7/7/2060	0
Rippling River	79	78	Elderly/Disabled	HOME and CDBG	2061	0
The Commons at Rogge Road	48	48	Family	RDA and Tax Credits	2062	0
Castroville Farm Labor Housing	48	48	Farm Labor	USDA	Perpetuity	0
Chualar Farm Labor Center	29	29	Farm Labor	USDA	Perpetuity	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
Oak Hills Infill	25	2	Family	Inclusionary	Perpetuity	0

Source: County of Monterey, 2009.

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. These options are described below.

Transfer of Ownership

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low income restrictions can be secured and the project would become potentially eligible for a greater range of governmental assistance.

A review of multi-family apartments listed for sale in Salinas indicate that properties with at least five units were selling for an average of approximately \$100,000 per unit.¹⁰ To transfer ownership of these units to a nonprofit therefore, may require about \$1,100,000.

Rental Assistance

Rental subsidies can be used to maintain affordability of the 11 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. In Monterey County, the 2009 FMR was \$1,125 for a two-bedroom unit.¹¹ As indicated in Table 27, the total cost of subsidizing the rents at all 11 at-risk units is estimated at \$5,599 per month or \$67,188 annually. Providing this level of subsidies for at least 55 years would require approximately \$7,770,000.¹² 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.

Table 27: Rental Subsidies Required

Total Units ¹	Fair Market Rent ²	Household Size	Very Low Income (50% AMI) ³	Affordable Cost - Utilities ⁴	Monthly per Unit Subsidy	Total Monthly Subsidy
11	\$1,125	3	\$30,300	\$616	\$509	\$5,599

Notes:

1. Two-bedroom units are assumed.
2. Fair Market Rent (FMR) is determined by HUD.
3. Monterey County 2009 Area Median Household Income (AMI) limits set by the California Department of Housing and Community Development (HCD) – see Table 23.
4. Affordable cost = 30% of household income minus utility allowance – see Table 23.

Purchase of Affordability Covenants

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

¹⁰ www.realtor.com, accessed July 23, 2009.

¹¹ For the purpose of this analysis, the units are assumed to be two-bedroom units.

¹² Estimated based on an annual inflation rate of 2.5 percent over 55 years.

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. Assuming an average construction cost of \$180,000 per unit (assuming a 1,200-square-foot unit at \$150 per square foot), it would cost approximately \$1,980,000 (excluding land costs) to construct 11 new assisted units. Including land costs, the total cost to develop replacement units would be higher.

Cost Comparisons

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. These costs estimates are general estimates and are intended to demonstrate only the relative magnitude of funding required. Actual costs of preservation would depend on the individual circumstances of the at-risk property and market conditions at the time.

The cost of acquiring the at-risk units and transferring ownership to non-profit housing organizations is approximately (\$1,100,000). In comparison, the annual costs of providing rental subsidies to preserve the 11 assisted units are relatively low (\$67,188); however, long-term provision of rental subsidies for at least 55 years would cost close to \$8 million. New construction of 11 replacement units has highest upfront costs (\$1,980,000, excluding land costs) but the County can safeguard the quality and long-term affordability of these units. In evaluating the various options, the County must consider the available funding sources and the willingness of property owners to participate in preservation, among other factors.

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 Monterey County.

3.1. Market Constraints

Several local and regional constraints hinder the ability to accommodate Monterey 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. These constraints may result in housing that is not affordable to lower, moderate, and even some above moderate income households, or may render some potential residential projects economically infeasible for developers. Specifically, the market conditions in Monterey County are such that many middle income households (aka workforce households) who make above the 120 percent AMI, still do not earn high enough income to afford homeownership. This section emphasizes the effect of constraints on the provision of market-rate housing in Monterey.

Subsidies are always necessary to bridge the gap between affordable housing costs by the lower, moderate, and workforce households. In fact, most affordable housing developments in 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, those making between 120 and 150 percent AMI, not qualifying for most State or federal programs. In response to this gap in needs, the County has identified the "Workforce-Level" income category for locally generated funds (e.g. inclusionary housing policy and in-lieu fees) that can assist households in this income level.

A. Land Costs

Land costs vary significantly in the County's unincorporated areas depending on the location of the property and proximity to services. Table 28 shows the varying sales prices of land throughout the unincorporated areas of Monterey County. Figure 8 shows the changes in residential lot sales from 2005 through 2008.¹³ In addition to continued increase in sale prices, there has also been a continued increase in the number of lots listed and sold.

¹³ Land price data for 2009 is not yet available. Costs for land have likely declined moderately since 2008.

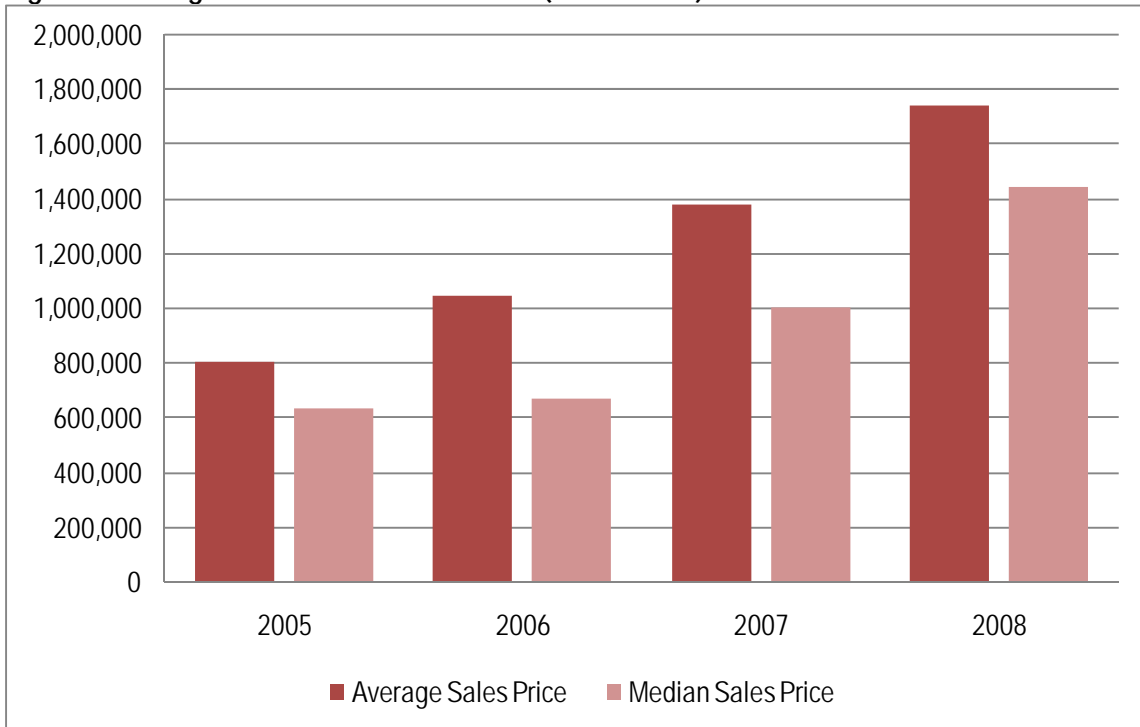
Table 28: Vacant Residential Lot Sales - 2008

Area	New Listings	Closed Sales	Average Sales Price	Median Sales Price
Carmel Valley Ranch/Valley Village	3	0	0	0
Country Club	3	1	\$850,000	\$850,000
Indian Springs/Pine Canyon	5	0	0	0
Prunedale, Elkhorn, Moss Landing	33	1	\$245,000	\$245,000
Total Unincorporated Areas 2008	306	29	\$636,250	\$1,582,500

Source: Monterey County Association of Realtors, 2008

Although it is difficult to draw further conclusions from this data without being able to identify 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.

Figure 8: Changes in Residential Lot Sales (2005 – 2008)



Source: Monterey County Association of Realtors, 2008

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. According to the 2008 edition of RS Means Square Foot Costs, a two-story 2,000 square-foot single-family home of average construction quality costs \$94 per square foot to construct and multiple family residential developments up to three stories and 22,500 square feet are estimated to cost \$159 per square foot. However, actual construction costs for recent affordable housing developments in Monterey County have run at least \$150 per square foot. The current recession has likely moderated construction costs in the area as demand for construction commodities like wood, aggregate, and copper, has fallen.

C. Construction Financing

Prior to the recession of the early 1990s and significant changes in lending practices following the savings and loan scandal of the late 1980s, developers could receive loans for 100 percent or more of a project's estimated future value. Since then, construction and permanent loans for multifamily developments are rarely available for over 75 percent of the future project value. This change in lending requirements has constrained multi-family development in recent years.

The current economic turmoil has 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 aren't 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.

Historically, financing of condominium projects had been problematic because of the continual threat of litigation. A 2000 California Supreme Court decision followed by Senate Bill 800 in 2002 addressed this issue. The combined actions of the California legislature and judiciary have reduced the threat of construction defect litigation and associated constraint on condominium development in Monterey County.

D. Home Financing

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 29 summarizes the disposition of loan applications submitted to financial institutions for home purchase, refinance and home improvement loans within Monterey County in 2007.¹⁴ Included is information on loan applications that were approved and originated¹⁵, approved but not accepted by the applicant, denied, withdrawn by the applicant or closed for incomplete information.

Table 29: Disposition of Home Loans – 2007

Disposition	Home Purchase				Refinances		Home Improvement	
	Government Backed		Conventional		#	%	#	%
	#	%	%					
Approved, Originated	8	40%	2,648	48%	6,964	41%	829	39%
Approved, Not Accepted	2	10%	642	12%	2,071	12%	235	11%
Denied	6	30%	1,544	28%	5,731	33%	811	39%
Withdrawn	4	20%	512	9%	1,718	10%	162	8%
Incomplete	0	-	129	2%	693	4%	55	3%
Total	20	100%	5,475	100%	17,177	100%	2,092	100%

Source: Home Mortgage Disclosure Status, 2007

Home Purchase Loans

In 2007, a total of 5,475 households applied for conventional home purchase loans in Monterey County. The overall loan approval rate was 60 percent and 28 percent of applicants were denied. Although home prices have moderated since 2007, lending institutions have tightened qualification standards and therefore an increase in the number and proportion of denials or withdrawals can be expected in HMDA releases for 2008 and 2009.

Only 20 households applied for government backed loans (e.g. FHA, VA) and 50 percent of these applications were approved while six (30 percent) were denied. To be eligible for such loans, residents must meet the established income standards and the price of the home is capped according to the specific funding program regulations. In 2007, the market was still relatively tight and the prices were high. Most lower and moderate income households

¹⁴ HMDA data for 2008 is not yet available.

¹⁵ An originated loan is one that is approved by the financial institution and accepted by the loan applicant.

would have had difficulty meeting both income and home price restrictions; however, opportunities to participate in this program may have expanded since 2007 with moderation of area home prices due to the recent economic downturn.

The County of Monterey has applied for and been awarded HOME and CalHOME funds provided by the State of California for a First Time Homebuyer Program. The County will apply for the Neighborhood Stabilization Program (NSP) funds to initiate a new homebuyer assistance program if the competitive funding application is successful.

Refinance Loans

The conversion of introductory low-interest rate loans into high interest rates and the changes in the housing market overall led to 17,177 refinance loan applications being filed in Monterey County in 2007. Slightly more than half (53 percent) of the refinance loans were approved and one-third were denied. Despite historically low interest rates, refinancing activities are expected to fall due to the recent credit crunch coupled with stricter lending practices.

Home Improvement Loans

A larger proportion of Monterey County residents were denied home improvement loans than any other loan type. Approximately 39 percent of applicants were denied home improvement loans while 50 percent were approved. The large proportion of home improvement loan denials may be explained by the nature of these loans. These loans are usually second loans and therefore, many households may have already carried a high debt-to-income ratio to qualify for additional financing.

Foreclosures

With low interest rates, “creative” financing (e.g., zero down, interest only, adjustable loans), and predatory lending practices (e.g. aggressive marketing, hidden fees, negative amortization), many households nationwide purchased homes that were beyond their financial means between 2000 and 2006. In a Business Week article on September 11, 2006, it was noted that at least 40 percent of all mortgages in the Salinas market were adjustable rate mortgages (ARM). Up to and during that time, the local real estate market was “hot” with prices rising quickly contributing to the prevalently held false assumption that refinancing to lower interest rates would always be an option and home prices would continue to rise. When lenders constricted refinancing options, the market changed rapidly leaving many households unprepared for the oncoming hikes in interest rates, expiration of short-term fixed rates and decline in sales prices (shrinking the equity available). Faced with significantly inflated monthly payments and mortgages that exceeded underlying home values, default and foreclosure was the only option for many homeowners.

The December 2008 Trustee Deeds Report cited 3,875 homes lost to bank foreclosure in Monterey County during 2008 compared to 893 during 2007. This represents a 434 percent increase over the previous year. Foreclosure rates in many parts of Monterey County rank

as some of the highest in California and the United States. In an article on December 11, 2008, Business Week rated Soledad as the worst housing market in the State during 2008. Homes lost through foreclosure, especially those in Salinas and in the southern portion of the County, were at first due to predatory lending practices. This was compounded by the meltdown in the economy resulting in high, double digit unemployment rates consistently seen since December of 2008. With half or none of their former income, many homeowners defaulted on their loans and subsequently lost their houses. According to a May 2009 internal report prepared by the County Treasurer's Office, another round of foreclosures is expected in Monterey County due to upcoming resets on the Alt-A and Option Arm mortgages.

The County of Monterey's 2009 Annual Housing Report cites foreclosure rates as significant, especially in Salinas, Seaside and the southern cities of Gonzales, Greenfield, King City, and Soledad. As of October 2008, there were a total of 5,444 units affected by some phase of foreclosure in the County, including 2,309 units in pre-foreclosure and 2,915 units that were bank owned at that point in time. Unfortunately, the number of foreclosures continued in 2009 with over 5,500 units foreclosed or in the foreclosure process as of June.

To address the impact foreclosures are having on residents and neighborhoods, the County is in the process of developing and seeking funding through the State Neighborhood Stabilization Program (NSP) to provide a "soft landing" for displaced homeowners (see Program H-1.d). The "soft landing" program, formally referred to as the Tenant Relocation and Homeless Assistance (TRHA) program, 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 services, legal services, and other forms of assistance necessary for housing stabilization. In 2008, the County was also awarded State CDBG funds in 2008 to implement a Homebuyer Preservation and Foreclosure Prevention Service (HPFPS) program. The Monterey County Housing Alliance (MoCHA) will administer HPFPS and provide counseling to current homeowners who are behind or at risk of becoming behind on their mortgage payments (see Program H-1.e).

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 Plan to assist with infrastructure funding, modify some County development regulations, and provide other incentives for affordable, workforce, and senior housing.

Monterey County had 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, and to this and other factors, 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.

The 1982 General Plan policies encourage city-centered growth to accommodate approximately 75 percent of development in Monterey County. As a result, development of housing that would be affordable for the workforce and special needs populations has been limited in the unincorporated areas. In addition, regional impact fees were not collected to keep up with development over the years and the County is now facing significant infrastructure deficiencies with limited revenue options. Estimates of the full costs of needed regional and neighborhood infrastructure improvements are far beyond what most Monterey County households can afford.

To maximize opportunities for the efficient provision of infrastructure and to preserve the environment, the General Plan update (underway) proposes to focus future residential development in specific, existing, developed areas of the County. These unincorporated areas targeted for new development (called Community Areas) are those that have basic infrastructure in place or in which infrastructure planning is (can be) underway. These areas are being planned for densities that can facilitate the development of housing affordable for Monterey County's lower income, workforce and special need populations. Infrastructure funding assistance will be sought to reduce the impact on affordable housing development.

B. Land Use Controls

The most commonly used regulatory tools to guide development in Monterey County are the General Plan, Area Plans (non-coastal), Land Use Plans (coastal), Community Plans, Specific Plans, and the Zoning Ordinance. Whereas the Zoning Ordinances include standards for development in most areas of the County, each Community Plan and Specific Plan includes targeted and distinct standards for residential development within the applicable planning areas. The following discussion of land use controls demonstrates that Monterey County encourages the provision of a residential land uses at various densities to encourage and facilitate the provision of housing for all economic segments of the community.

Adopted General Plan Land Use Element

The Monterey County General Plan currently in effect was adopted in 1982 and amended periodically. The 1982 General Plan 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 County. The County's land use plan is based on four philosophical considerations or assumptions related to the preservation of agricultural and natural resources, economic development, and directing growth within or near developed/developing areas (primarily cities and established communities) in order to reduce impacts to agricultural production, natural resources, or public services/infrastructure.

Implementation of the 1982 General Plan has resulted in approximately 75 percent of development occurring within the incorporated cities with approximately 60 percent of the County's land area designated for agricultural uses and another 20 percent used for public and quasi-public uses. Nearly 60 percent of the County's unincorporated land area is used for agricultural uses and about 28 percent is reserved for public and quasi-public uses. Approximately one percent of unincorporated land in Monterey County is developed with residential (0.7 percent), commercial (0.03 percent) and industrial (0.3 percent) uses. Most of this development is concentrated in the northern part of the County. Approximately 90 percent of the County's population growth between 1990 and 2009 occurred within incorporated cities.

The 1982 General Plan includes four residential land use designations, which accommodate a wide range of housing types:

- Rural Density: 1 unit per 5+ acres
- Low Density: 1 unit per 1 to 5 acres
- Medium Density: 1 to 5 units per acre
- High Density: 5 to 20 units per acre

The 1982 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.

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 use 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 are considered in the development of Community Plans. The potential for further build-out of Rural Centers are evaluated as a part of the Infrastructure and Financing study requirements for Rural Centers.

Rancho San Juan Specific Plan/Butterfly Village

The revised Rancho San Juan Specific Plan, dated November 7, 2005, provides a concept and development framework for 671-acre area designed residential community, known as Butterfly Village, offering a range of residential densities and housing types. 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 65 very low income, 71 low income, 93 moderate income, 35 Workforce I and 103 Workforce II units, a total of 32 percent of the total number of units in the project.

East Garrison Specific Plan

A Specific Plan has been approved for the East Garrison portion of the County's Fort Ord Planning Area. Under the 2007 General Plan (described later), the Specific Plan would serve as the Community Plan, with potential expansion that could double the size of East Garrison.

The approved East Garrison Specific Plan (EGSP) calls for incorporating the principles of Smart Growth, Sustainable Development, and Traditional Neighborhood Design into a place that will provide a diverse mix of homes along with civic uses, churches, public places, open space, parks, and neighborhood shopping opportunities. The EGSP 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. Residential densities include Residential Medium and Residential High. Residential Medium provides for single-family detached and attached units and one- to three-story townhomes, ranging from five to 29 units per acre. Residential High Density is divided into RH-1, which provides for 130 units on 6.6 acres including single- and multi-

family attached, while RH02 provides for 150 units of high density housing consisting of multi-family attached, townhouses, apartments and condominiums. RH-1 allows 14 to 32 units per acre and RH-2 allows for 18 to 36 units per acre.

Table 31: Residential Development Standards - East Garrison Specific Plan

Zone Designation	Lot Type	Uses	Density	Height	Lot Size		Off-Street Parking
					Width	Depth	
RM	Townhouse Lots	Attached SF Residential	5-29 du/acre	3 Stories	18' to 30'	70'	2 spaces
Live/Work (LW)	Live/Work Townhouse Lots	Attached SF Residential w/ Ground Floor Nonresidential	16-38 du/acre	3 Stories			
RM	Grove Lots	Detached SF Residential	5-29 du/acre	2 stories plus 3rd floor tower	30' to 35'	70'	
RM	Garden Lots	Detached SF Residential	5-29 du/acre	2 stories plus 3rd floor tower	35' to 40'	70'	
RM	Bungalow Lots	Detached SF Residential	5-29 du/acre	2 stories plus 3rd floor tower	40' to 45'	100'	
RM	Village Lots	Detached SF Residential	5-29 du/acre	2 stories plus 3rd floor tower	50' to 55'	100'	
RM	Courtyard Lots	Detached SF Residential	5-29 du/acre	2 stories plus 3rd floor tower	65'	70'	
RM	Bluff Lots	Detached SF Residential	5-29 du/acre	2 stories plus 3rd floor tower	50'	100'	
RH-1	---	Attached SF and MF	14-32 du/acre	3 Stories	---	---	2 spaces
RH-2	---	Attached SF and MF	18-32 du/acre	3 Stories	---	---	2 spaces

Source: East Garrison Specific Plan, 2007

Affordable Housing Requirements: The County, the developer, and three non-profits (Mid Pen, 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. Another 84 moderate units will be provided by the developer.

Castroville Community Plan

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. Following is a list of the land use designations in the Castroville Community Plan and a table illustrating residential development standards:

- Low Density Residential (LDR-C) – Intended for detached single-family units and duplex units. The density ranges from seven to eight dwelling units per acre.

- Medium Density Residential (MDR-C) – Intended for attached and detached single-family units on standard size residential lots, including clustered development and duplexes. Density ranges from eight to 12 dwelling units per acre.
- 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. Density ranges from 12 to 20 units per acre.
- 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 ranging from eight to 20 units per acres in density.
- 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. The density ranges from 15 to 30 units per acre with an average of 20 units per acres.

The County is in the process of developing zoning districts that correspond to the Castroville Community Plan land use designations.

Table 32: Residential Development Standards - Castroville Community Plan

Building Type	Minimum Lot Area ¹	Land Use Designation					Max Building Height
		LDR-C	MDR-C	HDR-C	MXDR-C	MU-C	
Density	---	7-8	8-12	12-20	8-20	15-20	---
Single-Family Detached	5,000	•	•				2 Stories/30'
Small Lot Single-Family	3,000			•	•		
Single-Family Attached	n/a	•	•	•			
Multi-Family, Townhome	13,500			•	•	•	Up to 3 Stories/42' with ground floor parking
Multi-Family, Apartments	13,500			•	•	•	
Mixed Use Development	10,000				•	•	

Source: Castroville Community Plan, 2008

Boronda Community Plan

The County is in the process of adopting a community plan for the Boronda area. The Draft Boronda Community Plan includes two residential zoning districts and one mixed use district. Areas designated Residential (4-7 du/acre) are planned for single-family homes. One accessory or granny unit is also allowed within each parcel. The minimum lot size within this land use area is 6,000 square feet. The second residential designation is Residential (7-20 du/acre), which allows for a mix of housing types at various densities. Appropriate types of housing include small-lot single family, cluster homes, multi-plex homes, townhomes, and attached multi-family units

The purpose of the Mixed-Use area is to allow multiple uses within a single property and to provide flexibility in the types of uses that could be developed on the properties. Appropriate uses in the ground floor include destination, community, neighborhood and/or boutique retail, restaurants, cafes and other service uses with upper floors reserved for residential units or offices.

Other Community Plans

In the Draft 2007 General Plan, Monterey County has designated Pajaro and Chualar as Community Areas. Pajaro has a Redevelopment Plan that serves as an interim plan for that Community until significant infrastructure constraints (water, flooding, traffic) can be addressed.

Boundaries for the Chualar Community Area are to be developed by a citizen group with recommendation 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.

The County is in the process of updating the Moss Landing Community Plan, which is part of the North County Land Use Plan (coastal). This is currently the only Community Area within the coastal zone due to resource protection restrictions of the California Coastal Act. The County will be undertaking an update of the Local Coastal Program beginning 2009. Part of this update will include identifying potential areas for affordable housing development and balancing that with protection of resources.

Airport Land Use Plan

The Monterey County Airport Land Use Commission (ALUC) is responsible for maintaining Airport Land Use Plans (ALUP) for airport facilities located within the County. The ALUP is a long-term planning document that by State law must anticipate a time horizon of at least 20 years. The ALUP 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 ALUPs 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 the ALUP or if the ALUP precludes a significant portion of the 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 ALUP. As such, the ALUP is 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 ALUP has been verified.

Proposed General Plan Land Use Element

The County is currently in the process of updating its General Plan (GPU5). Because this Draft General Plan has not yet been adopted, this Housing Element relies on the land use controls of the currently adopted General Plan (1982), as periodically amended for compliance with the Housing Element requirements for the 2009-2014 planning period.

GPU5 includes a comprehensive update of the Land Use Element. The draft Land Use Element generally designates four types of residential uses for areas not governed by a Community Plan or a Specific Plan: Rural Centers, Affordable Housing Overlay, Urban Residential and Rural Residential. Prior to adoption of the GPU5, the County will prepare findings of consistency to demonstrate the continued ability of the County in meeting the Housing Element requirements under the new General Plan.

Rural Centers

Rural centers are existing areas containing concentrations of development that include higher intensity uses than typically found in rural areas. Rural centers require and have the potential for improved infrastructure where they 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 or be allowed to develop at a density of 10 to 15 units per acre if the development is part of the Affordable/Workforce Housing Incentive program (discussed below). A mix of small-scale retail and commercial uses serving local residents, employee housing ancillary to local businesses and low to medium density residential uses, public service facilities, tourist services and residential incidental uses are also encouraged in the Rural Centers.

Affordable Housing Overlay

The draft General Plan Land Use Element includes a policy directive to establish an Affordable Housing Overlay program (Policy LU-2.12) to encourage the development of affordable and workforce housing in lower density residential areas of the County. If a property located within the overlay meets all of the suitability criteria established in the draft Land Use Element, owners may voluntarily choose to develop an Affordable Housing Overlay project, rather than a use otherwise allowed by the underlying land use designation. The minimum density for an Affordable Housing Overlay project is proposed

to be approximately six units per acre, up to a maximum of 30 units per acre. An average density of 10 units per acre or higher is anticipated. The County will offer a number of incentives to encourage voluntary participation in the new program, including density bonuses (complementary to the State density bonus requirement), streamlined permitting process, waiver or deferral of planning and building permit fees, priority allocation of water or sewer capacity, modified development standards, and grant funding assistance, as appropriate and feasible.

This Affordable Housing Overlay works to complement the State Density Bonus law. The target development for the Affordable Housing Overlay is 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.

Urban Residential

Urban Residential Land is categorized into three categories: Medium Density Residential, High Density Residential, and Mixed Use. Medium Density Residential (MDR) areas provide for residential uses (one to five units per acre), recreational, and public and quasi-public uses. High Density Residential (HDR) areas 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. Mixed Use (MU) areas 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 development 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.

Rural Residential

Rural Residential land is also categorized into three areas. 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) areas provide for five to 40 acres per unit, recreational, public and quasi public and a broad range of agricultural uses. The final designation is Resource Conservation (RC) is primarily for rural residential or agricultural areas with sensitive resources and areas planned for resource enhancement but does not apply to the Coastal Zone. Only very low intensity uses and supporting facilities may be permitted within this designation.

C. Residential Development Standards

The County's Zoning 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. Table 33 below provides a summary of the range of residential land use densities allowed in

the County pursuant to the Zoning Ordinances and the existing General Plan. Proposed land uses of the draft General Plan are also included for point of reference.

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 33: Residential Density by Zoning and Land Use Categories

Land Use/Zoning Category	Zoning Ordinance	Existing Land Use Element (1982)	Draft Land Use Element (2007)
Rural Density Residential (RDR)	1 du/5-40 acres	1 du/5 or more acres	1 du/5-40 acres
Low Density Residential (LDR)	1 du/1-5 acres	1 du/1-5 acres	1 du/1-5 acres
Medium Density Residential (MDR)	1-5 du/acre	1-5 du/acre	1-5 du/acre
High Density Residential (HDR)	5-20 du/acre	5-20 du/acre	5-20 du/acre
Mixed Use	--	--	up to 30 du/acre

Sources: Monterey County Municipal Code, 2008; Monterey County General Plan, 2002; and Monterey County Draft General Plan, 2007.

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), Agricultural Conservation (AC), Coastal Agriculture Preserve (CAP), inland Resource Conservation (RC), Watershed and Scenic Conservation (WSC), Moss Landing Commercial (MLC), and Visitor Serving Commercial (VSC).
- 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), Coastal General Commercial (CGC), Light Commercial (LC), Heavy Commercial (HC), Visitor Serving/Professional Office (VO), and inland Agricultural Industrial (AI).

Parking Requirements

Parking requirements for different types of residential uses in Monterey County are summarized in Table 34. 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.

Table 34: Off-Street Residential Parking Requirements

Use	Parking Spaces Required
Caretaker Unit	1 space per unit
Children's Home	1 space per 4 beds
Convalescent Home/Nursing Home	1 space per 3 beds
Family Day Care Facility	1 space per employee and 1 space per 10 children
Farm Labor Housing	1 space per bedroom
Residential Single-Family Detached	2 spaces per unit
Duplex	
Triplex	
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
Boarding House, Rooming	1 space per guest room
Housing, Organization House	1 space per 100 sq. ft. of guest room
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, 2008

Table 35: 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	1 covered space per unit plus 1 guest space per 2 units	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% 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 2-3 bedrooms: 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		One covered space per unit Studio – 2 bedroom: 2 total spaces 3+ Bedrooms; 3 total spaces	One covered space per unit Studio: 1.2 total spaces 1 Bedroom: 1.5 total spaces 2 bedroom: 2 total spaces 3+ Bedrooms; 2.5 total spaces Building with 25+ units: 2 per unit	0.5 per unit as required by additional study

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

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. Table 36 and Table 37 summarize the various housing types permitted and conditionally permitted under the County's Zoning Ordinances, within and outside the Coastal Zone. 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 minimal impacts on regional resources.

Table 36: 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	---
Caretaker Units	CDP	--	--	CDP	--	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	---	---	---
Senior Citizen Units	CAP	CAP	CAP	CAP	CAP	---
Agricultural Worker Housing	CAP/CDP	---	---	CAP/CDP	CAP/CDP	CDP
Residential Care Home (6 or fewer persons)	CAP	CAP	CAP	CAP	---	---

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. Caretaker units are allowed with a CDP in the CGC zones and a CAP in the MLC, IC, VSC, LI, HI and PQP zones.
- CAP = Coastal Administrative Permit Required; CDP = Conditionally Permitted / Coastal Development Permit Required
 Source: Monterey County Municipal Code, Title 20 (2009).

Table 37: 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
Caretaker Units	AP	AP	--	--	--	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	---	---
Senior Citizen Units	AP	AP	AP	AP	AP	AP
Agricultural Worker Housing	AP/UP	AP/UP	---	---	AP/UP	AP/UP
Residential Care Home (6 or fewer persons)	P	P	P	P	P	P

Note:

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 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).
3. Caretaker units are allowed with a UP in the LC zone and an AP in the HC, VO, AI, LI, HI, and PQP zones.

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

Source: Monterey County Municipal Code, Title 21 (2009).

Single-Family Residence

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.¹⁶ 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

¹⁶ Could be restricted to one unit per 320 acres in slope areas subject to Section 20.145.140.A.7 CIP-Part 3

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 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 by right in the Farmlands (F), Rural Grazing (RG), and Permanent Grazing (PG) zones. The County will amend the Zoning Ordinance to comply with housing for farmworkers and farmworker families (see discussion later).

Caretaker Units

A caretaker unit is a permanent residence, secondary and accessory to an existing main dwelling for persons employed principally on-site for purposes of care and protection of persons, property, plants, animals, equipment or other circumstances on site or on contiguous lots under the same ownership. The Zoning Ordinances accommodates caretaker units in most inland and coastal zoning districts and the County considers these units to be an important means of providing relatively low-cost employee housing in the County's extensive agricultural and resource conservation areas, most notably within the coastal zone.

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 coastal zones, 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, and each unit having its own kitchen. Multi-family developments are accommodated in the coastal and inland HDR zones.

Coastal Zones

A CAP is required for multi-family development 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 also 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 CPD in the coastal zones and a UP multi-family in the inland zones 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 all residential sites to accommodate the RHNA in Community Plan areas.

Condominiums

Condominiums are multi-unit attached homeowner dwellings with shared exterior common areas. These types of units require a Coastal Development Permit in the coastal HDR and MDR zones.

Affordable Housing

Affordable Housing in Development Incentive Zone

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 AP subject to the following standards and requirements (Title 21.10.070):

- The project site must be located in a Development Incentive Zone;
- 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 units must be deed restricted and approved by the Director of Planning and the County Counsel;
- The project cannot include any form of subdivision;
- The projects 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, Public Works Department, County Fire Warden and any other agency deemed necessary by the Director of Planning and that the requirements of those agencies are satisfied;
- 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 and have not been implemented in many years. The standards and requirements for affordable housing established in Title 21.10.070 will be removed from the Zoning Ordinance and replaced with the Affordable Housing Overlay Program standards and requirements following adoption of the General Plan Update (see Program H-2.a).

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 feasibility analysis to assess the potential impacts of the policy on developers. Most developers plan for at least a 20 percent return, with actual returns as low as ten percent under adverse market conditions. The study concludes that the 20 percent requirement would allow a developer to achieve a return of 25 percent, above the typical 20-percent return. Therefore, even with the current adverse market conditions, there appear to be sufficient room for adjustments and achieve project feasibility.

The County's inclusionary housing program has been in place for many years and has resulted in the construction of 300 affordable units. In recent years, the County has approved several major Specific and Community Plans that offer substantial opportunities for additional housing, such as East Garrison Specific Plan and Revised Rancho San Juan Specific Plan. Both plans are subject to the County's inclusionary housing requirements. These two major development plans demonstrate that: 1) market-rate housing construction was not dampened by the inclusionary housing requirement; 2) inclusionary housing is necessary to ensure affordable opportunities are provided for lower and moderate income households.

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 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 will amend the Zoning Ordinances within one year of adoption of the Housing Element to incorporate a density bonus ordinance that is consistent with the requirements and intent of SB 1818 and SB 435 (see Program H-4.a). 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:

- “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.

Senior Citizen Units

A senior citizen unit is small (700 to 850 square feet) and cannot be occupied by more than two persons, one of whom must be 60 years of age or handicapped. Only one senior citizen unit is permitted on any lot or parcel and must conform to the development standards of the zoning district in which it is located. Senior citizen units are allowed in all residential zones with a CAP in coastal areas and an AP in inland areas. These units are also permitted with and AP in the RC, RG, and PG zones.

Agricultural Worker Housing

Titles 20 and 21 of the County Code provide for three types of housing for agricultural workers: farm worker family housing; farm worker housing; and farm employee housing:

- “Farm worker family housing” is defined as any place, area, or piece of land under one ownership where more than three farm employee families including the owner or operator of the farm are provided living quarters or housing accommodations. Farm worker family housing facilities requires a UP in the inland LDR zone.
- “Farm worker housing facilities” and “farm employee housing facilities” are both defined in the Title 20 (Coastal Zoning) and Title 21 (Inland Zoning) of the County Code as any living quarters or accommodations of any type provided by any person for employees or families employed principally in farming or other agricultural activities on the land and contiguous land occupied by the farm employee/worker housing facility. The Title 21 definition of these facilities includes mobile homes that meet Uniform Building Code and Uniform Housing Code.

Farm worker housing facilities require a CDP in the coastal RDR, LDR, WSC, CAP, and AC zones and require a UP in the inland RDR, F, PG, and RC zones. Farm employee housing facilities for not more than two families or five single persons requires a CAP or AP and these facilities for more than two families or five single persons require a CDP or UP in the inland and coastal RDR, LDR, and WSC zones, as applicable. Farm employee housing facilities for not more than five families or 12 single persons require a CAP or AP and these facilities for more than five families or 12 single persons require a CDP or UP in the coastal CAP and AC zones and the inland F, RG, PG, and RC zones, respectively. The use of mobile homes for farm employee quarters is also allowed with a CAP in the coastal WSC zone and employee housing that is accessory to a permitted agricultural use requires a CDP in the coastal Agricultural Industrial (AI) zone.

Farm employee and farm worker housing are subject to development standards established in Chapters 20.66 and 21.66 of the Zoning Ordinance. These standards are summarized below:

- Adequate water and sewer services must be available, as determined by the Director of Environmental Health;
- The housing must be located off prime and productive agricultural land, or on a parcel where no other alternatives exist on site, on the least viable portion of the parcel;
- The development must incorporate proper erosion and drainage controls;
- Enclosed storage facilities must be provided for each dwelling unit;
- Laundry facilities must be provided on site;
- The site design of the facility is subject to the approval of the Director of Planning;
- Proportional recreation facilities and open space is required if three or more units are developed. Children’s play equipment is required for family units;

- The landscaping plan must be approved by the Director of Planning prior to issuance of a building permit;
- Recreational areas and landscaping must be completed prior to the occupancy of the facility.

Permits for farm employee/farm worker housing are conditional and can expire at a time specified by the decision making body at the time of approval and renewal requires on-site inspection by the Planning Department and Health Department. New conditions of approval can also be applied to a project at the time of renewal.

Pursuant to the State Employee Housing Act (Section 17000 of the 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.

Titles 20 (Coastal Zoning) and 21 (Inland Zoning) of the County Code do not currently comply with these requirements of the State Employee Housing Act as stricter permitting requirements exist for farmworker housing facilities than the underlying agricultural uses and facilities for fewer than six individuals are treated differently than single family dwellings in the same zones. The Zoning Ordinances will be amended consistent with requirements of the State Employee Housing Act.

Residential Care Homes

Residential care facilities are facilities that provide 24-hour residential care for individuals, including the elderly, persons in an alcoholism or drug abuse recovery or treatment facility, persons in a facility for mentally disordered, 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. The Zoning Ordinances accommodate licensed residential care homes for aged persons or hospices and serving six or fewer persons in WSC, RG, F, PG, RC, RDR, LDR, MDR and HDR zones with a CAP in coastal areas and by

right in inland areas as applicable. The Zoning Ordinances also allow uses of similar intensity in all zones that permit residential care facilities serving six or fewer persons, which applies to all types of residential land uses; and therefore, would be consistent with State law. However, the absence of specific language permitting these facilities consistent with the Lanterman Act could be interpreted to limit the occupancy of residential care homes to aged persons or hospices, which is not consistent with the statutory intent.

Therefore, the Zoning Ordinances will be amended within one year of adoption of the Housing Element consistent with the requirements and intent of the Lanterman Developmental Disabilities Services Act (see Program H-4.a). Residential care homes serving six or fewer individuals, regardless of the status of the occupants, will be permitted in all residential zones and large facilities serving seven or more persons will be conditionally permitted in residential zones. The conditions for approval will be the same as conditions applied to all other residential uses that require a UP or CDP as applicable and would not serve to constrain the development of such facilities. The draft General Plan Land Use Element also proposes to allow this use within Mixed Use areas (Policy LU-2.34).

Mixed Use: Residential Uses in Commercial or Industrial Zones

All residential uses are also allowed in the following districts so 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 Service/Professional Office (VO), Agricultural Industrial (AI), Light Industrial (LI), and Heavy Industrial (HI) inland zones with a UP and the Coastal General Commercial (GCG) zone with a CDP. The draft 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 Monterey County.

Second Dwelling Units

A second 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 unit may be an alternative source of affordable housing for lower income households and seniors.

California law requires local jurisdictions to adopt ordinances that establish the conditions under which second dwelling units are permitted (Government Code, Section 65852.2). A jurisdiction cannot adopt an ordinance that precludes the development of second units unless findings are made acknowledging that allowing second 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 unit law in September 2002 requires local governments to use a ministerial, rather than discretionary process for approving second units (i.e. second units otherwise compliant with local zoning standards can be approved without conditions or a public hearing).

Although the Zoning Ordinances currently do not explicitly address Second Dwelling Units, as defined by State law, requests for second units have been processed under the State

regulations. The County is in the process of reviewing its provisions for Second Dwelling Units. Given the lack of adequate water supply and over-saturation of septic systems in many areas of the County, the continued provision for this housing type may become a public health issue. The County will continue to study this issue and determine whether it can adopt the findings required to prohibit second dwelling units countywide or limit them to certain areas where adequate infrastructure and water supply is available. The County will either adopt the appropriate findings consistent with Government Code Section 65852.2(c) to limit areas where second units are permitted or revise the Zoning Ordinances to make explicit provision for this use consistent with State law within one year of adoption of the Housing Element (see Program H-4.a).

Transitional Housing

Transitional Housing units or facilities provide a residence for homeless individuals or families for an extended period of time, usually six months or longer, 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.

Although the County's Zoning Ordinances do not currently address transitional housing, the General Plan update (in progress) proposes to allow this use in the Mixed Use land use designation (Policy LU-2.34). The County will amend the Zoning Ordinances to define this use consistent with Health and Safety Code Section 50675.2(h) and identify different types of transitional housing that may be developed within the planning period (see Program H-4.a). Transitional housing facilities that function as group housing facilities will be permitted according to the provisions for residential care homes (see above). For those transitional housing facilities that function as regular housing, such uses will be permitted consistent with other traditional forms of housing.

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 53260¹⁷, 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.

Although the Zoning Ordinances do not currently address supportive housing, the General Plan update (in progress) proposes to allow this use in the Mixed Use land use designation (Policy LU-2.34). The County will amend the Zoning Ordinances to define this use consistent with Health and Safety Code Section 50675.14(b) and identify different types of supportive housing that may be developed within the planning period (see Program H-4.a).

¹⁷ 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 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.

Supportive housing facilities that function as group housing, the supportive housing will be permitted according to the provisions for residential care homes (see above). For those supportive housing facilities that function as regular housing, the supportive housing will be permitted consistent with other traditional forms of housing. Also, the County will adopt a reasonable accommodation ordinance (Program H-4.a) to address housing for persons with disabilities. Provisions to facilitate and encourage supportive housing will be considered as part of that ordinance.

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.

Pursuant to SB 2, local jurisdictions can specify criteria for approval as follows:

- The maximum number of beds/persons permitted to be served nightly;
- Off-street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone;
- The size/location of exterior and interior onsite waiting and client intake areas;
- The provision of onsite management;
- The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart;
- The length of stay;
- Lighting; and
- Security during hours that the emergency shelter is in operation.

The Zoning Ordinances do not currently address emergency shelters. Given the rural nature of the unincorporated areas, emergency shelters should be located in communities where infrastructure is available and services can be accessed through public transportation. The General Plan update (in progress) proposes to allow this use in the Mixed Use land use designation (Policy LU-2.34). Another possible location is the High Density Residential (HDR) zone.

Within one year of adoption of the Housing Element, the County is required by State law to amend the Zoning Ordinances to define emergency shelters consistent with Health and Safety Code Section 50801(e) and permit emergency shelters by right in the Mixed Use and/or High Density Residential zones within one year of adoption of the Housing Element consistent with SB 2 (see Program H-4.a). Properties zoned Mixed Use and High Density Residential are generally located in the more urbanized areas of the unincorporated County, with access to public transportation and services. Locations of the County's High Density Residential and Mixed Use sites are presented in Appendix E. Overall, 299 undeveloped parcels are designated High Density Residential, totaling 205 vacant acres. In addition, 44 undeveloped parcels are designated Mixed Use in GPU5, totaling 56.5 vacant acres.

Therefore, adequate land capacity exists in these two zones to accommodate the homeless population in the unincorporated areas.

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. The County's Zoning Ordinances currently do not address SRO units, which 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 will amend the Zoning Ordinances to allow SRO housing in Mixed Use and Commercial zones within one year of adoption of the Housing Element consistent with AB 2364 (see Program H-4.a). The Mixed Use and Commercial zones include properties that are generally located in the more urbanized areas of the unincorporated County, with access to public transportation and services either in the unincorporated areas or in nearby incorporated jurisdictions.

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 and 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 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 Planning Department fee schedule is summarized in Table 38 and current development impact fees are provided in Table 39. The adopted fees are based on the average time required to process applicable permits at approximately 75 percent cost recovery. The 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 38: Land Use Permit Processing Fees - 2008

Permit Type/Service	Planning Department	Other Dept. & Misc Fees	Total Fee
Inland Zone Permits			
Administrative Permit	\$2,000	\$2,254	\$4,254
Administrative Permit – Senior Unit	\$1,050	\$2,075	\$3,125
Use Permit	\$3,750	\$3,514	\$7,264
Coastal Zone Permits			
Coastal Administrative Permit	\$2,000	\$2,782	\$4,782
Coastal Administrative Permit – Senior Unit	\$1,050	\$2,678	\$3,737
Coastal Development Permit	\$4,500	\$3,940	\$8,440
CEQA Compliance			
Environmental Impact Report	\$150/hr	\$517/hr	\$667/hr
Initial Study - Single-Family Dwelling	\$1,050 - \$3,950	\$1,725 - \$1,893	\$2,775 - \$5,843
Initial Study – Minor Subdivision	\$5,565	\$2,755	\$8,320
Initial Study – Standard Subdivision	\$15,000	\$4,671	\$19,671
Subdivision Map Act			
Lot Line Adjustment – General	\$2,700	\$9,247 - \$9,906	\$5,612
Minor Subdivision Tentative Map	\$6,000	\$9,547 - \$10,206	\$15,247 - \$15,906
Minor Subdivision Vesting Tentative Map	\$9,000	\$9,547 - \$10,206	\$18,547 - \$19,206
Standard Subdivision Tentative Map	\$12,000	\$14,061 - \$14,722	\$26,061 - \$26,722
Standard Subdivision Vesting Tentative Map	\$12,000	\$15,228 - \$15,889	\$27,228 - \$27,889
Other Actions			
General/Area/Specific Plan Amendment	\$150/hr	\$517/hr	\$667/hr
Rezoning or Code Text Amendments	\$150/hr	\$517/hr	\$667/hr
Variance	\$3,000	\$2,237	\$5,237

Source: Monterey County Land Use Fees, July 1, 2008.

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 2006, the Transportation Agency for Monterey County (TAMC) initiated an update to the Regional Development Impact Fee program. A complete analysis was performed for the update beginning with a review of the regional network utilizing the latest version of the Association of Monterey Bay Area Government’s Regional Travel Demand Model and culminating in the proposal of new development impact fees by land use type, segmented into four zones. The impact fees in Table 39 provide reduced fees for lower and moderate

income units and the procedure includes an appeal process. These fees are levied on a regional basis and while they may 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 39: Traffic Impact Fees - Monterey County Region

Unit Type	North County	Greater Salinas	Peninsula/South Coast	South County
Single-Family				
Market Rate	\$6,167	\$4,113	\$3,586	\$5,200
Moderate Income ¹	\$4,184	\$3,210	\$2,799	\$4,059
Low Income ¹	\$3,557	\$2,372	\$2,068	\$3,000
Apartment				
Market Rate	\$4,330	\$2,888	\$2,518	\$3,652
Moderate Income ¹	\$3,800	\$2,254	\$1,966	\$2,850
Low Income ¹	\$2,498	\$1,666	\$1,452	\$2,106
Condo/Townhome				
Market Rate	\$3,776	\$2,518	\$2,196	\$3,184
Moderate Income ¹	\$2,947	\$1,996	\$1,714	\$2,486
Low Income ¹	\$2,178	\$1,453	\$1,267	\$1,837
Senior Housing/ Secondary Unit	\$2,391	\$1,594	\$1,390	\$2,016
Average	\$5,464	\$3,644	\$3,154	\$4,608

Source: Regional Development Impact Fee Joint Powers Agency, March 25, 2009.

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, projects are often assessed local traffic impact fees. Fees charged for recent projects (both single-family and multi-family) in the Castroville area have been based on traffic studies and average approximately \$3,000 per unit. Residential projects in the Carmel Valley area pay an impact fee that ranges from \$11,168 to \$22,336 per unit; however, fees for second dwelling units, senior, and caretaker units are significantly lower and fees are waived for affordable housing projects. Projects located near incorporated areas often pay the impact fees assessed by the applicable city. For example, projects proposed in Boronda have been subject to the City of Salinas traffic impact fees.

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 Monterey County under Ordinances 3602 (in 1992), 3931 (in 1997) and 5087 (in 2007) 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 Monterey 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 proposed General Plan includes policies that would scale the application of this fee by 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) currently charges a \$2,923 per unit sewer capacity fee for new residential development. 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) Fees

It is expected that there will be 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). At the time that this Housing Element was prepared, it was estimated that development fees for transportation and fire improvements, habitat management and area plan management would be approximately \$30,000 per unit. The costs for infrastructure and processing fees would be in addition to this figure. Depending on the location of proposed residential units in the Fort Ord area, it would not be unreasonable to expect that the cost for some developments for governmental fees could be in excess of \$50,000 per unit. However, it is important to note that the agreements executed in 2003 between the East Garrison developers and the County commit the developers to provide at least 20 percent affordable housing.

Overall Impacts

Total development permit and impact fees vary by geographical area. A recent multi-family development Cynara Court averaged approximately \$25,000 per unit in total impact and processing fees. This amount is moderate and does not impact the financial feasibility of this 100 percent affordable project. 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. However, through the Housing Trust Fund allocation process, the County assists affordable housing developments through direct subsidies or infrastructure improvements.

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 the Monterey County Resource Management Agency Planning Department 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 makes initial contact with the County by visiting the Planning Department counter or by making a phone call to a planner to discuss what permits will be required for the project.
2. A Request for Application form is completed and submitted by the applicant with concept plans of what is being proposed. Certain smaller design approval projects can be approved over-the-counter by the planner-of-the-day.
3. A project planner is assigned who reviews the Request for Application, visits the site, and reviews the regulations to develop an Application Checklist of all the necessary applications for the required entitlements. A meeting is scheduled with the applicant to hand out the Application Checklist and discuss the process with the applicant.
4. When the Application Package is ready, the applicant makes an appointment with their project planner to submit the materials. The planner will review the application before submittal and collect the application fees.
5. The California Permit Streamlining Act mandated 30-day review period begins when an application and fee is submitted. The Planning Department as well as other land use departments and outside agencies will 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) or Citizen Advisory Committee (CAC) will consider the request for how it meets policies of the applicable Area Plan, Land Use Plan, or Community Plan. These meetings are noticed and open to the public, 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.

6. Once the application is deemed complete, it will be reviewed for CEQA compliance. It will fall into one of three categories: Categorical Exempt, require a Negative Declaration (or Mitigated Negative Declaration) or an Environmental Impact Report.
7. If the project is determined to be exempt, 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 and review the planner's staff report. 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.
8. A public hearing body (Planning Director, Zoning Administrator, Subdivision Committee, Planning Commission) 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.
9. The applicant, or an aggrieved party, can appeal the decision of the hearing within ten 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 appeals.
10. 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 description and/or conditions. Certain conditions must be satisfied before a permit for construction will be issued. The applicant may file for extensions by discussing their needs with the planner.

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 on line brochures for a variety of subjects.

Development Approvals

Design Approval

Design Approval is the review and approval of the exterior appearance, location, size, 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 "CS" as well as all parcels in the Big Sur, Carmel, and Del Monte Forest Coastal Land Use Plans). The purpose of Design Approval is to protect the public viewshed, neighborhood characteristics, and the visual integrity of development in these areas. Design Approvals for simple, non-controversial projects may be approved by the Director of Planning with smaller, simpler projects approved over-the-counter by Planning staff. More complex projects are referred to neighborhood Land Use Advisory Committees and the Zoning Administrator. Design Approvals are generally required in specific plans, community plans, most coastal areas, historical districts, along scenic highways, and hillsides.

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 within ten 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 local newspaper within ten 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, 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.

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 a 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 plans address 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 30 percent). 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, Minor Subdivision Committee 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 projects requiring an environmental Impact Report (EIR) typically take at least a year to process.

Streamline Permit Processing for Affordable Housing Projects

In order to encourage the development of affordable housing projects, the Redevelopment and Housing Office and the Planning Department have undertaken 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 Redevelopment and Housing Office works closely with the Planning Department 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 (Public Works, Environmental Health, Water Resources Agency, Planning, Parks, etc) and outside agencies (fire districts, water districts, etc.) are set up by the Redevelopment and Housing Office and conducted to determine specific requirements and issues early in the process.

- The Housing and Redevelopment Office provides assistance in the preparation of the application package by the applicants, including the preparation of technical studies for the environmental review.
- The Assistant Director of Planning assigns a planning team and oversees the processing of affordable housing projects. The Redevelopment and Housing 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.
- The Planning Department processes the application, and the application and associated environmental documents are considered by the appropriate decision making body. The Planning staff communicates regularly with the Redevelopment and Housing staff to ensure that they are aware of the progress.
- After approval of the application, the planning team and Redevelopment and Housing 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.).
- Redevelopment and Housing staff coordinates directly with the 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 2007 California Building Standards Code) went into effect on January 2, 2008. All residential building permit applications are required to comply with the following codes:

- 2007 CA Building Code
- 2007 CA Fire Code
- 2007 CA Plumbing Code
- 2007 CA Mechanical Code
- 2007 CA Electrical Code
- 2007 CA Energy Code

Code Enforcement Officers within the Resource Management Agency enforce the Planning, Building, and Grading codes in the unincorporated areas of Monterey County. Enforcement actions are taken both proactively and in response to a complaint. When a complaint is received, the appropriate department (Building Services or Planning) 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 the violation does exist, a “Stop Work Order” or “Notice of Violation” (NOV) is posted on the property and a NOV letter is mailed to the property owner. If the violation is abated in 30 days the case is closed. If it is not abated within 30 days, a citation letter is sent to the property owner, a pendency is placed on the property and enforcement fees are levied. The owner then has ten days to abate the violation and pay the enforcement fees to have the pendency on the property released. If the owner does not pay in ten days, a citation is issued and a court appearance and additional fines are required. A final remedy is determined by the Court.

Current demand for rental units has caused an increase in rental prices while decreasing incentives for landlords to maintain existing units and encouraging property owners to bring unsafe units into the market. These conditions have led to an increase in the need for code enforcement services. The County is in the process of implementing a “soft landing” program that includes coordinated efforts of the Building Services Department, Code Enforcement Division, and Social Services Department to provide temporary housing and supportive services for households affected by code enforcement actions to reduce the potential for displacement into homelessness (see Program H-1.d). The 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 services, legal services, and other forms of assistance necessary for housing stabilization.

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 Ordinance, 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.

The County of Monterey has two Zoning Ordinances: Title 20 for the unincorporated areas within the coastal zone and Title 21 for all other inland unincorporated areas of the County.

The requirements of the two Zoning Ordinances establish the amount and distribution of different land uses within Monterey County.

As demonstrated in Table 36 and Table 37 (and subsequent narrative), the County's Zoning Ordinances may constrain the development of residential care facilities. Therefore, the Zoning Ordinances will be amended consistent with the requirements and intent of the Lanterman Developmental Disabilities Services Act (see Program H-4.a). Residential care homes serving six or fewer individuals, regardless of the status of the occupants, will be permitted in all residential zones and large facilities serving seven or more persons will be conditionally permitted in residential zones. The conditions for approval will be the same as conditions applied to all other residential uses that require a UP or CDP as applicable and would not serve to constrain the development of such facilities. The draft General Plan Land Use Element also proposes to allow this use within Mixed Use areas (Policy LU-2.34). Furthermore, the Zoning Ordinances will be amended to address the provision of transitional, supportive, and single-room occupancy housing - housing types that are suitable for occupancy by people with disabilities (see discussions on the provision of a variety of housing types earlier).

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. Government Code Section 12955.1 requires that ten 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.
- In 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 Municipal Code, 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.

The County of Monterey Zoning Ordinances defines a family as “one or more persons occupying a dwelling unit or other premises and living as a single not-for-profit housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity or sorority house.” Although this definition has not been an actual constraint on the development of housing for people with disabilities in the County, it could be interpreted to prohibit the use of family dwelling units as facilities that serve special needs populations. For example, the County’s current definition could be interpreted to prohibit use of residential unit by a for-profit residential care, transitional housing, or supportive housing provider. The Zoning Ordinances will be amended to either remove or modify the definition in order to ensure that the ordinances regulate land use types but not the users (see Program H-4.a).

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 currently has not established a formal process for requesting and granting reasonable accommodations; such requests are currently reviewed and granted on a case-by-case basis. The County will adopt a Reasonable Accommodation Ordinance to establish accommodation eligibility, criteria for evaluating “reasonableness”, procedures, review/approval bodies, and fees (if any) (see Program H-4.a).

Conclusion

Although the County’s regulations have not functionally constrained the development of housing for people with disabilities, the County will undertake a number of actions within one year of adoption of the Housing Element to address potential constraints where noted. Specifically, the Zoning Ordinances will be revised to provide explicit provision for residential care facilities consistent with the requirements and intent of the Lanterman Disabilities Act and to facilitate and encourage the provision of emergency shelters, transitional housing, supportive housing and SRO units consistent with AB 2634 and SB 2. The Zoning Ordinances will also be revised to remove or modify the definition of family, consistent with federal and State fair housing laws. The County also commits to adopting a Reasonable Accommodation Ordinance. With these revisions, 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. 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 tend to add to the overall cost of development. In the case of affordable housing projects, prevailing wage requirements could 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 9.5 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 contain 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 consistent. 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 Municipal Code. More than 2,700 coastal permits have been under the LCP, most of which permits 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. For example, whereas the County would otherwise allow one unit per 40 acres in the WSC-40 district, Coastal Commission requirements and interpretations have in practice limited development to one unit per 320 acres in some areas.

3.4. Utility and Public Service Constraints

The provision of utilities such as water and sewer as well as public services including police, fire, and schools is costly to local governments and special districts providing municipal services. New development must pay for much of these costs thereby increasing the overall cost of housing. This section provides an overview of potential utility and public service constraints in Monterey County.

A. Water Quality, Supply, and Distribution

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 almost all of its total water supply from groundwater 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. Some private and water system wells in the Granite Ridge area of North County are experiencing a marked reduction in water capacity. Presently, the County is exploring the possibility of grant funds and possible future projects to address the situation. Also, arsenic exceeding the maximum contaminant level (MCL) in water systems is becoming an issue in North County and the El Toro basin. Treatment for arsenic is expensive and can be complex. South County groundwater supplies are not as well documented as North County groundwater. 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.

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 Division of the Monterey County Health Department (MCHD), both of which enforce the Monterey County Codes. MCHD permits and regulates construction/destruction of water wells and water systems (2 - 199 connections). The Monterey County Resource Management Agency (MCRMA) 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 MCWRA covers a large area 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 cooperators, including the Monterey Regional Water Pollution Control Agency, have two major capital projects that began in the fall of 2006 to better manage groundwater quality and reverse the long-term trend of seawater intrusion and groundwater declines in the Salinas Valley basin. They include the Castroville Seawater Intrusion Project (CSIP) and the Salinas Valley Water Project (SVWP) which have been designed to work together.

The CSIP is a pipeline distribution facility to Castroville area farmers that delivers high quality (tertiary) treated water from the Salinas Valley reclamation Project. The SVWP is designed to stop seawater intrusion and provide an adequate water supply to meet the existing and future (2030) water demand on a sustainable basis. The CSIP was constructed

and went on line in the spring of 1998 and construction began on the SVWP in 2007. SVWP is expected to go on line and become operational in April 2010. Together these two projects, along with increased urban and agricultural water conservation efforts, are expected to bring the Salinas Basin into hydrological balance.

Monterey County Health Department

The Monterey County Health Department is responsible for the enhancement, promotion and protection of the health of Monterey 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 Monterey 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. Full implementation of the plan would require approximately 17,000 AFY and would require participation in supplemental water supply projects proposed by the MCWMA.

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 2009-2014 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 is 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. Recently, 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, characterized by steep slopes and complex drainage patterns. The Salinas Valley, although underlain by granite, contains several thousand feet of sediment that have a greater seismic hazard but are 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 (MBUAPCD). 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 flooding conditions mostly in the Salinas Valley and Parajo, but also in the Carmel, 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 River and Carmel River 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 and San Clemente dams. 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. 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 that reach the 100-year level will still cause flooding in the Salinas Basin.

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 all of Monterey County. This information may also be useful for improving ground water management. Thirdly, MCWRA performs maintenance of many of the irrigation ditches and channels that drain the Salinas Valley. Regular clearing of debris and overgrown vegetation is performed to maintain the channels' ability to convey floodwaters. In the past, the MCWRA performed this role for the Carmel River basin as well as the Salinas River basin. Recently, the agency discontinued maintenance in the Carmel River basin due to discontinued funding.

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 failure 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 (CDFFP) is charged with wildland fire protection for much of Monterey County. With only six stations for wildland fire protection, CDFFP 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 has recognized the need to discover and identify places of historical and cultural significance and to preserve the physical evidence of its historic past. A countywide historic preservation ordinance is implemented by the Parks Department's Historical Coordinator and Historic Resources Review Board. 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, this 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 2009-2014 Housing Element update for the County of Monterey, AMBAG has assigned a RHNA of 1,554 units for the 2007-2014 planning period, in the following income distribution:

- Very Low Income:¹⁸ 347 units
- Low Income: 261 units
- Moderate Income: 295 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.

¹⁸ The County has a RHNA allocation of 347 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 2000 Census data, the County had 5,196 households with incomes at or below 50 percent AMI (2,464 extremely low and 2,692 very low income) in the unincorporated areas as shown in Table 24. Therefore the County's RHNA of 347 very low income units may be split into 165 extremely low and 182 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.

B. Progress toward RHNA

Because the RHNA was developed with baseline data from 2007, housing units constructed, under construction, permitted, or approved since January 1, 2007 can be counted towards the 2009-2014 RHNA. Any remaining RHNA must be accommodated with available sites at appropriate densities and development standards.

Units Constructed

As shown in Table 40, 490 units have been constructed or permitted between 2007 and 2008, including 51 affordable units. Specifically:

The Commons at Rogge Road

This project was designated by the Board of Supervisors as a “pilot project” for the preparation of the Affordable/Workforce Housing Incentive Program (inclusionary housing program). As such, the Housing Office assisted the developer in obtaining land use entitlements. The project was approved in 2006 with 123 single-family homes and 48 multi-family units. Construction of this project began in 2007. As of July 2009, 45 single-family homes and 48 multi-family units have been constructed. The infrastructure of the project is installed but house construction has stopped due to the economy. The multi-family units are affordable to very low, low, and moderate income households through the Inclusionary Housing Program. The single-family units are market rate.

Union Square

In addition, the 17-unit Union Square project, located in Castroville, includes three units that are affordable to moderate income households through the inclusionary housing program.

Units Approved or In Development

Furthermore, several projects have received entitlement since 2007. These projects total 2,891 units. Due to the current market conditions, construction of most of these units has been delayed. As the market conditions improve, construction of these units can occur within the planning period of this Housing Element.

East Garrison

A total of 1,470 units have been approved as Phase 1 of East Garrison Specific Plan. For East Garrison, the total number of unit for Phase I is 1,470 units per the development agreement. Subsequently the County, the developer, and three non-profits (Mid Pen, 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. The 84 moderate units will be provided by the developer. This project also includes 70 accessory units. In the unincorporated areas, a moderate income household can afford rental rates of \$1,343 to \$1,994 per month depending on household size in 2009. Based on these maximum affordable costs presented in Table 20, moderate income households could afford a range of rental units advertised in the area. Therefore, given the size of the 70 accessory units and intended uses as rentals for small households or family

members, these units are affordable to moderate income households. The East Garrison project is graded but construction has been delayed due to the current housing market.

Butterfly Village

Among the units approved are 1,147 units at Butterfly Village (Revised Rancho San Juan Specific Plan). 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.

Cynara Court

The County assisted Mid-Peninsula Housing in the development of a mixed-use development in downtown Castroville that combines affordable rental apartments with commercial and/or community service uses. Cynara Court includes deed restricted affordable 57 units, with 40 units being affordable to very low income households and 17 units being affordable to low income households.

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 has 78 market-rate single-family homes approved and not yet constructed. When the economic conditions improve, construction of these homes can resume.

Other Inclusionary Units

Through the inclusionary housing program, several affordable housing units were committed at the Rancho Los Robles, Perez, and Kennedy subdivisions.

Remaining RHNA

Overall, units constructed or approved since January 1, 2007 total 3,381 units (Table 41). Subtracting these 3,381 units from the County's RHNA for 2007-2014, the County has a remaining RHNA of 174 lower and moderate income units (see Table 41). 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 40: Progress toward RHNA for 2007-2014

	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 (2007-2008)					
Commons at Rogge Road (SF)	0	0	0	45	45
Commons at Rogge Road (MF)	15	15	18	0	48
Union Square	0	0	3	14	17
Other Market-Rate Units	0	0	0	380	380
Subtotal	15	15	21	439	490
Units Approved or In Development					
East Garrison (Phase I) ¹	84	112	154	1,120	1,470
Commons at Rogge Road (SF)	0	0	0	78	78
Cynara Court (Castroville) ²	40	17	0	0	57
Valley Views (San Lucas) ²	0	28	5	0	33
Rancho Los Robles (subdivision)	0	4	0	76	80
Butterfly Village (Revised Rancho San Juan) ³	65	71	93	918	1,147
Perez (subdivision)	1	1	1	12	15
Kennedy (subdivision)	0	1	1	9	11
Subtotal	190	234	254	2,213	2,891
Total	205	249	275	2,652	3,381

Notes:

1. East Garrison includes 70 accessory units. Given the size and intent uses of these accessory units (e.g., for small rentals or to be occupied by family members), these units should be affordable to at least moderate income households, if not lower income households. In this report, the County conservatively assumes these units to be affordable to moderate income households. Construction of East Garrison is delayed due to the current housing market conditions.
2. Cynara Court and Valley Views were entitled in 2006; however, implementation of these units has been delayed and no construction has occurred yet. Construction of Cynara Court is expected to occur in 2009.
3. Butterfly Village includes 35 Workforce I and 103 Workforce II units, affordable to households making 140 percent AMI and 180 percent AMI, respectively. However, for the purpose of Housing Element and RHNA, these units do not receive credits under State law.

Source: Affordable Housing Reports, County of Monterey.

Table 41: Remaining RHNA for 2007-2014

Income Category	RHNA	Units Constructed or Approved since January 1, 2007	Remaining RHNA
Very Low	347	205	142
Low	261	249	12
Moderate	295	275	20
Above Moderate	651	2,652	(2,001)
Total Units	1,554	3,381	174

C. 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. These are:

- 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)
- Boronda Community Plan (adoption scheduled for 2009)

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 1,470 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 40 and Table 41). 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.

The other two Community Plans (Castroville and Boronda) offer a total residential development potential of 2,722 units. Specifically, based on densities, these two plans can potentially accommodate 754 lower income, 952 moderate income, and 1,016 above moderate income units. While the Boronda Community Plan is not yet adopted (with adoption being scheduled for 2009), housing opportunities available in the Castroville Community Plan alone can more than accommodate the County's remaining RHNA of 174 lower and moderate income units.

Castroville Community Plan

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. An established local advisory committee, the Castroville Redevelopment Citizens' Advisory Subcommittee, assisted in defining a vision for the future for Castroville. 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 42: 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 10 and described below. The Community Plan outlines specific goals and policies regarding land use objectives, design elements, infrastructure, and improvements for each Opportunity Area. As of July 2009, only the non-coastal areas (Merritt Street Corridor, Cypress Residential, and infill areas) of the Castroville Community Plan are adopted. The other areas are subject to a Local Coastal Plan (LCP) amendment. The County anticipates the approval of the Community Plan in 2010.

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.

Figure 9: Castroville Land Use Plan

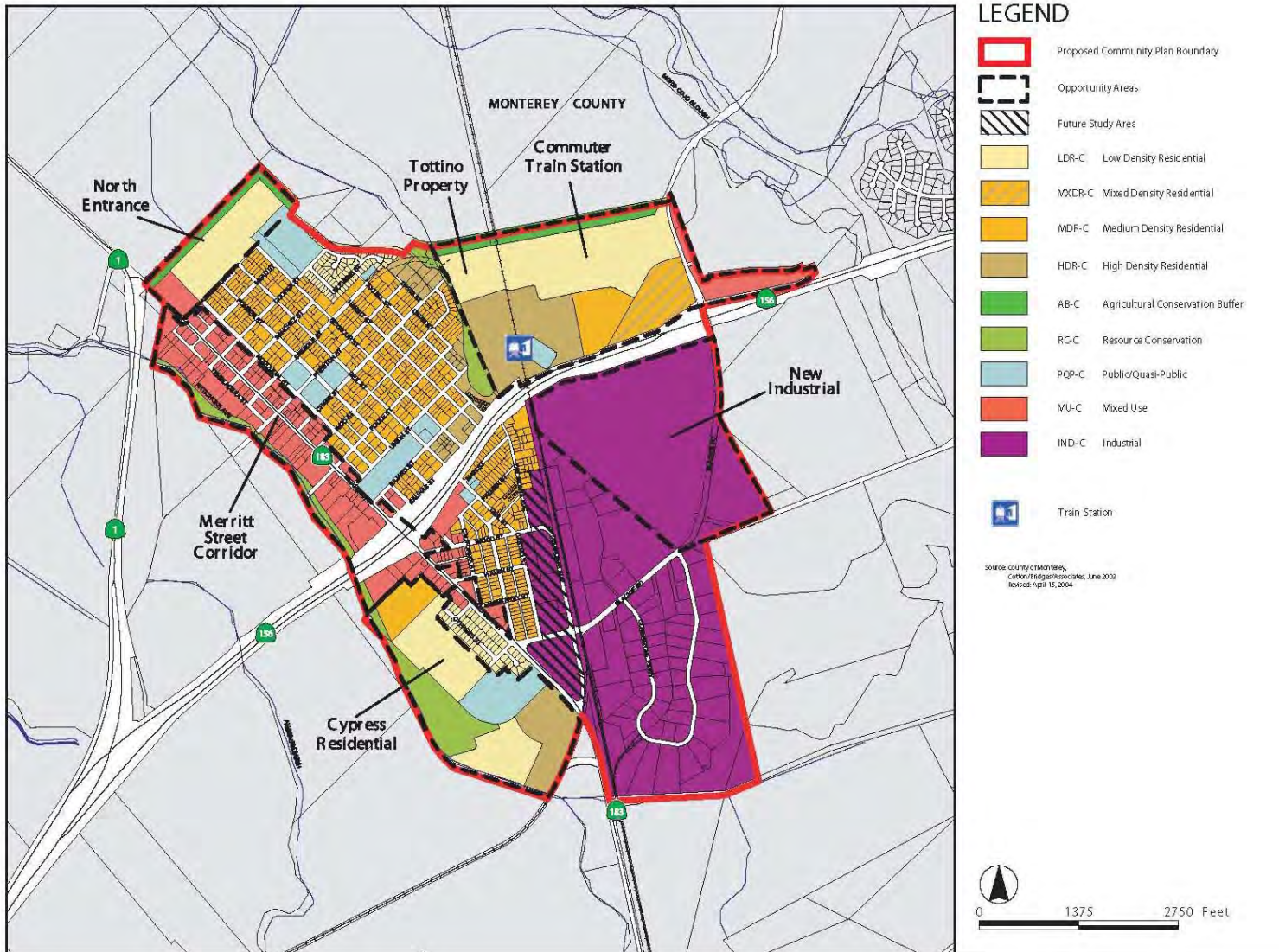
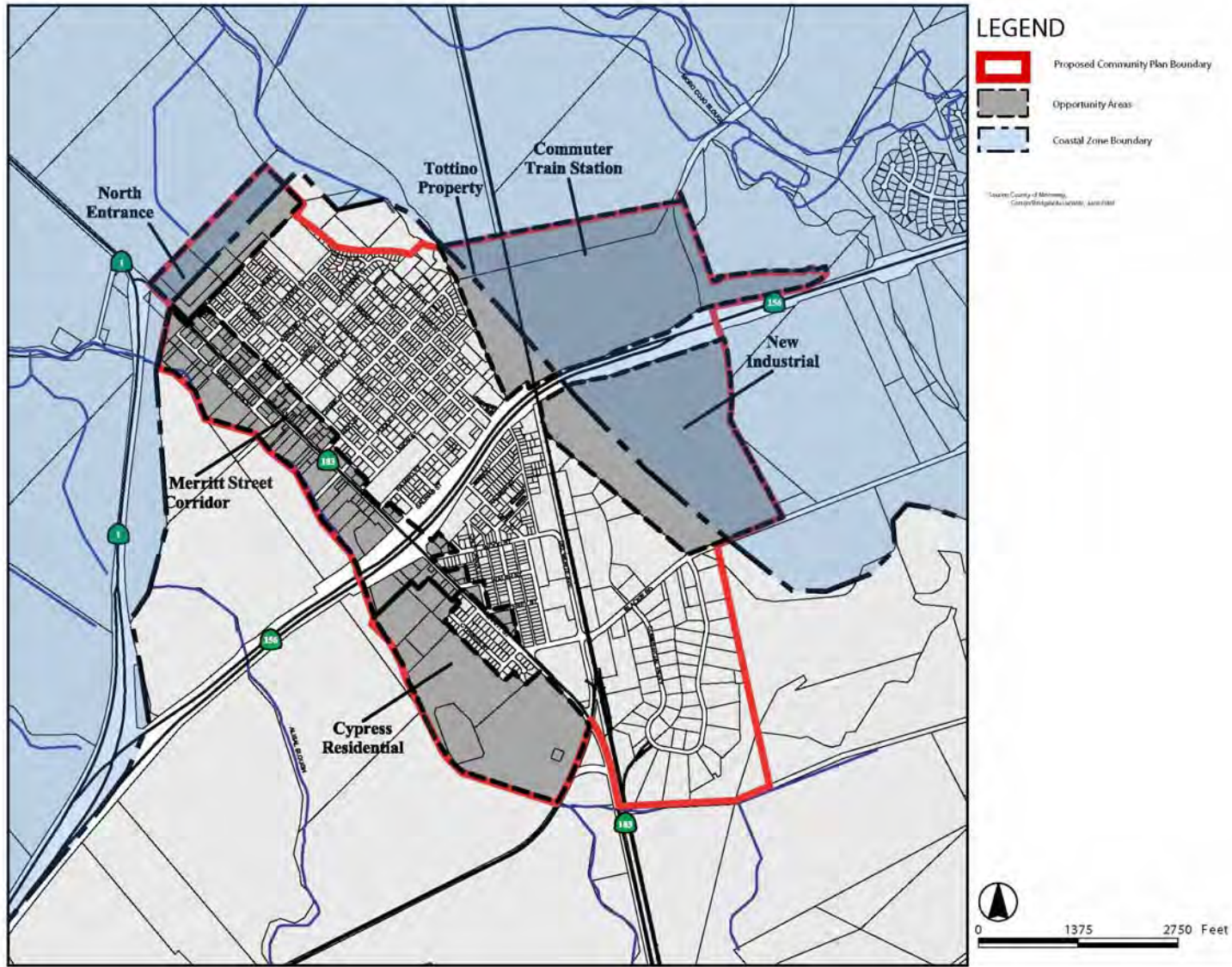


Figure 10: Castroville Community Plan Opportunity Areas



Community Train Station

This 145-acre area is bisected by the railroad tracks and the exiting Castroville Boulevard. The property is generally in agricultural use with some vacant areas. The site is relatively flat, but does contain some rolling terrain. Most of the property is currently planted in artichokes. Agricultural lands are also located to the north. Highway 156 forms the southern boundary, the existing community of Castroville is located to the west, and the Moro Cojo residential neighborhood and the North Monterey County High School are located to the east. An approximately five-acre wetland area is located near the western boundary, draining into Castroville Slough. Castroville Slough, currently located along the western boundary of the Opportunity Area, is essentially a drainage ditch in this area which drains into Moro Cojo Slough located further to the north. The low-lying areas in the western portion of the Opportunity Area are subject to flooding.

A passenger train station is being planned to be located on the existing railroad tracks north of Highway 156 within this Opportunity Area. The Transportation Agency of Monterey County (TAMC) is the lead agency for the station and related passenger rail service. The station will initially include a passenger platform, ticketing, and parking for new Caltrain service that will be extended from Gilroy to Salinas with stops in Pajaro and Castroville. Although initially, the majority of the passengers are anticipated to be from outside of Castroville, in the long term, passenger train service is viewed as an important advantage for Castroville residents to access the high quality jobs and cultural experiences located in Southern Santa Clara Valley and the Bay Area.

Development in this Opportunity Area is envisioned to be visually and functionally related to the train station, which will serve as a focal point. High quality residential mixed income neighborhoods will be developed around the station with a mixed-use development at the eastern edge, consisting of residential and commercial uses. Specifically, a 12-acre parcel is dedicated to CHISPA, a non-profit housing developer, for a mixed use development.

North Entrance

This Opportunity Area is located at the prominent northern entrance of the community, and is one of the first locations travelers see as they enter Castroville from Highway 1. The North Entrance Opportunity Area is comprised of two existing ownerships. The 14-acre Monterey Bay Investors (MBI 2) property, also known as Merritt Manor, is located immediately adjacent to Merritt Street and is currently vacant. The 24-acre Golden Field Greenhouse property is located to the east of the MBI 2 property fronting onto Washington Street. This property is currently developed as a commercial greenhouse operation. Both properties are essentially level land with no significant vegetation or other prominent defining features.

The North Entrance Opportunity Area provides a unique opportunity to develop additional housing combined with public/civic uses. New development is envisioned to be a master planned neighborhood that compliments the existing development pattern located to the south, as well as the mixed-use development that is being encouraged along Merritt Street.

Residential Land Use Summary

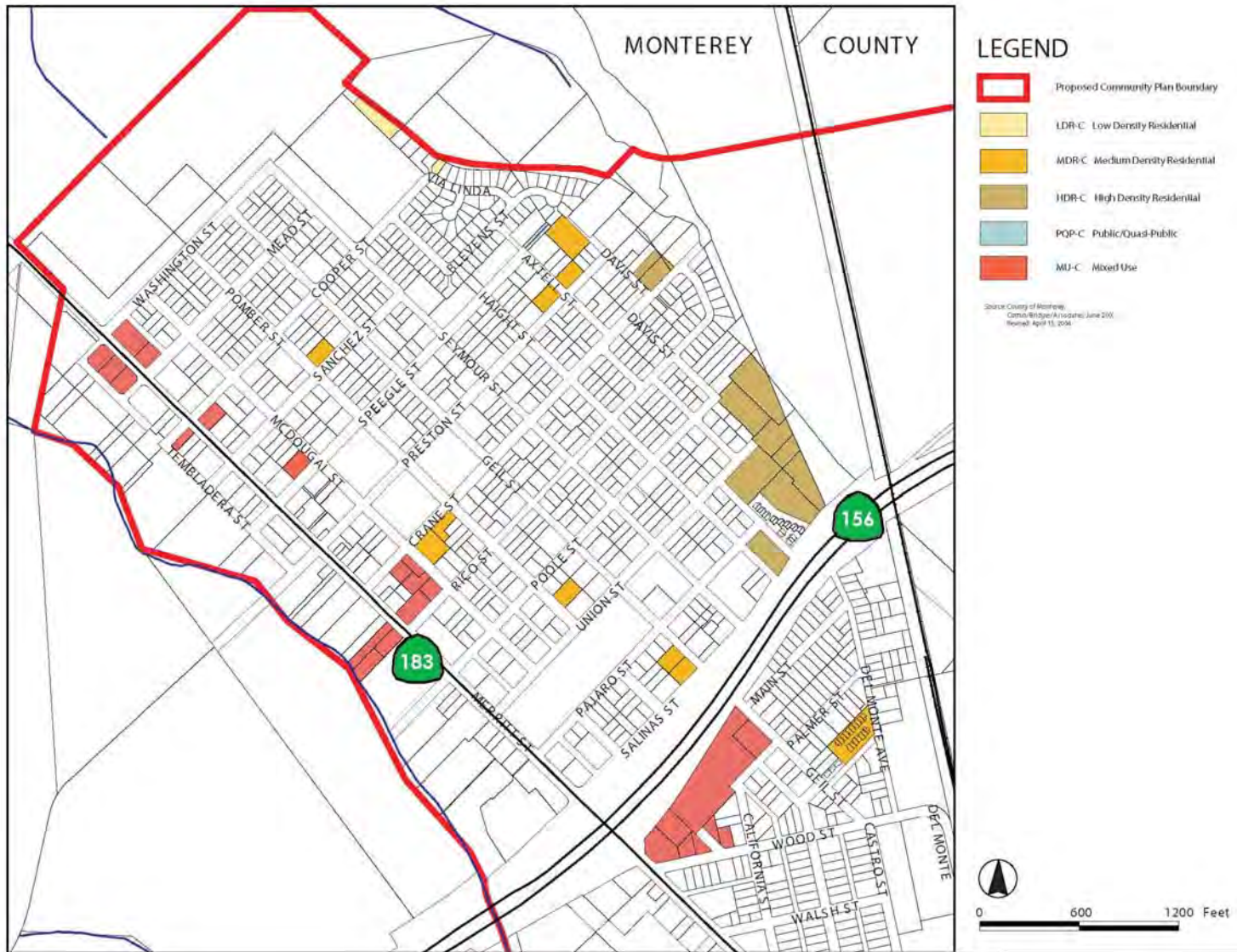
The Castroville Community Plan provides specific guidance on design criteria, and infrastructure and improvements required for each Opportunity Area. This capacity represents a realistic vision of the community, taking into consideration of the existing uses, environmental constraints, and infrastructure improvements required.

A list of vacant and underutilized parcels identified in the Castroville Community Plan as Opportunity Areas is provided in Appendix B. Table 43 summarizes the amount and type of housing anticipated in the Opportunity Areas. In addition to the Opportunity Areas, the Castroville Community Plan also identifies several infill sites. These infill sites are illustrated in Figure 11. However, a significant number of housing units is not anticipated on these infill sites.

Table 43: Residential Land Use Summary by Opportunity Area

Opportunity Area	LDR-C	MDR-C	HDR-C	MXDR-C	MU-D
	7-8 du/ac	8-12 du/ac	12-20 du/ac	8-12 du/ac	15-30 du/ac
Merritt Street Corridor	---	---	---	---	150
Cypress Residential	114	57	209	---	---
Community Train Station	250	110	225	125	125
North Entrance	195	---	---	---	20
Infill	25	25	25	---	---
Total	584	192	459	125	295

Figure 11: Castroville Community Plan Infill Sites



Boronda Community Plan

Boronda was originally established as a rural residential community that was surrounded by large tracts of farmland. Since then, the community has experienced minor growth and now includes low density residential, commercial, industrial, public/quasi-public, and agricultural land uses. Substantial growth and development within the nearby City of Salinas has also occurred. As a result, Boronda is no longer an isolated community. Specifically, development and growth in the adjacent areas of the City of Salinas and housing demand within the region indicates the existing Boronda community as a favorable location for new urban development. Land in the southern portion of the community is currently undeveloped and is under agricultural production.

The Draft Boronda Community Plan is currently being refined to address and reflect demographic, economic, and physical changes that have occurred in the Boronda community over the last 15 years. The draft Plan will outline desirable land use, infrastructure, circulation, recreation, and urban design improvements for the community. The Boronda Community Plan is anticipated to be considered for adoption in 2010 and improvements are anticipated to occur by 2011.

The draft land use program for Boronda recognizes the potential and constraints in the community and set the provision of workforce housing as one of the priorities. The current draft land use plan is illustrated in Figure 12 and Table 44 below. A listing of parcels within the Boronda Community Plan area is included in Appendix B.

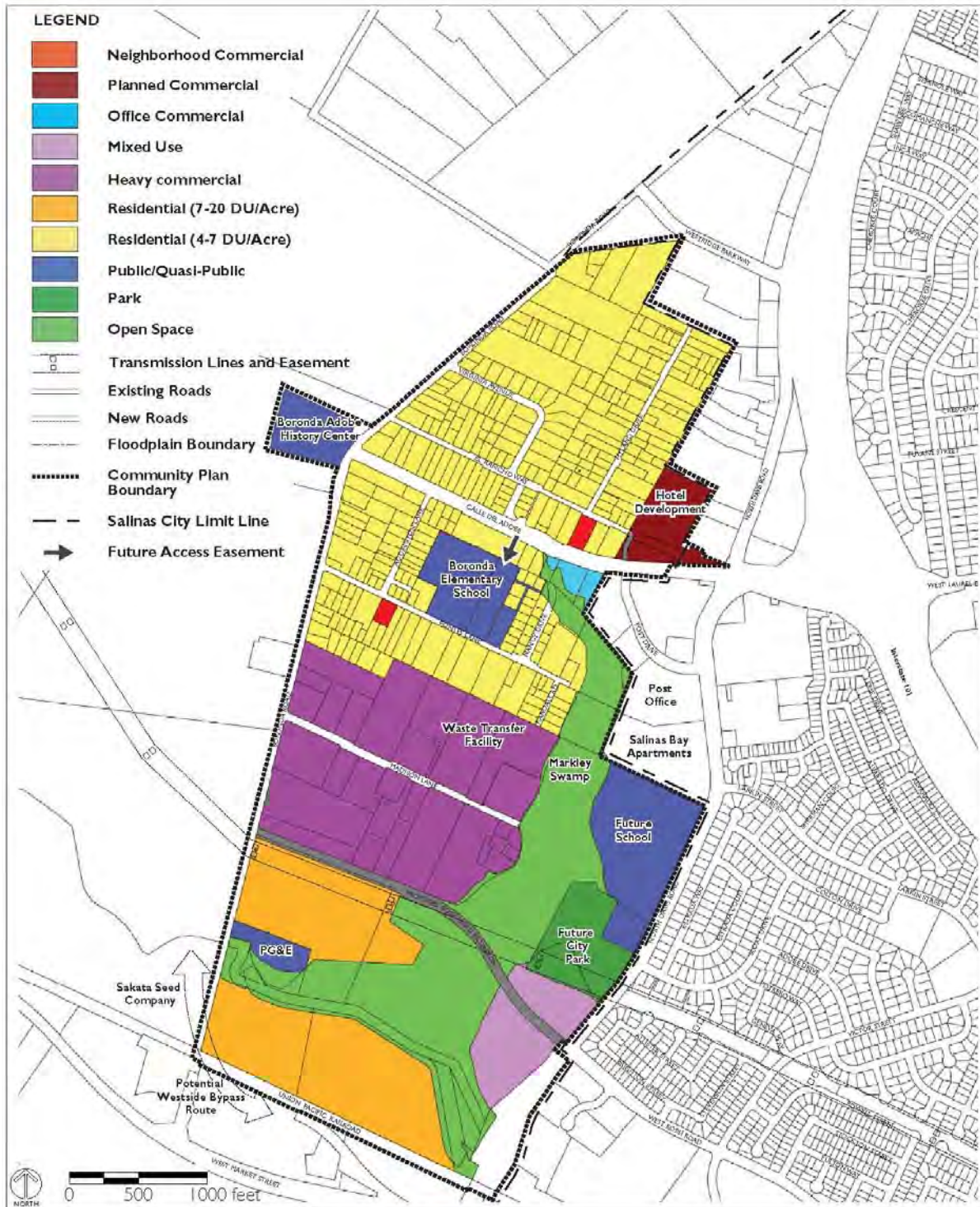
The Residential (4-7 du/ac) areas are planned for single-family homes. This area is generally located in the northern portion of the Boronda community. These properties total approximately 109.7 acres. According to the 2000 Census, there are approximately 332 homes in the area. The development potential for this plan assumes that approximately 100 additional units could be constructed in the area.

Areas that are designated Residential (7-20 du/ac) are planned for a mix of housing types at various densities. Appropriate types of housing include small-lot single family, cluster homes, multi-plex homes, townhomes, and attached multi-family units. Parks and community open space areas would also be allowed. The intent of the Residential (7-20 DU/Acre) land use designation is to allow and encourage the development of a new residential neighborhood in the southern portion of the community. These areas total approximately 43.4 acres. Areas designated Residential (7-20 du/ac) are currently undeveloped.

Table 44: Draft Boronda Community Plan

Zoning	Density (du/acre)	Acres	Potential Units	
			# of Units	Affordability
Residential	4.0-7.0	109.7	432	Above Moderate
Residential	7.0-20.0	43.4	500	Moderate
Mixed Use	12.0	11.0	135	Moderate
Total		164.1	1,067	

Figure 12: Boronda Land Use Plan



Summary of Sites Inventory and RHNA

Overall, the County has a remaining RHNA of 174 lower and moderate income units. The opportunities afforded by the Castroville Community Plan and Boronda Community Plan would far exceed the County's remaining RHNA.

Table 45: Summary of Sites Inventory and Remaining RHNA

	Very Low	Low	Moderate	Above Moderate	Total
Remaining RHNA	142	12	20	---	174
Castroville		754	317	584	1,655
LDR-C (7-8 du/ac)		---	---	584	584
MDR-C (8-12 du/ac)		---	192	---	192
HDR-C (12-20 du/ac)		459	---	---	459
MXDR-C (8-20 du/ac)		---	125	---	125
MU-D (15-30 du/ac)		295	---	---	295
Boronda		0	635	432	1,067
Residential (4-7 du/ac)		---	---	432	432
Residential (7-20 du/ac)		---	500	---	500
Mixed Use (12 du/ac)		---	135	---	135
Total		754	952	1,016	2,722

While only the Merritt Street Corridor, Cypress Residential, and infill sites in the Castroville Community Plan have been adopted, these areas alone can fulfill the County's remaining RHNA of 174 units. Overall, these three areas can potentially accommodate 384 lower income units, 82 moderate income units, and 139 above moderate income units based on density.

D. RHNA for Previous Housing Element

AB 1233 amended the State Housing Element law to promote the effective and timely implementation of local housing elements. If a jurisdiction fails to implement programs in its Housing Element to identify adequate sites or fails to adopt an adequate housing element, this bill requires local governments to zone or rezone adequate sites by the first year of the new planning period. The rezoning of sites is intended to address any portion of the Regional Housing Needs Allocation (RHNA) that was not met because the jurisdiction failed to identify or make available adequate sites in the previous planning period.

In the 2003 Housing Element, the County of Monterey has RHNA of 3,925 units, in the following income distribution:

- Very Low Income: 963 units
- Low Income: 813 units
- Moderate Income: 1,028 units

- Above Moderate Income: 1,121 units

The County’s 2003 Housing Element outlines the following strategy for meeting its RHNA of 3,925 units for the 2000-2009 planning period:

- According to the 2003 Housing Element, the County had already developed or approved 1,414 housing units between 2000 and 2003. A detailed breakdown of these units can be found in Table 46. These units were subtracted from the RHNA, leaving the County with a remaining RHNA of 2,511 units.

Table 46: Housing Units Constructed between 2000 and 2003

Household Income Levels	Units Developed	Units Approved	Total
Very Low	139	3	142
Low	144	61	205
Moderate	36	55	91
Above Moderate	976	n/a	976
Total	1,295	119	1,414

- The 2003 Housing Element further identifies 7,939 undeveloped residential lots in its unincorporated areas. These lots were primarily zoned for single-family residential use and adequate for satisfying the County’s above moderate income RHNA.
- In an effort to direct new growth into its Community Areas, the County pursued the adoption of five Community Plans. The then proposed Community Plans included the rezoning of properties to higher densities, which would satisfy the County’s lower and moderate income RHNA.

Potentially, AB 1233 may apply to the County of Monterey in that the County relies partially on the adoption of five Community Plans to fulfill its housing needs for the 2000-2009 RHNA planning period. However, only four of the Community Plans have been or will be adopted. Furthermore, modifications to the proposed Community Plans were made and as a result, some of the rezonings assumed in the 2003 Housing Element did not occur. Given these conditions, the County of Monterey may have incurred an AB 1233 penalty.

In order to determine the County’s potential obligation under AB 1233, a detailed analysis was conducted to assess the County’s progress toward the RHNA for the previous Housing Element cycle, and opportunities made available for housing development. This detailed analysis is contained in Appendix C. The analysis concludes that despite not adopting all of its Community Plans as originally proposed, the County is still able to provide adequate sites at appropriate development standards and densities to fulfill its RHNA for the 2000-2009 period. Table 47 summarizes the County’s RHNA status for the previous Housing Element cycle.

Table 47: Progress toward RHNA for 2000-2009

	Very Low	Low	Moderate	Above Moderate	Total
RHNA	963	813	1,028	1,121	3,925
Units Constructed	172	250	123	2,470	3,015
Previously Identified Sites Currently Available (Vacant Sites) ¹	0	0	0	6,338	6,338
Residential Development Potential in Community/Specific Plans					
Rancho San Juan ²	183	183	42	739	1,147
East Garrison/Fort Ord ³	329	292	739	40	1,400
Castroville	587	292	192	584	1,655
Boronda	0	0	635	432	1,067
<i>Subtotal</i>	<i>1,099</i>	<i>767</i>	<i>1,608</i>	<i>1,795</i>	<i>5,269</i>
Total Capacity	1,271	1,017	1,731	10,603	14,622
Remaining Need	(308)	(204)	(703)	(9,482)	(10,697)

Notes:

1. The 2003 Housing Element identifies a capacity for 7,939 units (primarily vacant single-family land). This analysis conservatively assumes that the 1,601 units constructed since adoption of the 2003 Housing Element were constructed on these lands. This assumption did not take into account that some units might have been created through redevelopment of existing multi-family residential and nonresidential sites.
2. The Revised Rancho San Juan Specific Plan was adopted in 2005. This table reflects the number of housing units and income distribution based on densities allowed under the land use plan at the time of adoption. Although the recently approved Butterfly Village development offers somewhat different distribution of land use, the County met its obligation for making the sites available at the time.
3. This table does not include the 70 accessory units that are also allowed.

4.2. Financial Resources

A. Redevelopment Housing Set-Aside

The County of Monterey Redevelopment Agency has three project areas that include programs and funding for affordable housing. These project areas are the Boronda Project Area, the Castroville/Pajaro Project Area, and the Fort Ord Project Area. According to State Redevelopment law, a minimum of 20 percent of all tax increment revenues received from Redevelopment areas must be used for affordable housing. The funds can be used in a variety of ways as long as they increase, improve or preserve the supply of low and moderate -income housing.

Redevelopment Housing Set-Aside Funds are used to support housing activities in the redevelopment areas. Funds are awarded through the County's Housing Allocation Process for the Affordable Housing Fund. The Affordable Housing Fund includes Redevelopment and other local funds, State and Federal housing monies. The Affordable Housing Fund is described in more detail below. For the planning period of this Housing Element, the County anticipates over \$4,500,000 in Housing Set-Aside Funds to be available.

Table 48: Redevelopment Housing Set-Aside Funds

	Boronda	Castroville – Pajaro	Fort Ord
2009-10	\$397,560	\$772,170	\$138,549
2010-11	\$398,301	\$774,527	\$141,198
2011-12	\$407,841	---	\$187,833
2012-13	\$419,649	--	\$234,520
2013-14	---	---	\$282,140
2014-15	---	---	\$330,711
Total	\$1,623,351	\$1,546,697	\$1,314,951

Note: The life of the Boronda Project Area expires in 2011 and that of the Castroville-Pajaro expires in 2013.

B. Affordable Housing Trust Fund

In addition to Redevelopment funds, the County also 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 adopted the “Housing Policy and Allocation Procedures Manual” in October 2004 and is in the process of revising that manual to enhance effectiveness and efficiency in the use of the Housing Trust Fund. This Manual describes housing goals and policies, time frames, housing programs, and evaluation criteria. As part of the review of the Annual Housing Report, the Board of Supervisors adopts housing priorities and preferences for the coming year. These priorities and preferences are then used to make funding decisions from the Affordable Housing Fund. In 2009, the Board of Supervisors adopted the following priorities:

- Support and enhance homebuyer capacity and opportunities;
- Enhance existing housing programs;
- Facilitate construction of affordable housing units through implementation of Community Specific Plans;
- Assist in infrastructure and public facility improvements that support existing and new affordable housing;
- Protect and retain existing affordable housing through code enforcement actions;
- Assist nonprofit housing providers in implementing affordable rental housing projects that contain deep levels of affordability and serve special needs populations; and
- Actively seek and promote additional funding opportunities for affordable housing.

For FY 2009-10, the County anticipates \$9,108,189 available in housing funds (representing Inclusionary In-Lieu Fees, Program Income, Redevelopment Housing Set-Aside Funds, CDBG and 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 are awarded for a variety of uses including group homes, homebuyer units, rental units, etc.

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 Section 8 Housing Choice Voucher program for the unincorporated areas. In addition, the Housing Authority is actively pursuing affordable housing development, specifically housing for the farm labor population. The Housing Authority owns and operates two farm labor housing in the unincorporated areas: Castroville Farm Labor Housing and Chualar Farm Labor Housing.
- **Mid-Peninsula Housing:** Mid-Pen is also an active nonprofit affordable housing developers in the Monterey Bay area. Recently, the County assisted Mid-Pen in the development of a mixed use development (Cynara Court) with affordable rental housing for lower income households.
- **South County Housing:** South County Housing is a nonprofit community development corporation that operates in the counties of Santa Clara, Santa Cruz, Monterey, and San Benito. Within the unincorporated areas, South County Housing

has constructed the two-unit Brooklyn Street apartments, 19-unit Kents Court for replacement housing, 63-unit Nuevo Amanecer apartments, and 50-unit Campo Lindo of Moro Cojo single-family self-help housing.

- **CHISPA:** CHISPA is one of the most active nonprofit affordable housing developers in the Monterey Bay area. Recently, the County assisted CHISPA in the development of the 33-unit affordable rental housing in San Lucas. In addition, the Castroville Community Plan has designated a 12-acre lot for a mixed use development by CHISPA. The County has also entered into a Memorandum of Understanding (MOU) to develop the affordable housing component of East Garrison on the former Fort Ord.
- **Interim, Inc.:** This nonprofit organization provides supportive services and affordable housing for persons with mental disabilities. It provides a range of housing options throughout the County. Specifically, it operates Shelter Cove, a transitional housing facility for 36 residents located in the former Fort Ord.

5. Housing Plan

This section of the Housing Element contains the goals, policies, and programs the County of Monterey intends to implement to meet its quantified objectives and address a number of important housing-related issues through the 2009-2014 planning period. The Housing Plan builds upon the identified County's housing needs, constraints on residential development, and resources available to address the housing needs and addresses the following major issues:

- Make more effective use of already developed areas through redevelopment 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, caretaker units, multiple family dwelling units, single room occupancy units, and 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 provision for the housing needs of all economic segments of the County and 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 [Government Code Section 65583(c)(4 & 6)];
- Assist in the development of housing for low and moderate income households [Government Code Section 65583(c)(2)];
- Identify adequate sites to encourage the development of a variety of types of housing for all income levels [Government Code Section 65583(c)(1)];
- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing [Government Code Section 65583(c)(3)]; and
- Promote housing opportunities for all persons [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 49).

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 to maintenance and 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 at-risk affordable housing developments, and conserve energy.

Policies:

Policy H-1.1 Prioritize housing rehabilitation efforts in Community Areas and Rural Centers where the housing stock is most in need of rehabilitation.

Policy H-1.2 Provide rehabilitation assistance to lower income homeowners and owners of rental properties that provide affordable housing.

Policy H-1.3 Identify severely deteriorated housing units throughout the County and facilitate the removal of housing that poses serious health and safety hazards to residents and adjacent structures.

- Policy H-1.4** Mitigate neighborhood destabilization caused by economic conditions, including an increase the incidence and concentration of foreclosures.
- Policy H-1.5** Work to provide a “soft landing” for residents displaced by code enforcement activities, foreclosures, and other economic crises.
- Policy H-1.6** Designate areas for residential development that will be compatible with existing neighbors and preserve housing units of historic importance.
- Policy H-1.7** Encourage conservation of existing housing stock through rehabilitation, while also assuring that existing affordable housing stock and historic structures are not lost.
- Policy H-1.8** Work with property owners and nonprofit housing providers to preserve lower income housing at risk of converting to market rate.
- Policy H-1.9** Promote energy efficiency through mixed use development, site planning and landscaping techniques, and “green” construction.

Implementation:

H-1.a 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. Eligible activities help address health and safety concerns, promote energy conservation, as well as improve exterior appearance and interior functionality of buildings. Examples of funded repairs include, but are not limited to, structural repairs, ADA compliance, heating and air conditioning systems, plumbing, window replacement, and other energy efficiency and safety improvements. The County will market the program through written materials (e.g. brochures, flyers, etc.), on the County’s website and at neighborhood and community centers, including the Housing Resource Center.

<i>Objectives & Timeframe:</i>	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 within one year of adoption of the Housing Element.
<i>Responsible Party:</i>	Redevelopment and Housing Office
<i>Funding Source:</i>	Neighborhood Stabilization Program, HOME, CDBG, Redevelopment Housing Set-Aside Funds, Inclusionary Housing Funds
<i>Related Policies:</i>	H-1.1, H-1.2, and H-1.7

H-1.b Mobile Home Park Preservation

Support the preservation and improvement of the 3,169 existing mobile homes in the unincorporated areas of the County. The County will assist mobile home park residents in funding applications for repairs or acquisition programs through the State or other funding resources.

Objectives & Timeframe: 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 by providing technical assistance and assistance in funding applications.

Responsible Party: Redevelopment and Housing Office

Funding Source: State Mobile Home Preservation funds

Related Policies: H-1.7

H-1.c Preservation of Existing Affordable Units

Between July 1, 2009 and June 30, 2019 (10-year planning period related to preservation of affordability), two affordable housing projects with 11 very low income units are at-risk of converting to market rate housing. The County will work with property owners, interest groups and the State and federal governments to conserve its affordable housing stock. Specific actions to be taken during the planning period include:

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

Objectives & Timeframe: Preserve 11 at-risk very low income affordable housing units.

Responsible Party: Redevelopment and Housing Office

Funding Source: State HCD housing funds, Redevelopment Housing Set-Aside Funds, HOME, Inclusionary Housing Funds

Related Policies: H-1.9

H-1.d Tenant Relocation and Homeless Assistance (TRHA) Program (aka “Soft Landing”)

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 is in the process of developing a program to provide a “soft landing” for households potentially displaced or made homeless as a result of code enforcement activity, foreclosure, or other economic crises. Originally conceived to address displacement effects of code enforcement activities, the TRHA has been developed to also respond to the needs of households displaced by foreclosure and economic crises. 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 services, legal services, and other forms of assistance necessary for housing stabilization. An important component of this effort is the development and maintenance of relocation housing units to provide temporary or “swing” housing for displaced households.

<i>Objectives & Timeframe:</i>	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.
<i>Responsible Party:</i>	Redevelopment and Housing Office, Building Services Department, Department of Social and Employment Services, Non-profit Organizations.
<i>Funding Source:</i>	Redevelopment Housing Set-Aside, CDBG, NSP
<i>Related Policies:</i>	H-1.3, H-1.4, and H-1.5

H-1.e Foreclosure and Credit Counseling

Poor economic conditions and predatory lending practices have contributed to a significant increase in foreclosure 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. The County has taken a number of aggressive steps recently to reduce the impact from the current housing foreclosure crisis and to reduce the risk of future events. Specifically, the County formed a Foreclosure Workgroup and held a series of meetings with cities in Monterey County. One result of the Foreclosure Workgroup was the decision to prepare and submit a joint application to the California Department of Housing and Community Development for foreclosure funding through the Neighborhood Stabilization Program (NSP). The NSP program would assist lower and moderate income households who are threatened by a foreclosure action. NSP funding is also available to finance, purchase, acquire, or redevelop abandoned and foreclosed homes. In 2008, the County was awarded State CDBG funds for a Homebuyer Preservation and Foreclosure Prevention Service (HPFPS) program. The HPFPS will provide counseling to current homeowners who are behind or at risk of

becoming behind on their mortgage payments. The Monterey County Housing Alliance (MoCHA) will administer these services to County residents.

Objectives & Timeframe: Provide foreclosure prevention and credit counseling services to 150 homeowners annually. Apply for NSP funding in mid-2009. If awarded, assist 75 lower and moderate income households displaced by foreclosure and finance, purchase, acquire, or redevelop 25 abandoned and foreclosed homes annually.

Responsible Party: Redevelopment and Housing Office, Non-profit Organizations.

Funding Source: CDBG/NSP

Related Policies: H-1.4 and H-1.5

H-1.f 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 state building standards (Title 24 of the California Code of Regulations) regarding energy efficiency in residential construction.
- Investigate potential approaches to incorporating green building initiatives into future affordable housing projects (related to Program H-1.g).
- 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.
- 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.

Objectives & Timeframe: Reduce energy consumption and carbon emissions throughout the planning period.

Responsible Party: Resource Management Agency Funds

Funding Source: Responsible Department Funds

Related Policies: H-1.9

H-1.g Green Building Initiative

In recent years, the use of “green” building practices and materials has become increasingly accessible and cost effective. This includes incorporating the use of sustainable and environmental friendly building materials such as wood products and finishes and the use of building systems for energy conservation such as solar panels and on-demand water heaters within new development. The County is currently exploring policies and standards that could be put into place to encourage and/or requiring green construction practices. Specific activities that will be undertaken during the planning period include:

- Identify model programs and regulations that could be implemented in Monterey County related to encouraging “green” practices.
- Identify potential criteria that could be applied to the evaluation of affordable housing projects that give funding preference to projects that incorporate “green” practices that would benefit the future occupants as well as the environment, including water conservation.
- Explore partnering with private and public utilities to help households improve the safety and reduce the costs of their utilities.

<i>Objectives & Timeframe:</i>	Provide educational materials to prospective developers and develop recommendations for incorporating “green” practices by end of 2011.
<i>Responsible Party:</i>	Resource Management Agency
<i>Funding Source:</i>	Responsible Department Funds
<i>Related Policies:</i>	H-1.9

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, housing cannot be developed for some 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 above moderate 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 that benefit from the Affordable/Workforce Housing Incentive Program 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, providing examples of housing prototypes and sponsoring housing fairs.
- Policy H-2.6** Provide planning and technical assistance to entities that are involved in the development and construction of affordable housing and/or provide support services.
- 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 respond to market conditions.
- 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 Boronda Oaks, Nuevo Amanecer (formerly known as Salinas Road), Kents Court, Valley Views, and Cynara Court. Assistance has included grant 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. During the planning period, the County will continue to assist projects that contain a high percentage of affordable rental housing and serve special needs populations.

<i>Objectives & Timeframe:</i>	Assist 50 lower and moderate income rental housing units annually. Specifically, work to achieve five extremely low income housing units annually.
<i>Responsible Party:</i>	Redevelopment and Housing Office,
<i>Funding Source:</i>	Redevelopment Housing Set-Aside, Inclusionary Housing Funds, Program Income, Local, State, and Federal Grants
<i>Related Policies:</i>	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. The County

will work with 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 & Timeframe: Assist employers to provide 10 lower income farmworker housing units annually. Specifically, work to achieve three of the 10 units as extremely low income annually.

Responsible Party: Redevelopment and Housing Office

Funding Source: Redevelopment Housing Set Aside 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, large households, and single-parent households. The County has previously assisted the Housing Alliance for People with Disabilities (HAPD) in their mission to address the housing needs of extremely low income people with disabilities by providing funding for the preparation of a needs assessment. This assessment was completed in 2006 and is being used to target efforts by the HAPD and other interested organizations to meet the needs of this special population. The County is also participating 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 meet the identified need. County agencies will continue to work with and assist local non-profit agencies that provide direct housing assistance to extremely low income individuals and households.

Objectives & Timeframe: 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.

Responsible Party: Redevelopment and Housing Office, Mental Health Division, non-profit organizations.

Funding Source: Proposition 63 funds, Redevelopment Housing Set-Aside Funds, State and Federal Grants

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

H-2.d Housing Resource Center

The County has provided support to the Housing Resource Center (HRC), which coordinates programs and assistance to enable households to become homeowners and secure better rental opportunities. The HRC merged the

Monterey County Housing Alliance (MoCHA) with the Housing Advocacy Council. The County assisted MoCHA with start up costs in 2003 and has provided additional assistance to fund educational materials, staff training each, and homebuyer education year since. The County will continue to assist the HRC in developing educational materials and will also assist in promoting the center's services through referrals, brochure distribution, and postings on the County website. The HRC will be providing a variety of services related to implementing the NSP and HPRP Programs.

Objectives & Timeframe: 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. Include information on County's website to advertise HRC services within one year of adoption of the Housing Element. Continue marketing efforts and program implementation throughout the planning period.

Responsible Party: Redevelopment and Housing Office

Funding Source: Redevelopment Set Aside Funds, State and Federal Grants

Related Policies: H-2.13

H-2.e Downpayment Assistance Program

The County's First-Time Homebuyers Assistance Program has been relatively inactive in recent years. The effectiveness of the program has been constrained by State funding program limitations related to maximum sales price and housing quality standards. Although the County leverages funding from multiple sources, State programs have provided the primary funding source. Very few market rate homes in Monterey County meet the State's maximum sales price and when a home that meets requirements is found, lower income households have had difficulty obtaining sufficient financing. The current housing market downturn actually offers an opportunity to implement an effective program. In December 2008, the County received a CDBG Planning and Technical Assistance (PTA) grant to study options for a new Down Payment Assistance Program that meets current needs of homebuyers given existing economic conditions. The County will market the program through written materials (e.g. brochures, flyers, etc.), on the County's web site and at neighborhood and community centers, including the Housing Resource Center.

Objectives & Timeframe: Complete study and implement recommendations by the end of 2010. Assist three to five first-time homebuyers annually. Ongoing implementation throughout the planning period.

Responsible Agency: Redevelopment and Housing Office

Funding Sources: State and Federal Grants, Program Income, Redevelopment Housing Set-Aside

Related Policies: H-2.9 and H-2.13

H-2.f 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. 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 Section 8 Housing Choice Voucher Program is administered by the Housing Authority of Monterey County. 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 & Timeframe: 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.g 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 approximately 300 affordable units. The program has also generated approximately \$2 million in in-lieu fees since the program was substantially amended in 2003. The Inclusionary Housing Program will be evaluated periodically to ensure that the requirements reflect the market conditions. County staff will prepare evaluation criteria which will be considered by the planning Commission and Board of Supervisors to facilitate the periodic review process.

Objectives & Timeframe: Facilitate the development of 10 affordable and workforce housing units annually. Once the General Plan Update is

adopted or within one year of the adoption of the Housing Element update, which ever comes first, the Board of Supervisors will approve evaluation criteria and procedures to be used to periodically evaluate the effect of the Inclusionary Housing Program on achieving the housing goals of the County.

Responsible Agency: Resource Management Agency
Funding Sources: Program Funds
Related Policies: H-2.7 and H-2.8

H-2.h Disaster Rental Assistance Grants

In January 2007, Monterey County was hit with a freeze disaster that impacted agricultural production throughout the region. The resulting job loss had a significant impact on lower income farmworkers and others employed in the agricultural industry. In 2007, the County was awarded emergency CDBG funding to provide rental assistance to qualified households affected by the freeze. Later that year, the County entered into an agreement with the Monterey County Housing Advocacy Counsel (now part of the HRC) to administer the program. The Freeze Grant program provided up to three months of rental assistance to eligible applicants and is anticipated to assist approximately 100 households before funding is exhausted. The County will consider reactivating the program in response to future disaster events as funding is available.

Objectives & Timeframe: Provide rental assistance to lower income households impacted by disasters.
Responsible Agency: Redevelopment and Housing Office, HRC
Funding Sources: State and Federal Grants
Related Policies: H-2.13

H-2.i 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. Since the Manual was first adopted by the Board of Supervisors in 2004, 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 to meet the County's current and projected housing needs.

Objectives & Timeframe: Update the Manual by early 2010. Periodically review and update as necessary thereafter.
Responsible Agency: Redevelopment and Housing Office
Funding Sources: Redevelopment Housing Set Aside Funds, 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 in 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 174 new lower and moderate income units in the period 2009-2014.
- 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** Continue to work with the water resource agencies to encourage the implementation of planned projects to ensure affordable housing development has a long-term water supply.
- Policy H-3.8** Work to achieve balanced housing production proportional to the job-based housing demand in each region of the unincorporated areas.
- Policy H-3.9** 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-3.10** 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.

Implementation

H-3.a Infrastructure Coordination and Development

The County looks to unincorporated Community Areas to use 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 are considered in the development of Community Plans. The potential for further build-out of Rural Centers are evaluated as a part of the Infrastructure and Financing study requirements for Rural Centers.

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., State 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 & Timeframe: Coordinate infrastructure and public facility improvements and service delivery to facilitate the development of housing in Monterey County.

Responsible Agency: Redevelopment and Housing Office, Public Works

Funding Source: CIP, Inclusionary Housing Fund, CDBG, American Recovery and Reinvestment Act

Related Policies: H-3.6 and H-3.7

H-3.b Community and Specific Plans

Over the past several years, 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 Community Plan embodies “smart growth” concepts that are intended to improve the quality of living for the existing residents as well as allow well planned, new development to help address the County’s RHNA. A major goal of the Community Plan is to provide for a range of housing types and affordability within the context of integrated community planning. It is anticipated that the Community Plan will be fully adopted in 2010.
- Boronda: A Boronda Community Plan was drafted in late 2004, but adoption has been delayed pending negotiations related to a new Memorandum of Understanding (MOU) between the City of Salinas and the County and submittal of a development plan for a mixed-use project in South Boronda (Boronda Meadows). The draft Community Plan addresses infrastructure challenges within both the existing community and in the new development areas. The draft Community Plan also includes design standards and guidelines to improve the quality of the existing development and allow higher housing densities, while ensuring that the existing rural character desired by the current residents is preserved. It is anticipated that the community plan will be revised and adopted in 2010.

- 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 was approved by the County. The Specific Plan provides for approximately 1,400 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. The project is to be implemented in several phases, each of which incorporates affordable housing. The recent downturn in the local and statewide housing market has delayed implementation of the project. The County will continue to work with the developer to facilitate implementation of the project at the earliest feasible time.
- Butterfly Village: This 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.

Community or Specific Plans will eventually be developed and implemented for other unincorporated areas designated in the draft General Plan Update to accommodate additional growth, including the Pajaro, Chualar, and Moss Landing Community Areas. The draft General Plan Update 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.

<i>Objectives & Timeframe:</i>	Adopt entire Castroville Community Plan in 2010. Adopt 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.
<i>Responsible Agency:</i>	Planning Department, Redevelopment and Housing Office
<i>Funding Source:</i>	Redevelopment Funds and Planning Department Funds
<i>Related Policies:</i>	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 2009-2014 planning period is 174 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. 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 to ensure continued consistency with RHNA objectives.

Objectives & Timeframe: As part of the comprehensive General Plan update and with future Community and Specific Plans, 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: Planning Department, Redevelopment and Housing Office

Funding Source: Redevelopment Funds, Planning Department Funds

Related Policies: H-3.1 and H-3.5

5.4. Remove Government 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 following changes to the Zoning Ordinances and permit processing procedures will be made, within one year of the adoption of the Housing Element, to mitigate governmental constraints identified in Section 3 of the Housing Element:

- 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. The County will amend the Zoning Ordinances to incorporate a density bonus ordinance that is consistent with State law.
- Second Dwelling Units: Requests for second units have been processed under the State regulations. The County is in the process of reviewing its provisions for second dwelling units. Given the lack of adequate water supply and over-saturation of septic systems in many areas of the County, the continued provision for this housing type may become a public health issue. The County will either adopt the appropriate findings consistent with Government Code Section 65852.2(c) to limit areas where second units are permitted or revise the Zoning Ordinances to make explicit provision for this use consistent with State law. Where unique circumstances (such as in the Coastal zone or hillside development) may present public health and safety concerns, a use permit may be required for the construction of second dwelling units.
- Farm/Agricultural Worker Housing: State law requires that 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. Furthermore, any employee housing facility providing accommodations for six or fewer employees must be deemed a single-family structure and must be allowed where a single-family residence is permitted. While the County aims to provide farmworker and agricultural employee housing, these uses require use permits. The Zoning Ordinances will be amended consistent with requirements of the State Employee Housing Act.

- Residential Care Homes: The Zoning Ordinances accommodate licensed residential care homes for aged persons or hospices and serving six or fewer persons in multiple zones. However, the absence of specific language permitting these facilities consistent with the Lanterman Development Disabilities Services Act could be interpreted to limit the occupancy of residential care homes to aged persons or hospices, which is not consistent with the legislative intent. The Zoning Ordinances will be amended consistent with State law. Residential care homes serving six or fewer individuals, regardless of the status of the occupants, will be permitted in all residential zones and large facilities serving seven or more persons will be conditionally permitted in residential zones.

- Emergency Shelters: The Monterey County Zoning Ordinances do not currently address emergency shelters. State law now requires that local jurisdictions strengthen the provision for emergency shelters in order to address the housing needs of homeless populations. The County has identified the HDR and MU zones as appropriate areas with adequate capacity to accommodate the unsheltered homeless population and provide easy access to public transportation and support services. The Zoning Ordinances will be amended to permit emergency shelters by right in the HDR and/or MU zones via a non-discretionary ministerial process. Specifically, this will be created as an overlay zone to identify the community areas/locations where access to public transportation and supportive services is available. In developing the overlay zone, the County will ensure that adequate capacity is available to accommodate the unsheltered homeless population.

- Transitional and Supportive Housing: The County will amend the Zoning Ordinances to define these uses consistent with definitions contained in the State's Health and Safety Code and identify different types of transitional and supportive housing that may be developed within the planning period. Transitional and supportive housing facilities that function as group housing facilities will be permitted according to the provisions for residential care homes (see above). For those transitional and supportive housing facilities that function as regular housing, such uses will be permitted consistent with regular housing if otherwise permitted in the same zones.

- Single Room Occupancy (SRO) Units: State law requires that local jurisdictions address the provision of housing for extremely low income individuals or households, including SRO units. The County will amend the Zoning Ordinances to allow SRO housing in Mixed Use and Commercial zones within one year of adoption of the Housing Element.

- Definition of "Family": The Zoning Ordinances define a family as "one or more persons occupying a dwelling unit or other premises and living

as a single not-for-profit housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity or sorority house.” Although this definition has not been an actual constraint on the development of housing for people with disabilities in the County, it could be interpreted to prohibit the use of family dwelling units as facilities that serve special needs populations. The Zoning Ordinances will be amended to either remove or modify the definition in order to ensure that the ordinances regulate land use types but not the users.

- Reasonable Accommodation: Requests for reasonable accommodation are currently handled on a case-by-case basis. The County will adopt a Reasonable Accommodation Ordinance to establish accommodation eligibility, criteria for evaluating “reasonableness”, procedures, review/approval bodies, and fees (if any).

<i>Objectives & Timeframe:</i>	Remove governmental constraints on the provision of housing in Monterey 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.
<i>Responsible Agency:</i>	Planning Department
<i>Funding Source:</i>	Planning Department Funds
<i>Related Policies:</i>	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, 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, 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:

- Center for Community Advocacy
- Central Coast Center for Independent Living
- Conflict Resolution and Mediation Center
- Legal Services for Seniors
- California Rural Legal Assistance

Objectives & Timeframe: 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.

Responsible Party: Redevelopment and Housing Office, fair housing service providers

Funding Source: Housing Funds and General Fund

Related Policies: H-6.1, H-6.2 and H-6.3

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, such as:

- 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

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, including the Housing Resource Center.

Objectives & Timeframe: Continue to support non-profit housing development and market the availability of the City to provide the following assistance:

- Homeshare Program: 95 clients annually
- Eviction Prevention: 10 to 15 households annually

- Rental Assistance: 10 to 15 lower income households annually

Responsible Party: Housing Resource Center, and Non-Profits
Funding Source: Housing Funds and General Fund
Related Policies: H-6.3

5.6. Summary of Quantified Objectives

Table 49 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 49: Quantified Objectives

	Extremely Low	Very Low	Low	Moderate	Above Moderate			Total
					Work Force I	Work Force II	Other	
New Construction								
RHNA (Less Constructed) ¹	332		246	274	212			1,064
Affordable Rental Housing	25	75	75	75	0	0	0	250
Special Needs Housing	25	0	0	0	0	0	0	25
Inclusionary Housing	0	10	10	10	10	10	0	50
Rehabilitation								
Owner	0	10	15	0	0	0	0	25
Rental	10	45	45	0	0	0	0	100
Preservation (At-Risk Units)	0	11	0	0	0	0	0	11
Other Assistance:								
Soft Landing	50	225	225	0	0	0	0	500
Relocation Housing	5	20	25	0	0	0	0	50
Homebuyer Assistance:	0	5	5	5	0	0	0	15
Foreclosure Assistance:	150	125	100	125	0	0	0	500

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

The following are comments on housing issues received at the HAC meetings:

- Shelters provided for men outnumber by far the number of shelters provided for women.
- Reasonable accommodation procedures should be sent to the Housing Alliance for People with Disabilities for their input.
- Emergency shelters should be located in community areas where access to public transportation and services is available. Some High Density Residential and Mixed Use areas may not have good access to public transportation.
- Targeting a portion of County Housing Trust Funds to benefit extremely low income households is an appropriate strategy but the focus should be rental housing.

Planning Commission Study Session

The following agencies were sent invitation to attend the Planning Commission Study Session on the Draft Housing Element:

- Housing Advisory Committee members
- County department heads
- City of Monterey
- City of Pacific Grove
- City of Salinas
- City of Marina
- City of King City
- City of Sand City
- City of Greenfield
- City of Gonzales
- City of Del Rey Oaks
- City of Seaside
- City of Soledad
- City of Carmel-By-The-Sea
- AMBAG
- Center for Community Advocacy
- Central Coast Center for Independent Living
- Monterey County Area Agency on Aging
- Housing Resource Center
- Coalition of Homeless Service Providers
- South County Crisis
- Shelter Outreach Plus
- South County Housing
- YWCA Counseling Center
- Mid Peninsula Housing
- Interim
- CHISPA
- TAMC
- Housing Authority of the County of Monterey

Appendix B: Residential Sites Inventory

The proposed land uses are presented in the Housing Resources section of this Housing Element. The land use distribution for Castroville Community Plan and Boronda Community Plan, especially for large existing parcels, is conceptual in nature and therefore does not necessarily follow existing parcelization. Small parcels are expected to be consolidated and large parcels may be subdivided in the future. As such, a one-to-one correlation between existing parcels and Community Plan designations is not possible. The following figures and tables illustrate the existing conditions of the parcels in Castroville and Boronda. Underutilized parcels are defined as those with improvement-to-land ratio less than 1.0 (i.e. improvement is less valuable the land).

Castroville Community Plan

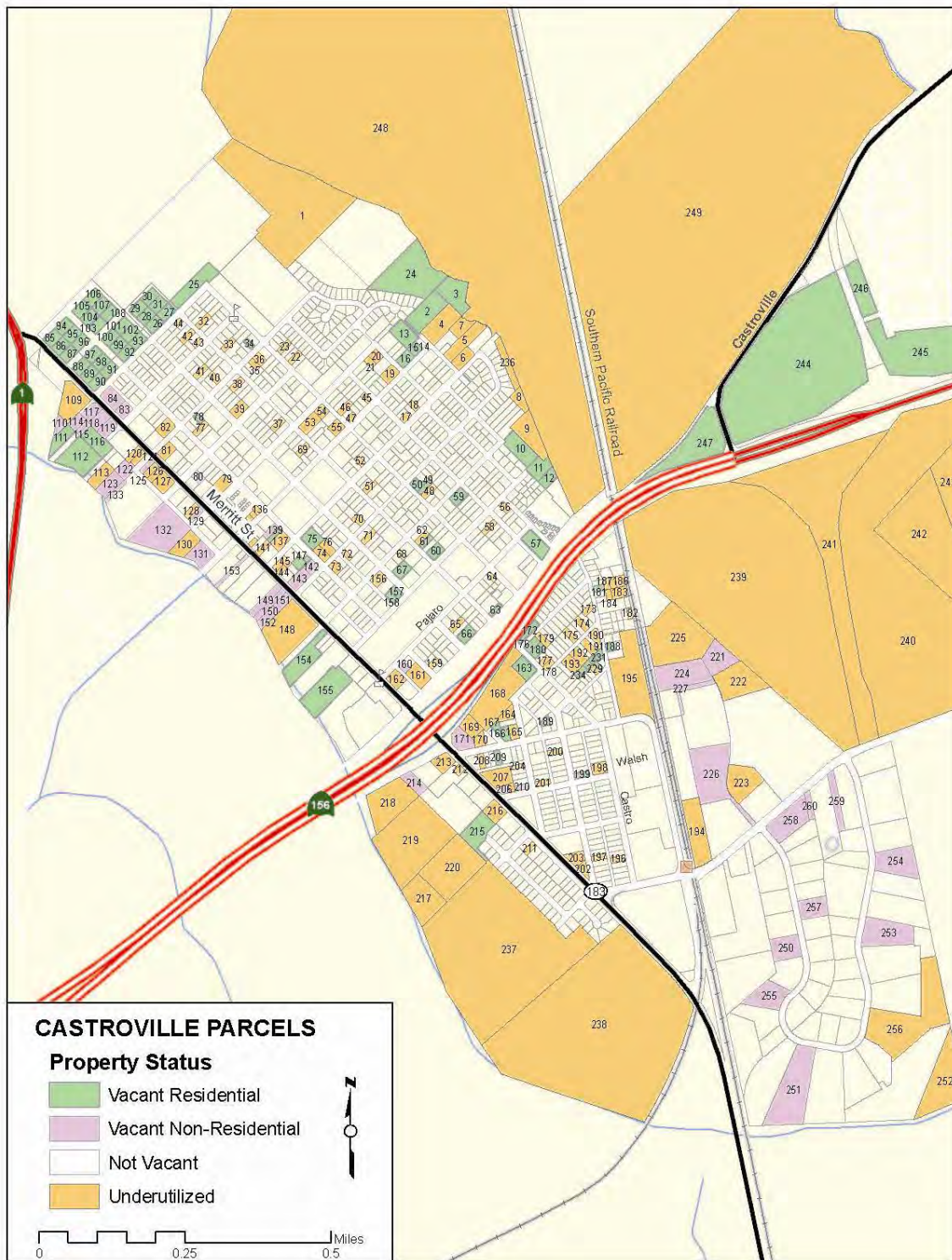
The majority of parcels in Castroville opportunity areas are vacant or underutilized with improvements constructed decades ago. All parcels in the Merritt Street Corridor are designed for Mixed Use in the Community Plan. Vacant parcels in the Merritt Street Corridor alone total for 14.6 acres. At an average density of 24 units per acre (maximum density at 30 units per acre), these vacant sites can accommodate 350 units, more than double the 125 mixed use units assumed in Community Plan. Redevelopment of underutilized properties (approximately 9.7 acres) can accommodate additional units. Similarly, large parcels are planned for residential uses in the Cypress Residential opportunity area (approximately 95 acres). Only a conservative number of housing units at various densities are anticipated under the Community Plan.

Table B-1: Vacant and Underutilized Sites in Merritt Street Corridor and Cypress Residential in Castroville Community Plan

Map ID	APN	ILR	Acres	Year Built	Existing Use
Merritt Street Corridor					
109	030141022000	0.5	1.42	0	2H Mobile Home Parks
110	030141023000	0.0	0.27	0	5A Vacant Commercial
111	030141025000	0.0	0.62	0	2A Vacant Zoned for Multi Family
112	030141029000	0.0	1.80	0	2A Vacant Zoned for Multi Family
113	030141033000	0.5	0.57	0	2E 16 to 30 Units
114	030141034000	0.0	0.32	0	5A Vacant Commercial
115	030141035000	0.0	0.19	0	5A Vacant Commercial
116	030141036000	0.0	0.91	0	2A Vacant Zoned for Multi Family
117	030142004000	0.0	0.40	0	5A Vacant Commercial
118	030142005000	0.0	0.40	0	5A Vacant Commercial
119	030142006000	0.0	0.41	0	5A Vacant Commercial
120	030143004000	0.4	0.20	1941	5J S.F.D. on Commercial Zoned Land
121	030151006000	0.4	0.17	1930	5J S.F.D. on Commercial Zoned Land
122	030151007000	0.0	0.42	0	5A Vacant Commercial

Table B-1: Vacant and Underutilized Sites in Merritt Street Corridor and Cypress Residential in Castroville Community Plan

Map ID	APN	ILR	Acres	Year Built	Existing Use
123	030151008000	0.0	0.73	0	5A Vacant Commercial
124	030152001000	0.0	0.16	0	5A Vacant Commercial
125	030152002000	0.7	0.17	1940	5J S.F.D. on Commercial Zoned Land
126	030152003000	0.0	0.21	1900	1C One Single Family Dwelling on One Site
127	030152004000	0.6	0.49	1930	5U Auto Sales, Repairs & Storage
128	030153003000	0.0	0.17	0	7C Fraternal Organizations
129	030153004000	0.0	0.17	0	5A Vacant Commercial
130	030155004000	0.6	0.76	1956	5B Commercial Shell Type Buildings
131	030155005000	0.0	0.79	0	5A Vacant Commercial
132	030156002000	0.0	3.17	0	5A Vacant Commercial
133	030157002000	0.0	0.18	0	5A Vacant Commercial
148	030165002000	0.9	3.44	1979	5U Auto Sales, Repairs & Storage
149	030166002000	0.0	0.49	1946	5A Vacant Commercial
150	030166003000	0.0	0.43	0	5A Vacant Commercial
151	030166008000	0.0	0.31	0	5A Vacant Commercial
152	030166009000	0.0	0.41	0	5A Vacant Commercial
153	030167003000	0.0	0.24	0	5A Vacant Commercial
154	030171001000	0.0	1.54	0	2A Vacant Zoned for Multi Family
155	030171015000	0.0	2.35	0	1A Vacant S.F.D. 1 Site
Cypress Residential					
211	030272002000	0.9	0.14	1950	1C One Single Family Dwelling on One Site
212	030281002000	0.3	0.12	1947	5R Service Station Auto or Car Wash
213	030281023000	0.3	0.53	1968	5R Service Station Auto or Car Wash
214	030281024000	0.0	0.56	0	5A Vacant Commercial
215	030281029000	0.0	1.37	0	1B Vacant S.F.D. 2 or more Sites
216	030281036000	0.3	0.57	1961	5S Restaurants, (drive-in), (special building)
217	030291003000	0.0	2.21	0	4C Row Crop
218	030291004000	0.0	2.87	0	4C Row Crop
219	030291005000	0.0	7.51	0	4C Row Crop
220	030291006000	0.0	4.31	0	4C Row Crop
237	133061014000	0.0	30.09	1945	4C Row Crop
238	133061019000	0.0	44.29	1958	4C Row Crop



Boronda Community Plan

The majority of parcels in the Boronda Community Plan area are vacant or underutilized with improvements constructed decades ago. Vacant parcels designated for Residential (7-20 units per acre) total 45 acres. At an average density of 16 units per acre (maximum density at 20 units per acre), these vacant sites can accommodate 700 units. However, the Community Plan assumes only 500 units in development. Similarly, vacant and underutilized parcels are dispersed throughout the areas designated Residential (4-5 units per acre). Lot consolidation and redevelopment of these areas can potentially accommodate a larger capacity than assumed in the Community Plan.

Table B-1: Vacant and Underutilized Residential and Mixed Use Sites in Boronda Community Plan

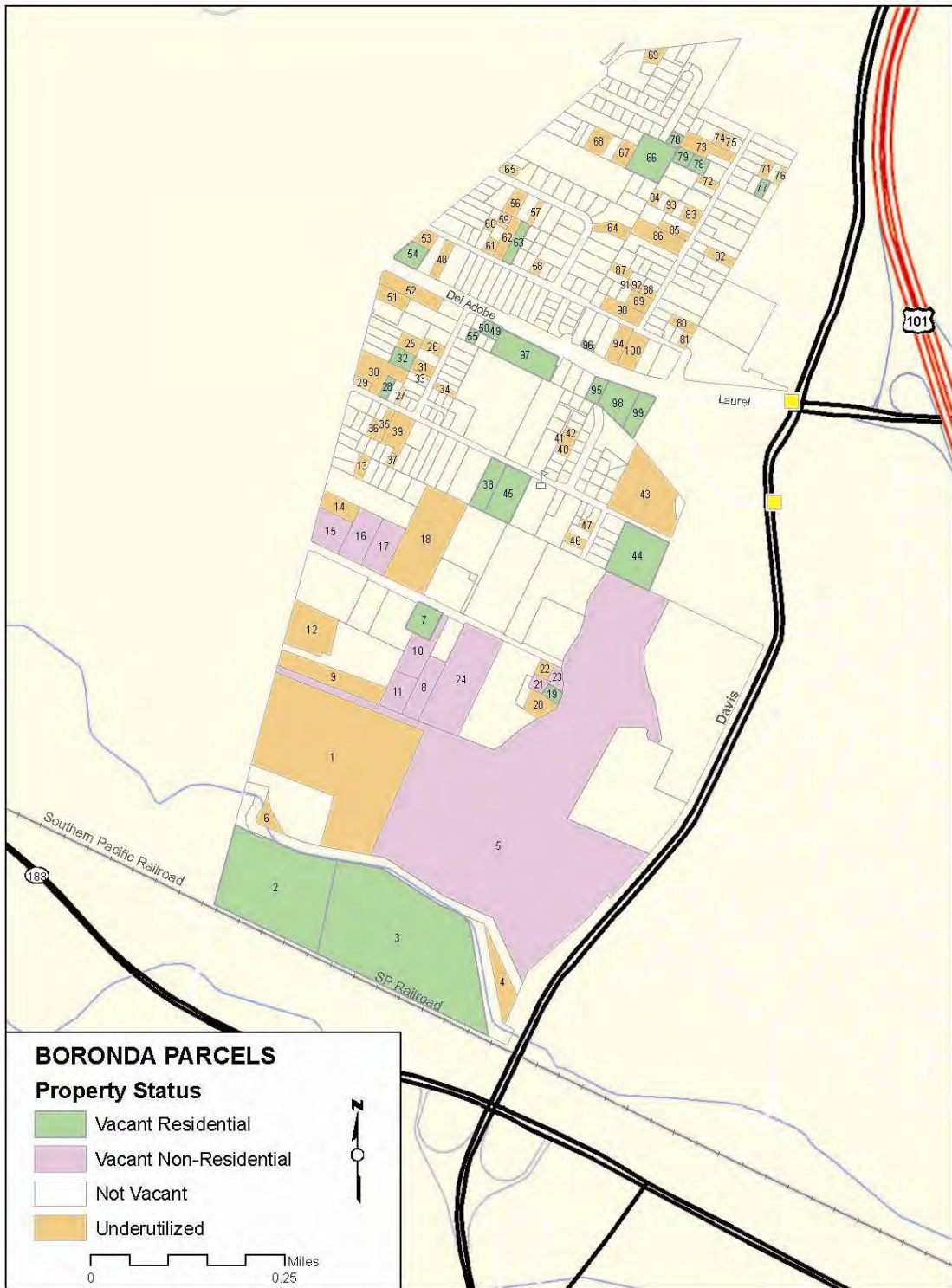
Map ID	APN	Community Plan Land Use	ILR	Year Built	Acres	Existing Land Use
1	261011001000	Residential (7-20)	0.0	0	17.8	4C Row Crop
2	261011009000	Residential (7-20)	0.0	0	10.0	3A Res. Use, Vacant up to 10 ac.
3	261011017000	Residential (7-20)	0.0	0	17.7	3B Res use, Vacant, 11 to 40 ac.
5	261011026000	Mixed Use	0.0	0	56.1	5A Vacant Commercial
13	261041003000	Residential (4-7)	0.6	1979	0.3	1C One Single Family Dwelling on One Site
25	261061003000	Residential (4-7)	0.8	1946	0.4	1C One Single Family Dwelling on One Site
26	261061006000	Residential (4-7)	0.5	1940	0.3	1C One Single Family Dwelling on One Site
27	261061013000	Residential (4-7)	0.4	1940	0.1	1C One Single Family Dwelling on One Site
28	261061015000	Residential (4-7)	0.0	0	0.2	1A Vacant S.F.D. 1 Site
29	261061016000	Residential (4-7)	0.5	1938	0.2	1C One Single Family Dwelling on One Site
30	261061017000	Residential (4-7)	0.9	1927	1.2	1D 1 S.F.D. on 2 or more sites.
31	261061022000	Residential (4-7)	0.1	1940	0.3	1E 2 or more S.F.D. on 1 Site.
32	261061025000	Residential (4-7)	0.0	0	0.4	1B Vacant S.F.D. 2 or more Sites
34	261062014000	Residential (4-7)	0.4	1969	0.1	1C One Single Family Dwelling on One Site
35	261063004000	Residential (4-7)	0.8	1940	0.3	1C One Single Family Dwelling on One Site
36	261063008000	Residential (4-7)	0.0	0	0.2	1C One Single Family Dwelling on One Site
37	261063015000	Residential (4-7)	0.9	1946	0.1	1C One Single Family Dwelling on One Site
38	261063024000	Residential (4-7)	0.0	0	0.9	1B Vacant S.F.D. 2 or more Sites
39	261063026000	Residential (4-7)	0.8	1946	0.8	1C One Single Family Dwelling on One Site
40	261071012000	Residential (4-7)	0.3	1955	0.1	1C One Single Family Dwelling on One Site
41	261071013000	Residential (4-7)	0.0	1950	0.1	1C One Single Family Dwelling on One Site
42	261071014000	Residential (4-7)	0.3	1950	0.1	1C One Single Family Dwelling on One Site
45	261073001000	Residential (4-7)	0.0	0	1.5	1A Vacant S.F.D. 1 Site
46	261073005000	Residential (4-7)	0.6	1934	0.2	1C One Single Family Dwelling on One Site
47	261073007000	Residential (4-7)	0.9	1945	0.1	1C One Single Family Dwelling on One Site
48	261081003000	Residential (4-7)	0.6	1950	0.4	2J 1 S.F.D. on Multi-Zoned, Single Site
49	261081013000	Residential (4-7)	0.0	0	0.1	1A Vacant S.F.D. 1 Site
50	261081016000	Residential (4-7)	0.0	0	0.1	1A Vacant S.F.D. 1 Site
51	261081022000	Residential (4-7)	0.6	1939	0.5	1D 1 S.F.D. on 2 or more sites.

Table B-1: Vacant and Underutilized Residential and Mixed Use Sites in Boronda Community Plan

Map ID	APN	Community Plan Land Use	ILR	Year Built	Acres	Existing Land Use
52	261081023000	Residential (4-7)	0.4	1940	1.0	1H 2 or more S.F.D. & 2 or more sites.
53	261081025000	Residential (4-7)	0.7	1940	0.3	2B 2 Units
54	261081026000	Residential (4-7)	0.0	0	0.6	1B Vacant S.F.D. 2 or more Sites
55	261081030000	Residential (4-7)	0.6	0	0.1	1A Vacant S.F.D. 1 Site
56	261091005000	Residential (4-7)	1.0	1948	0.4	1C One Single Family Dwelling on One Site
57	261091007000	Residential (4-7)	0.0	0	0.1	8A private roads, r/w & lanes, Tank lots
58	261091016000	Residential (4-7)	0.8	1940	0.2	1C One Single Family Dwelling on One Site
59	261091019000	Residential (4-7)	0.9	1944	0.2	1C One Single Family Dwelling on One Site
60	261091021000	Residential (4-7)	0.6	1947	0.1	1C One Single Family Dwelling on One Site
61	261091023000	Residential (4-7)	1.0	1937	0.2	1C One Single Family Dwelling on One Site
62	261091035000	Residential (4-7)	0.9	1942	0.5	1C One Single Family Dwelling on One Site
63	261091036000	Residential (4-7)	0.0	0	0.5	1A Vacant S.F.D. 1 Site
64	261092011000	Residential (4-7)	0.8	1949	0.5	1C One Single Family Dwelling on One Site
65	261092019000	Residential (4-7)	0.8	1949	0.2	1C One Single Family Dwelling on One Site
66	261101002000	Residential (4-7)	0.0	0	1.5	1B Vacant S.F.D. 2 or more Sites
67	261101007000	Residential (4-7)	0.0	0	0.4	1G Misc. Imps. on 1 or more S.F.D. sites
68	261101009000	Residential (4-7)	0.8	1947	0.5	1C One Single Family Dwelling on One Site
69	261101027000	Residential (4-7)	0.5	1964	0.3	1C One Single Family Dwelling on One Site
70	261101044000	Residential (4-7)	0.0	0	0.2	1A Vacant S.F.D. 1 Site
71	261111005000	Residential (4-7)	0.0	1939	0.2	1C One Single Family Dwelling on One Site
72	261111014000	Residential (4-7)	0.2	1952	0.2	1C One Single Family Dwelling on One Site
73	261111018000	Residential (4-7)	0.7	1944	0.8	1D 1 S.F.D. on 2 or more sites.
74	261111021000	Residential (4-7)	0.7	1951	0.1	1C One Single Family Dwelling on One Site
75	261111022000	Residential (4-7)	0.8	1950	0.1	1C One Single Family Dwelling on One Site
76	261111026000	Residential (4-7)	0.1	1977	0.1	1C One Single Family Dwelling on One Site
77	261111030000	Residential (4-7)	0.0	0	0.2	1A Vacant S.F.D. 1 Site
78	261111033000	Residential (4-7)	0.0	0	0.3	1A Vacant S.F.D. 1 Site
79	261111034000	Residential (4-7)	0.0	0	0.3	1A Vacant S.F.D. 1 Site
80	261121018000	Residential (4-7)	0.0	0	0.3	1G Misc. Imps. on 1 or more S.F.D. sites
81	261121019000	Residential (4-7)	0.7	1939	0.1	2B 2 Units
82	261121028000	Residential (4-7)	0.4	1940	0.3	1C One Single Family Dwelling on One Site
83	261122003000	Residential (4-7)	0.9	1930	0.3	1E 2 or more S.F.D. on 1 Site.
84	261122006000	Residential (4-7)	0.9	1948	0.2	1C One Single Family Dwelling on One Site
85	261122008000	Residential (4-7)	0.8	1938	0.3	1E 2 or more S.F.D. on 1 Site.
86	261122010000	Residential (4-7)	0.5	1965	0.9	2D 5 to 15 Units
87	261122020000	Residential (4-7)	0.1	1940	0.2	1C One Single Family Dwelling on One Site
88	261122022000	Residential (4-7)	0.7	1940	0.1	1C One Single Family Dwelling on One Site
89	261122023000	Residential (4-7)	0.7	1935	0.4	1E 2 or more S.F.D. on 1 Site.
90	261122027000	Residential (4-7)	0.6	1939	0.6	5J S.F.D. on Commercial Zoned Land

Table B-1: Vacant and Underutilized Residential and Mixed Use Sites in Boronda Community Plan

Map ID	APN	Community Plan Land Use	ILR	Year Built	Acres	Existing Land Use
92	261122033000	Residential (4-7)	1.0	1940	0.1	1C One Single Family Dwelling on One Site
93	261122034000	Residential (4-7)	0.6	1949	0.2	1C One Single Family Dwelling on One Site
94	261131016000	Residential (4-7)	0.9	0	0.6	1H 2 or more S.F.D. & 2 or more sites.
96	261131020000	Residential (4-7)	0.0	0	0.1	1A Vacant S.F.D. 1 Site
97	261131025000	Residential (4-7)	0.0	0	1.8	1B Vacant S.F.D. 2 or more Sites



Appendix C: AB 1233 Analysis

Methodology

Pursuant to State law, the potential AB 1233 penalty equals the portion of RHNA not accommodated either through actual housing production or land made available for residential development. To determine any possible penalties, this analysis follows the following approach outlined by the State Department of Housing and Community Development (HCD):

- Step 1: Subtracting the number of housing units constructed, under construction, permitted, or approved since January 1, 2000 to date by income/affordability level;
- Step 2: Subtracting the number of units that could be accommodated on any appropriately zoned sites (not requiring rezoning) identified in the Housing Element; and
- Step 3: Subtracting the number of units that could be accommodated by rezonings that did occur; including:
 - Rezoning identified in the Housing Element; and
 - Rezoning that occurred independent of the Housing Element.

Progress toward RHNA

Based on the County's 2003 Housing Element, Annual Affordable Housing Reports, and records of building permits issued by the County, the number of housing units that have been constructed in the unincorporated areas of Monterey County since January 1, 2000 can be determined. As shown in Table C-1, 3,015 units have been constructed (inclusive of the 1,414 units reported in the 2003 Housing Element and 1,601 additional units since adoption of the Housing Element). These 1,601 units constructed between 2004 and 2008 are comprised of 1,494 market-rate units and 107 affordable units. The affordable units are detailed in Table C-2.

Table C-1: Housing Units Constructed between 2004 and 2008

Year	Total Building Permits Issued				Affordable Units	Market-Rate Units
	Single-Family	Multi-Family	Mobile Home	Total		
2004	238	18	29	285	0	285
2005	263	83	147	493	56	437
2006	235	4	16	255	0	255
2007	403	0	10	413	51	362
2008	149	2	4	155	0	155
Total	1,288	107	206	1,601	107	1,494

Table C-2: Affordable Units Constructed (2004 to 2008)

Project Name	Type	Affordability				Total Units	Public Assistance
		Very Low	Low	Moderate	Above Moderate		
2005							
Boronda Gardens Affordable Housing Project	SF	0	11	11	0	22	Self-Help, CDBG, HOME
Jardines de Boronda Rental Project	MF	15	0	0	0	15	CDBG, HOME
Kents Court	MF	0	19	0	0	19	Redevelopment
Subtotal		15	30	11	0	56	
2007							
Commons at Rogge Road (Salinas, CA)	SF	0	0	0	123	123	Density Bonus
Commons at Rogge Road (Salinas, CA)	Rental (2-4 units)	15	15	18	0	48	Inclusionary
Union Square	Rental (2-4 units)	0	0	3	14	17	Inclusionary and RDA DPA
Subtotal		15	15	21	137	188	
Total		30	45	32	137	244	

Sources: Annual Housing Reports, County of Monterey.

The income/affordability distribution of all the units constructed between 2000 and 2008 is summarized in Table C-3. Most of these units (2,470 units) were market-rate units. However, through the County's Inclusionary Housing Policy and other affordable housing programs, the County achieved a total of 545 affordable units. With the units produced, the County has fully met its RHNA for above moderate income and has a remaining RHNA of 2,259 very low, low, and moderate income units.¹⁹ In meeting Housing Element requirements, the County must demonstrate that it has adequately planned for the potential accommodation of the remaining RHNA.

Table C-3: Housing Units Achieved (2000-2008)

Income Level	RHNA	Units Constructed			Shortfall
		2000-2003	2004-2008	Total	
Very Low	963	142	30	172	791
Low	813	205	45	250	563
Moderate	1,028	91	32	123	905
Above Moderate	1,121	976	1,494	2,470	(1,349)
Total	3,925	1,414	1,601	3,015	2,259

¹⁹ Surplus in above moderate income units cannot be used to offset RHNA needs in the very low, low, or moderate income categories.

Residential Development Potential

According to the 2003 Housing Element, the County had an inventory of vacant land with the capacity to accommodate approximately 7,939 single-family homes. This inventory provides additional opportunities primarily for above moderate income households, in excess of the RHNA requirement.

In addition, the County successfully adopted three of the five Community/Specific Plans identified in the 2003 Housing Element. The Rancho San Juan and East Garrison Specific Plans were adopted in late 2005 and the Castroville Community Plan was adopted in March 2007. The County anticipates adopting the Boronda Community Plan in 2010. The adoption of the Pajaro Community Plan has been delayed pending adoption of the General Plan Update.

The rezonings of properties associated with the adoption of these four Community/Specific Plans (excluding Pajaro) have the capacity to accommodate 5,269 additional dwelling units. Specifically, 3,474 units can be accommodated on properties zoned for multi-family residential/mixed use development at densities of 20 units or more per acre. These densities are considered adequate to facilitate the development of lower income housing.

In assessing income/affordability level of the planned units, the County used either the income levels specified in development agreements or the following guidelines based on density, which are consistent with State law:

- 100 percent of units in the 20-30 units/acre range = very low income units
- 50 percent of units in the 15-20 units/acre range = very low income units
- 50 percent of units in the 15-20 units/acre range = low income units
- 100 percent of units in the 10-15-unit range = moderate income units
- 100 percent of units in the 1-9 units = above moderate income units

Tables detailing the residential capacities of these Community/Specific Plans can be found in Appendix A. While this capacity is less than what was estimated in the 2003 Housing Element (7,825 units), it is more than adequate for meeting the County of Monterey's 2000-2009 RHNA. Residential growth anticipated under these Community/Specific Plans is primarily going to occur on currently vacant land.

Conclusion

Based on these findings, the County of Monterey did not incur an AB 1233 penalty. Despite not adopting all of its Community Plans as originally proposed, the County is still able to provide adequate sites at appropriate development standards and densities to fulfill its RHNA for the 2000-2009 period. Table C-4 summarizes the County's RHNA status.

Table C-4: Progress toward RHNA for 2000-2009

	Very Low	Low	Moderate	Above Moderate	Total
RHNA	963	813	1,028	1,121	3,925
Units Constructed	172	250	123	2,470	3,015
Previously Identified Sites Currently Available (Vacant Sites) ¹	0	0	0	6,338	6,338
Residential Development Potential in Community/Specific Plans					
Rancho San Juan	183	183	42	739	1,147
East Garrison/Fort Ord	329	292	739	40	1,400
Castroville	587	292	192	584	1,655
Boronda	0	0	635	432	1,067
<i>Subtotal</i>	<i>1,099</i>	<i>767</i>	<i>1,608</i>	<i>1,795</i>	<i>5,269</i>
Total Capacity	1,271	1,017	1,731	10,603	14,622
Remaining Need	(308)	(204)	(703)	(9,482)	(10,697)

Notes:

1. The 2003 Housing Element identifies a capacity for 7,939 units (primarily vacant single-family land). This analysis conservatively assumes that the 1,601 units constructed since adoption of the 2003 Housing Element were constructed on these lands. This assumption did not take into account that some units might have been created through redevelopment of existing multi-family residential and nonresidential sites.

Appendix D: Review of Past Accomplishments

The following table reviews the County's achievements under the various housing programs adopted in the 2003 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 2009-2014 Housing Element. Appendix C provides a summary of the County's progress toward addressing its RHNA for the previous Housing Element.

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
Goal H-1 Housing Within Existing Residential Areas			
Support new housing opportunities in already developed areas through infill and intensification of uses and encourage the conservation and improvement of existing housing stock through rehabilitation and replacement programs.			
H-1.a	Housing Rehabilitation Program Provide financial and technical assistance to owners of property occupied by lower income households	20 Rehabilitated units annually, total of 110	Between 2003 and 2008, the County provided rehabilitation loans for 21 owner occupied units, 153 rental units, and 30 bedrooms for special needs housing. Continued Appropriateness: This program continues to provide much needed assistance for housing improvements for lower income households. This program is included in the 2009-2014 Housing Element.
H-1.b	Housing Condition Survey Coordinate a housing condition survey that identifies units in need or rehabilitation or replacement in the target areas of Castroville, Pajaro and Boronda as well as other areas of the County that may have a sizeable number of deteriorated units such as Prunedale, Chualar, San Ardo and San Lucas.	Complete survey	A Housing Condition Survey was completed in 1999 for the Housing Element update for the 2002 Housing Element. No updated survey was conducted. The County has continued to make progress toward improving the conditions of the housing stock. Continued Appropriateness: Due to the extensive costs involved in conducting a survey, the 2009-2014 Housing Element does not propose conducting a survey.
H-1.c	Replacement Housing Provide financial assistance and technical support as feasible for the replacement of affordable housing.	79 units replaced at Rippling River 77 units replaced at Salinas Road	The County assisted the Housing Authority in the rehabilitation of the Rippling River housing facility. The Salinas Road project is completed and the units have been

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>used for relocation housing to facilitate the rehabilitation of existing affordable housing.</p> <p>Continued Appropriateness: The provision of replacement housing is a requirement associated with various housing activities and programs. It is not a housing program per se and will be included in the 2009-2014 Housing Element as a policy.</p>
H-1.d	<p>Mobile Home Park Preservation Support the preservation and improvement of the 3,342 existing mobile homes in the unincorporated areas of the County. Assist mobile home park residents in funding applications for repairs or acquisition programs through the State or other funding resources.</p>	3,342 existing mobile homes preserved	<p>According to the State Department of Finance as of January 2009, there were 3,169 mobile homes in the unincorporated area, a loss of 173 mobile homes.</p> <p>The County has also provided funding to the Housing Authority of Monterey County to evaluate potential strategies to assist the existing homeowners in a 200-unit mobile home park who have been subject to significant space rental rates. The potential strategies identified have not proved feasible to implement. In 2008 the County provided a grant to the Village Mobile Home Park, a 139 unit facility primarily occupied by low income seniors, to develop a strategy to replace the existing wastewater system that is failing. The strategy has been completed and includes several options. The County is currently assisting the property owner in identifying potential funding sources.</p> <p>Continued Appropriateness: Mobile homes represent a significant affordable housing resource for lower income households. This program will be included in the 2009-2014 Housing Element.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
H-1.e	<p>Conservation of Existing Affordable Units Monitor the existing 1,017 units of affordable housing as identified in Illustration 46 of the previous housing element to ensure their continuing affordability. Assist the property owners as needed with funding applications and other support services.</p>	Preserve 1,107 affordable units	<p>The County assisted the Housing Authority with the rehabilitation of the Rippling River facility located in Carmel Valley that provides 79 rental apartments affordable to very low and low income seniors and disabled people.</p> <p>The County also assisted the American Baptist Homes of the West (ABHOW) in the rehabilitation of the Pacific Meadows facility also located in Carmel Valley that provides 64 rental apartments to seniors. Both projects have been completed.</p> <p>All inclusionary housing units are restricted as affordable housing in perpetuity. No housing unit was at risk of converting to market rate.</p> <p>Continued Appropriateness: The County will continue to monitor the affordability restrictions of affordable units and work with nonprofit developers as well as the County Housing Authority to preserve the existing affordable housing supply. This program is included in the 2009-2014 Housing Element.</p>
H-1.f	<p>Code Enforcement Enforce existing code standards with the objective of promoting better living environments while providing alternative, affordable housing opportunities for the occupants during the code correction process.</p>	Enforce the existing code standards	<p>The County continued to perform code enforce activities in the unincorporated areas. Code enforcement is primarily conducted on a complaint basis. Eligible households are provided with information on housing rehabilitation assistance available through the County.</p> <p>Continued Appropriateness: The County will continue to provide code enforcement services. However, this is a routine service and is not included in the 2009-2014 Housing Element as a housing program. However, a new program – Tenant Relocation and Homeless Assistance - is included in the 2009-2014 Housing Element to provide a “soft landing” for residents potentially displaced by code enforcement activities.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
H-1.g	<p>Energy Conservation Continue to implement Title 24 requirements for energy conservation and evaluate utilizing some of the suggestions as contained in Chapter 9 of the Housing Element document.</p>	<p>Implement energy conservation requirements of Chapter 9</p>	<p>New housing projects are reviewed by the County to encourage energy conservation components. The County Resource Management Agency, which includes the Housing Office, is investigating potential approaches to incorporating green building initiatives into future affordable housing projects. The Housing Allocation manual is being revised to allow for extra points for projects that incorporate green building measures.</p> <p>Continued Appropriateness: This program is expanded in the 2009-2014 Housing Element to incorporate additional efforts to be undertaken by the County in compliance with AB 32 (Global Warming Solutions Act). A Green Building Initiatives program is also included in the 2009-2014 Housing Element.</p>
<p>Goal H-2: Jobs/Housing Balance and Infrastructure Increase housing supply in areas that can be served with regional infrastructure and are in close proximity to job locations.</p>			
H-2.a	<p>Infrastructure and Land Availability Include the necessary infrastructure requirements and ensure that the development of this infrastructure is phased with housing production.</p>	<p>Ensure long term water supply in the County and ensure that other infrastructure is phased with development</p>	<p>The Community and Specific Plans for Castroville, Boronda and East Garrison include detailed infrastructure plans.</p> <p>The WRA is constructing the Salinas Valley water project which addresses long term water supply for the Salinas Groundwater Basin. The RHO is designing road improvements at Highway 1 and 183 to facilitate implementation of the Castroville Community Plan.</p> <p>The RHO has provided funding for the reconstruction of the water system at the San Jerardo Farm Labor Camp and for the reconstruction of the water and wastewater systems in the San Lucas Community.</p> <p>The RHO has funded and installed a new drainage system in the Community of Boronda.</p> <p>Continued Appropriateness: This is addressed at the policy-</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			level in the 2009-2014 Housing Element.
H-2.b	<p>Monitoring of Land Availability Monitor the inventory of land available for residential development.</p>	Maintain and inventory of land available for development	<p>The County continues to monitor and update inventory lists as community plans/specific plans are prepared and adopted.</p> <p>Continued Appropriateness: This is a required Housing Element program to address the RHNA for the new cycle. This program is included in the 2009-2014 Housing Element under the program entitled "Adequate Sites for RHNA."</p>
<p>Goal H-3: New Housing Within Community Areas and Affordable Housing Overlays Incorporate additional housing units within unincorporated Community Areas and within Affordable Housing Overlay areas.</p>			
H-3.a	<p>Community/Specific Plans Develop Community/Specific Plans that encourage healthy, balanced communities and the most efficient use of land designated for new residential development or re-development.</p>	Develop a Community/Specific Plan	<p>The Community Plan for Castroville (non-coastal areas) was adopted in 2007. The Community Plan for Boronda has been drafted and anticipated to be adopted in 2010. The Specific Plan for East Garrison was adopted in 2005. The Specific Plan for Rancho San Juan was also adopted in 2005 (and amended in 2008) where the Butterfly Village project has recently been approved.</p> <p>Continued Appropriateness: Use of Specific and Community Plans to facilitate orderly development is part of the County's strategy in meeting the RHNA. This program is included in the 2009-2014 Housing Element.</p>
H-3.b	<p>Zoning Ordinance and Permit Modifications Simplify the Permit Process (including Use Permits) especially for residential developments in adopted Community Plan areas.</p>	<p>Require minimum density requirements in all residential zones for Community Areas. Revise zoning density classifications to up to 30 units per acre and amend General Plan land use classifications to allow up to 30 units per acre. Require that 50% of new housing in Community Areas be developed with an average density of 10 units/acres</p>	<p>The RHO continues to provide permit processing assistance for affordable housing projects to help streamline the process.</p> <p>The adopted Community Plan for Castroville, the adopted Specific Plan for East Garrison, and draft Community Plan for Boronda require minimum densities, specific unit types, and mixed use areas. These areas represent where more significant housing growth is anticipated.</p> <p>Continued Appropriateness: The 2009-2014 Housing Element</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
		<p>or higher. Eliminate conditional use permit requirement for multi-family developments in higher density zoned land in development. Retain use permit approval as needed for residential units in mixed-use developments. Amend General Plan land use classification to allow up to 30 units per acre.</p>	<p>includes a program to outline the zoning revisions necessary in order to facilitate the preservation, improvement, and development of housing for persons with special needs and of extremely low incomes. The County will continue to monitor its permit processing procedures in order to respond to market trends and conditions in a timely manner.</p>
H-3.c	<p>Mixed-Use Development Encourage mixed-use development that includes residential uses within development projects by revising existing regulations that may be constraining mixed-use development.</p>	<p>Develop standards that will allow stand alone residential uses as well as residential uses combined with other uses as appropriate to the specific development site and location.</p>	<p>The adopted or draft community/specific plans for East Garrison, Rancho San Juan, Castroville, and Boronda include new mixed-use designations, combining housing with commercial/office development.</p> <p>Continued Appropriateness: This is included in the 2009-2014 Housing Element as a policy. However, incentives and provisions in the GPU5 to facilitate mixed use development are included in the Adequate Sites for RHNA and Energy Conservation programs.</p>
H-3.d	<p>Infrastructure Coordination and Development Support the development of infrastructure.</p>	<p>Assist with the preparation of grant and loan applications for water supply funding and other infrastructure funding.</p>	<p>The County has upgraded the sewer and water systems in the rural community of San Lucas.</p> <p>A funding strategy has been developed for the Boronda and Castroville Community Plan which identifies specific funding sources for infrastructure improvements. Final engineering for the first phase of an intersection improvement at State Highways 1 and 183, which is required for implementation of the Castroville Community Plan, is nearly complete.</p> <p>The County is also completing road and drainage improvements in the existing community of Boronda to support existing housing</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>and redevelopment activities.</p> <p>The County is also providing funding for the water system upgrade at the San Jerardo labor cooperative and funding for a new well study for San Lucas</p> <p>Continued Appropriateness: Inadequate infrastructure is projected to be a significant constraint on housing development in Monterey County through the planning period. This program is included in the 2009-2014 Housing Element.</p>
H-3.e	<p>Annual Housing Report Include information on the Community/Specific Plans in the County's "Annual Housing Report" and identify the number of housing units produced by type, the constraints that have limited production, and new work programs for the coming year. Include information on the amount of residential land inventory remaining to ensure that there are adequate sites available for meeting the remaining 2002-2008 Regional Housing Need.</p>	Prepare report on an annual basis.	<p>The County has completed an annual housing report each year.</p> <p>Continued Appropriateness: This is an administrative requirement of the Housing Element and is not included in 2009-2014 as a housing program.</p>
H-3.f	<p>Affordable Housing Overlay Develop and adopt an Affordable Housing Overlay Program that utilizes a land use designation overlay and provides incentives to encourage the development of affordable housing projects.</p>	Develop and adopt the Affordable Housing Overlay.	<p>An Affordable/Workforce Housing Incentive Program, which incorporates the objectives of the overlay designation concept, has been prepared and reviewed by the Board of Supervisors who directed staff to prepare an ordinance and administrative manual. The adoption of the Affordable/Workforce Housing Incentive Program has been delayed in order to ensure consistency with the new General Plan update.</p> <p>Continued Appropriateness: The Affordable Housing Overlay is included as a tool for facilitating affordable housing development under the new Affordable/Workforce Housing</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			Incentives program in the 2009-2014 Housing Element.
<p>Goal H-4: Housing Affordability and Diversity Plan for units within new residential development that encourages a range of housing types, prices and size that will meet varied needs of Monterey County households.</p>			
H-4.a	<p>Farmworker and Agricultural Employees Housing Continue to work with employers to develop innovative housing developments for farmworker and agricultural employees.</p>	<p>Pursue all potential funding sources and provide support and assistance to owners/developers in applying for funds from the State, Federal and other local resources.</p>	<p>CHISPA, with assistance provided by the County, has received entitlements to develop a 33-unit affordable housing project in San Lucas, a portion of which will be for low-income farm workers. The project was scheduled to be completed in 2008 but has been delayed due to issues with the wastewater system in San Lucas. The County is currently funding a well study that will address the wastewater issues eventually.</p> <p>Continued Appropriateness: The County recognizes the housing needs of farmworkers and agricultural employees. This program is included in the 2009-2014 Housing Element.</p>
H-4.b	<p>Assistance to Homeless Households Use available funding and technical assistance to support the efforts of local non-profit agencies that provide direct housing assistance to homeless households.</p>	<p>Assist 55 households in new or expanded transitional housing facilities</p>	<p>In 2004, the County provided assistance to the Veteran's Transition Center in the rehabilitation of 17 bedrooms to provide housing for homeless veterans. The project was completed in 2005. The County has also provided funding to Interim, Inc. in the rehabilitation of existing buildings on the former Fort Ord to provide 13 bedrooms for very-low income homeless adults with mental disabilities.</p> <p>In 2007, the County provided assistance to Interim to rehabilitate 8 additional units of supportive housing in Monterey. Both projects are complete. In addition, the County provided funding in 2008 for the construction of 18 units of additional transitional housing in the City of Salinas.</p> <p>Continued Appropriateness: This is merged with a program to address the needs of extremely low income and homeless individuals and households in the 2009-2014 Housing Element.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>In addition, a new program - Tenant Relocation and Homeless Assistance - is included in the 2009-2014 Housing Element to help ensure residents affected by code enforcement activities, foreclosure, and other economic crises are not displaced into homelessness.</p>
H-4.c	<p>Assistance to Elderly, Disabled and Farmworker Households Use available funding and technical assistance to support the efforts of local non-profit agencies that provide direct housing assistance to elderly, disabled and farmworker households.</p>	<p>Develop 150 very low and low income farmworker housing units and 50 very low and low elderly/disabled units.</p>	<p>South County Housing Corporation's affordable housing project in Boronda, assisted by the County, is complete and provides housing units for 25 very low and low-income farm workers. South County Housing has also completed construction of a replacement housing project on Salinas Road in Pajaro. The project consists of 64 rental units with a significant portion targeted to farmworker families. As part of that project, 19 temporary relocation housing units have been constructed on Redevelopment Agency owned property nearby. All 19 of the relocated families were very-low income farmworker families. The 19 units are currently being rented to very low/low income families, mostly farmworkers. The County is in the process of developing a "soft landing" program where some of these units will be used for swing housing.</p> <p>In 2007, the County provided assistance to the American Baptist Homes of the West (ABHOW) for the Pacific Meadows Project which provides 64 rental units for primarily low income seniors.</p> <p>In 2006, the County funded a study on the housing needs of people with disabilities, entitled "Housing Needs of Persons with Disabilities Assessment."</p> <p>Continued Appropriateness: Housing for farmworkers and agricultural workers will be addressed under the Farmworkers and Agricultural Employees Housing program. This program is included in the 2009-2014 Housing Element, but modified to emphasize the needs of Extremely Low Income Individuals and</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			Households, including the housing needs of the elderly, people with disabilities, and other households with special needs.
H-4.d	<p>Affordable Housing Opportunity Center Continue to support the Housing Opportunity Center, which coordinates programs and assistance to enable households to become homeowners and secure better rental opportunities.</p>	Work with the Housing Opportunity Center.	<p>In 2003, the County provided funding for the start-up costs associated with opening the Housing Opportunity Center (HOC) which is administered by the Monterey County Housing Alliance (MOCHA). In 2004 the County provided an additional \$75,000 grant to fund Inclusionary Homebuyer Educational services to be provided by the HOC. The County assisted in developing educational materials and participated in orientation classes with HOC Staff.</p> <p>In 2008 the HOC merged with the Housing Advocacy Council to form the Housing Resource Center (HRC).</p> <p>The County is in the process of providing additional funding for foreclosure prevention and homebuyer education in collaboration with the cities. Specifically, the County is pursuing funding under the State and Federal Neighborhood Stabilization Programs (NSP).</p> <p>Continued Appropriateness: The County will continue to assist the Center in developing educational materials and will also assist in promoting the center's services through referrals, brochure distribution, and postings on the County website. This program is included in the 2009-2014 Housing Element.</p>
H-4.e	<p>First Time Homebuyers Continue to administer First Time Homebuyers Assistance Program and work with the Housing Authority to apply for and administer Mortgage Credit Certificates for Monterey County households.</p>	40-50 First Time Homebuyers Assisted (8-10 annually)	<p>In 2006, funds were reserved to assist 20 households to purchase new units in the CHISPA project located in San Lucas. The project is currently on hold pending resolution of an issue with the water and wastewater systems that serve the community.</p> <p>In 2007, the County assisted two families to purchase market rate homes. From 2000 to 2008 the County provided 81 loans</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>for the purchase of market rate and affordable homes.</p> <p>Continued Appropriateness: The County will continue to offer homebuyers assistance. In 2008 the County received a CDBG PTA grant to prepare a new Downpayment Assistance Program that meets current needs and economic conditions. This study should be completed in 2009.</p> <p>In addition, the County is pursuing funding under the Neighborhood Stabilization Program (NSP). Many first-time buyers are impacted by foreclosures. The County's efforts to obtain NSP funding is included in the 2009-2014 Housing Element as part of the Tenant Relocation and Homeless Assistance (aka "soft Landing") program, with expanded discussions on the NSP program.</p>
H-4.f	<p>Federal Housing Subsidies Encourage the utilization of Federal housing subsidies, such as Section 8 Housing Choice Vouchers and the American Dream Program in the County.</p>	Expand affordable housing.	<p>The County continues to encourage utilization of federal and State housing subsidies to expand affordable housing opportunities in Monterey County.</p> <p>Continued Appropriateness: This program is broadly incorporated into the 2009-2014 Housing Element as a policy. Congress has discontinued funding for the American Dream Downpayment Initiative (ADDI) program. The Section 8 Housing Choice Voucher Program is included separately in the 2009-2014 Housing Element.</p>
H-4.g	<p>Expedited Review Process Implement recommendation of the Administrative Streamlining reports regarding improvements to permit processing.</p>	Develop procedures that expedite environmental review procedures.	<p>The County RHO has been facilitating permit processing assistance for affordable housing projects since 2003 by providing an experienced project manager to coordinate with the other County departments and streamline the process. In addition, the County has preparing an Affordable/Workforce Housing Incentive Program that will formalize the provision of permit processing assistance along with other incentives for qualified affordable housing projects to be consistent with the</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>General Plan. This program has been delayed pending adoption of the General Plan Update.</p> <p>Continued Appropriateness: This program is merged with the Affordable/Workforce Housing Incentives program and is included as a policy in the 2009-2014 Housing Element a</p>
H-4.h	<p>Inclusionary Housing Continue to implement the Inclusionary Housing Ordinance</p>	Implement the Inclusionary Housing Ordinance	<p>T The County adopted a new inclusionary housing ordinance in 2003. The program will be amended in 2010 to allow for payment of in-lieu fees for agricultural subdivisions and provide consistency with the General Plan Update, once it is adopted.</p> <p>Continued Appropriateness: This is one of the most significant tools for facilitating affordable housing development. This program is included in the 2009-2014 Housing Element.</p>
H-4.i	<p>Secondary Dwelling Program Revise Secondary Dwelling Program to be called "Accessory Dwelling Units" and evaluate the feasibility of affordability restrictions.</p>	80 new second units affordable to low and moderate income households	<p>The Community/Specific Plans for Boronda, Castroville, Rancho San Juan and East Garrison all contain provisions for allowing and encouraging secondary units in some residential classifications.</p> <p>A second unit ordinance has been drafted by the County Planning Department and is under review. Between 2003 and 2009, 119 second units (caretaker and senior units) have been permitted.</p> <p>Continued Appropriateness: This program is included in the 2009-2014 Housing Element, but modified to recognize significant constraints that associated with the provision of this housing type in Monterey County.</p>
H-4.j	<p>Density Bonus Program Develop a Density Bonus Ordinance pursuant to the requirements of AB 1866.</p>	<p>Include: At least 25% for developments that proposed housing, which includes the required percentage of very low and</p>	<p>The County did not formally adopt a Density Bonus ordinance and currently abides by the State provisions.</p> <p>Continued Appropriateness: A program to adopt a local</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
		low income units or special needs housing, or at least 10% for developments that propose housing, which includes the required percentage of moderate income units and description of concessions and/or incentives available to the developer.	density bonus ordinance is included in the Zoning Ordinances and Permit Processing program of the 2009-2014 Housing Element.
<p>Goal H-5: Employer Assisted and Workforce Housing 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.</p>			
H-5.a	<p>Housing trust Fund Evaluate the feasibility of establishing a Housing Trust Fund to assist in the development of workforce and employee housing for persons living and/or working in Monterey County.</p>	Evaluate the feasibility of establishing a Housing Trust Fund	<p>During 2004, the Fort Ord Reuse Authority (FORA), in conjunction with a multi-agency task force, prepared a model Housing Trust Fund program to be used on a Countywide basis. In 2005, a non-profit organization was established and funding sources identified. The County has provided funding for preparing legal documents.</p> <p>Continued Appropriateness: Due to legal and technical difficulties, the nonprofit organization has not been successful in establishing this Countywide Trust Fund and this program has been removed from the 2009-2014 Housing Element.</p>
H-5.b	<p>Employee Housing Assistance Develop innovative models and prototypes to encourage employers to provide housing for their employees that will be affordable with units developed either on-site or in close geographic proximity to work sites.</p>	Continue to work with employers and non-profit housing providers in developing housing prototypes and models for employee housing for agricultural workers, visiting-serving employees and other sectors of the Monterey County labor force.	In 2003 and 2004, the County designated several proposed projects as "pilot" projects to "test" the Affordable Housing Incentive Program. One of these projects includes a significant component of employee housing. Construction of this project was started in 2007. Also in 2007, the County Housing Office initiated a collaboration between the Housing Advisory Committee and the Overall Economic Development Commission to identify potential partnerships between employers, housing developers, and the County.

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>Continued Appropriateness: Due to the current economic conditions, opportunities for partnership are limited. This program is reflected in the 2009-2014 Housing Element as a policy.</p>
H-5.c	<p>Developer Housing Incentives Program Design and aggressively market the Housing Incentive Program</p>	<p>Market and encourage the Housing Incentive Program.</p>	<p>The County has prepared an Affordable Housing/Workforce Incentive Program. The Program concepts have been reviewed by the Board of Supervisors. Formal adoption of this program has been delayed pending adoption of the General Plan Update.</p> <p>Continued Appropriateness: This program is included under the Affordable/Workforce Housing Incentives program in the 2009-2014 Housing Element. The County will pursue this program when the market conditions improve.</p>
<p>Goal H-6: Regional Housing Allocation Achieve County regional housing targets and promote the regional allocations that encourage development of housing that is commensurate with wage levels and strive for achievements of a jobs/housing balance in the major employment centers of Monterey County.</p>			
H-6.a	<p>Adequate Sites Encourage new residential development by ensuring that appropriate zoning, land use designations and infrastructure is available for the total Regional Housing Needs Allocation (RHNA) of 2,511 units.</p>	<p>Provide adequate land at appropriate densities to meet the 2003-2008 Regional Housing Needs Allocation to:</p> <p>Very Low – 821 units Low Income – 608 units Moderate Income – 937 units Above Moderate – 145 units Total – 2,511 units</p>	<p>According to the 2003 Housing Element, the County had an inventory of vacant land with the capacity to accommodate approximately 7,939 single-family homes. This inventory provides additional opportunities primarily for above moderate income households, in excess of the RHNA requirement.</p> <p>In addition, the County successfully adopted three of the five Community/Specific Plans identified in the 2003 Housing Element. The Rancho San Juan and East Garrison Specific Plans were adopted in late 2005 (Butterfly Village approved in 2008) and the Castroville Community Plan was adopted in March 2007 for the non-Coastal Zone areas. The Community Plan for the Coastal Zone areas is subject to approval of a Local Coastal Program (LCP) amendment by the California Coastal Commission. The County anticipates adopting the Boronda Community Plan in 2010. The adoption of the Pajaro</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>Community Plan has been delayed pending adoption of the General Plan Update.</p> <p>The rezonings of properties associated with the adoption of these four Community/ Specific Plans (excluding Pajaro) have the capacity to accommodate 5,269 additional dwelling units. Specifically, 3,474 units can be accommodated on properties zoned for multi-family residential/mixed use development at densities of 20 units or more per acre. These densities are considered adequate to facilitate the development of lower income housing. Capacity provided under these specific plans is adequate to address the County's remaining RHNA.</p> <p>Continued Appropriateness: This is a required housing program and is included in the 2009-2014 Housing Element.</p>
H-6.b	<p>Housing Production Goals and Monitoring Land Supply Prepare and maintain information on the number of housing units developed, land availability and percentages of RHNA housing to be achieved.</p>	<p>Prepare information on RHNA allocation and include it in the Annual Housing Report</p>	<p>In 2008, the County conducted a detailed assessment of its ability in meeting the RHNA for the 2003-2009 and 2009-2014 Housing Element cycles. This information was presented to the County's Housing Advisory Committee. In addition, the 2009 Annual Housing Report has been completed and includes housing production updates and a status on the availability of residential land.</p> <p>Continued Appropriateness: This program is merged with the Adequate Sites for RHNA program in the 2009-2014 Housing Element.</p>
H-6.c	<p>Adequate Infrastructure to Meet Regional Housing Needs Provide water and sewer providers in the County with a copy of the adopted Housing Element.</p>	<p>Provide the Housing Element to water and sewer providers.</p>	<p>In January 2004, copies of the adopted Housing Element were sent to all water and sewer providers. In August 2006, a notice was sent to all water and sewer providers in the County informing them of the requirements contained in SB1087. Once adopted, the new 2009-2014 Housing Element will be forwarded to these water and sewer providers.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>Continued Appropriateness: This program is merged with other programs in the 2009-2014 Housing Element that address infrastructure needs.</p>
H-6.d	<p>General Plan Consistency As Community Plans/Specific Plans are adopted for each individual Community Area, ensure that these Plans are consistent with the General Plan in effect at the time.</p>	<p>Adopt General Plan Amendments as needed to ensure consistency between the Community Plan/Specific Plan and other General Plan document.</p>	<p>A General Plan Update has been prepared and will be considered for adoption in late 2009. Consistency with the adopted Housing Element will be evaluated as part of the General Plan Update (GPU5) adoption process.</p> <p>For the 2009-2014 Housing Element update, the current General Plan, as amended to include adopted community/specific plans are used to develop the residential sites inventory.</p> <p>Continued Appropriateness: Consistency with General Plan will be discussed in the Introduction section of the 2009-2014 Housing Element. This is not included in the Housing Element as a specific housing program.</p>
<p>Goal H-7: Equal Opportunity and Accessibility in Housing</p>			
H-7.a	<p>Fair Housing Continue to support the fair housing programs in the County.</p>	<p>Market the availability of Fair Housing programs through written materials on the County's web site and at neighborhood and community centers, including the Affordable Housing Opportunity Center.</p>	<p>The County's Website has been updated to include relevant housing documents and information. Marketing materials for the County's Rehabilitation and First Time Home Buyer Programs have been developed.</p> <p>The County has continued to support fair housing programs and organizations. In addition, the County has prepared a Fair Housing and Equal Opportunity Procedural Manual.</p> <p>The Housing Resource Center also markets the availability of fair housing programs.</p> <p>Continued Appropriateness: The County will continue to provide fair housing information and services. This program is included in the 2009-2014 Housing Element.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
H-7.b	<p>Non-Profit Housing Programs Support the efforts of local non-profits that provide direct housing assistance to Monterey County households.</p>	<p>Homeshare Program: 95 clients annually Eviction Prevention: 10-15 households annually Rental Assistance: 10-15 households annually</p>	<p>The County has continued to support fair housing programs and organizations. In addition "Housing Plus Services" is included as part of the County's Rehabilitation program which provides referrals to social services, legal aid and financial services as appropriate. The County also offers a Freeze Grant and in the process of establishing a "Soft Landing" program. Between 2007 and 2009, 90 households have been assisted with the Freeze Grant program.</p> <p>Continued Appropriateness: The County will continue to provide supportive housing services. This program is included in the 2009-2014 Housing Element.</p>
H-7.c	<p>Disabled Households: Remove Constraints and Encourage Accessible Housing in Residential Developments Develop a Reasonable Accommodations Ordinance that describes procedures for zoning and land use requests from applicants with a disability.</p>	<p>Develop a Reasonable Accommodations Ordinance that identifies zoning and land use applications where reduced processing time, streamlined procedures and fee reductions/waivers would be allowed. The Ordinance will specify that requests for reasonable accommodation can be made by the person with a disability as well as family members, caregivers and/or anyone acting on the behalf of the disabled person.</p>	<p>In 2005 the RHO provided funding to the Housing Alliance for People with Disabilities (HAPD) to prepare a Housing Needs of People with Disabilities Assessment. The Assessment has been completed and is being used to identify specific implementation activities to result in more housing being created and/or rehabilitated to accommodate people with disabilities. HAPD is currently forming partnerships with local agencies and non-profit affordable housing developers with active County participation.</p> <p>Continued Appropriateness: A housing program is included in the 2009-2014 Housing Element to address zoning revisions to facilitate housing for people with disabilities. The 2009-2014 Housing Element also includes policies and a program to assist in the provision of housing for people with disabilities.</p>
H-7.d	<p>Overcrowded Households: Encourage Production of Larger Sized Units, Especially for Renter Households</p>	<p>Support the development of larger units by encouraging the production of such units through the various incentives of the County's Housing Developer Incentive Program.</p>	<p>The draft Affordable/Workforce Housing Incentive Program will encourage developers to construct projects that address the characteristics of the local population, including large households.</p> <p>The County has designated two projects as "pilot projects" for the development of the Incentive Affordable Housing Program.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>South County Housing Corp. has completed a 64-unit project on Salinas Road in Pajaro. The project includes a significant number of three- and four-bedroom rental units for very low and low-income families, many of which have a large household size. The second project is a private development project which includes 48 rental units, which are two and three bedrooms and will be affordable to very low, low and moderate income households.</p> <p>In addition, the County has provided significant funding and entitlement processing assistance to Mid-Peninsula Housing Coalition in the development of a rental housing project in downtown Castroville. The project is anticipated to include approximately 58 two- and three-bedroom units. Construction is expected to start in late 2009.</p> <p>Continued Appropriateness: This program is included in the 2009-2014 Housing Element under the program to facilitate housing for extremely low income and special needs households and individuals.</p>
Goal H-8: New Housing Within and Adjacent to Cities			
H-8.a	<p>County/City Coordination of Housing Production The County shall work with the cities and LAFCO to explore agreements that facilitate logical, orderly urban growth; revenue neutrality; balanced economic development; and facilitate affordable housing development for low and very low income households within cities.</p>	Explore agreements to facilitate low and very low income housing developments.	<p>The County has prepared a General Plan Update (GPU5). As part of that effort, discussions with cities has been undertaken with the objective of creating orderly urban growth throughout the County.</p> <p>In addition, the County collaborated with cities in the County to pursue the Neighborhood Stabilization Program and Homeless Prevention and Rapid Re-housing Program (HPRP) funds. The Housing Resource Center (HRC) is funded/supported by the County and cities.</p>

Table D-1: Review of Past Program Accomplishments

Goal	Program	Objectives	Accomplishments
			<p>Continued Appropriateness: Various collaborative efforts are incorporated into individual housing programs in the 2009-2014 Housing Element. Collaboration is not included in the 2009-2014 Housing Element as a separate housing program.</p>

Appendix E: HDR and MU Sites

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

