



# 2024 HOUSING REPORT

Monterey County Board of Supervisors  
24 June 2025



# Action

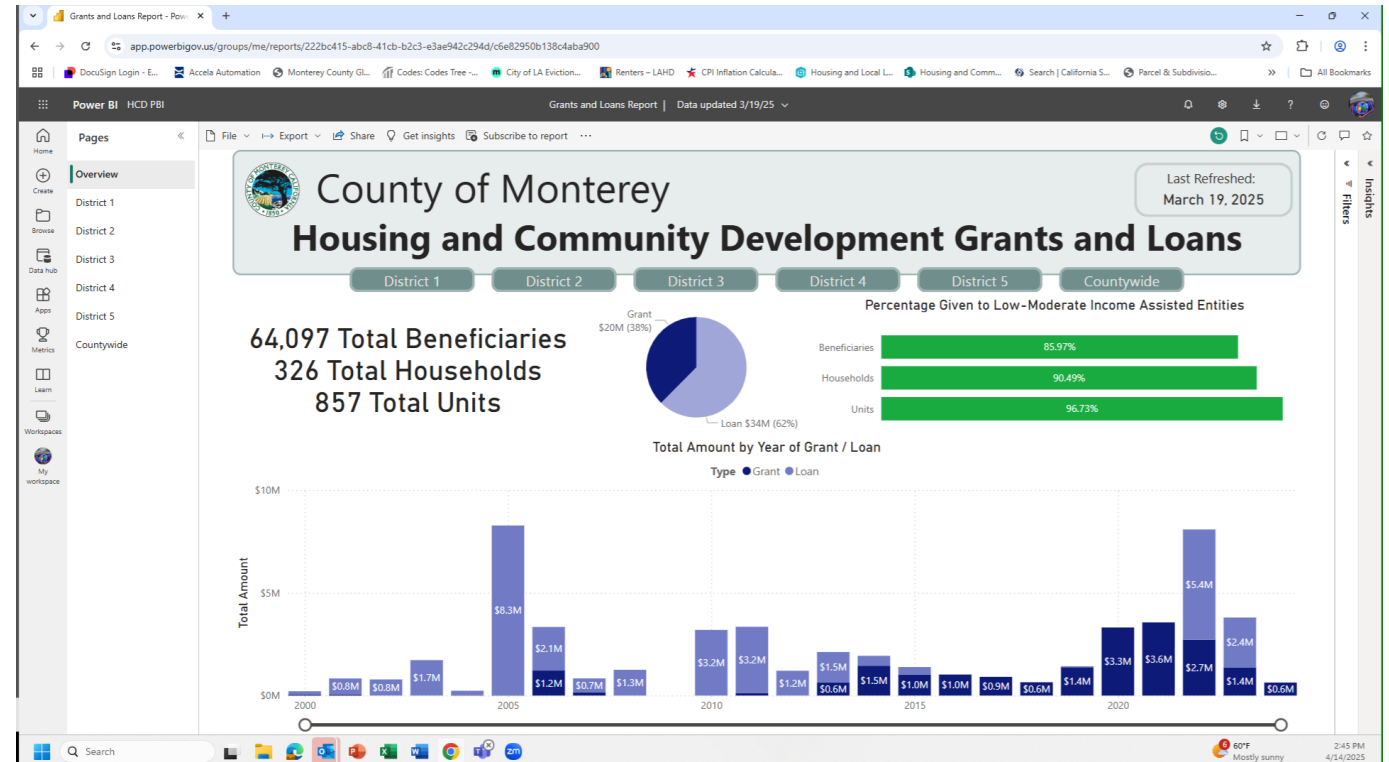
- Consider the **2024 Housing Report for Monterey County**; and
- Consider and provide direction regarding **priorities for the 2025-2026 Housing Strategic Plan.**

# WHAT WE HAVE HEARD

- Inclusionary Housing Ordinance does not work.
- IHO is disincentive/impediment to housing development.
- What is it going to take to get private developers to build more housing?
- Affordable housing is not what we build.
- Getting an owner-occupied inclusionary unit is like winning the lottery.
- What have places like Monterey County done to stimulate affordable housing production?
- We need more coordination between County departments to maximize impact of County funding.
- Need to invest in County properties, Kents Court
- Prioritize and create back-up list of projects for County controlled funds.

# GRANT & LOAN DASHBOARD

<https://app.powerbigov.us/groups/me/reports/222bc415-abc8-41cb-b2c3-e3ae942c294d/c6e82950b138c4aba900>





# COMMUNITY PARTNERSHIPS

## Economic Development

City of Gonzales  
City of Greenfield

## General Administration & Planning

Eden Council for Hope & Opportunity

## Housing

CHISPA  
Eden Housing, Inc.  
GRID Alternatives  
Mid-Peninsula Housing, Inc.

## Public Facilities & Improvements

Aromas Water District  
Chualar Union School District  
City of Del Rey Oaks  
City of Gonzales  
City of Greenfield  
City of Sand City  
County Library  
County Parks  
County Public Works  
EAH Housing, Inc.  
Interim, Inc.  
Monterey-Salinas Transit  
North County Recreation & Park District  
North Monterey County Fire District  
Pajaro Community Services District  
Rancho Cielo Youth Campus  
Veterans Transition Center

## Public Services

Alliance on Aging  
Boys & Girls Clubs of Monterey County  
Central Coast Center for Independent Living  
Central Coast YMCA  
City of Gonzales  
Covia Foundation  
Food Bank for Monterey County  
Girls, Inc.  
Housing Authority of the County of Monterey  
Housing Resource Center  
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Legal Services for Seniors  
Meals on Wheels of the Monterey Peninsula  
Meals on Wheels of the Salinas Valley  
North County Recreation & Park District  
Project Sentinel  
Rancho Cielo Youth Campus  
Shelter Outreach Plus – Community Human Servi  
United Way of Monterey County  
Veterans Transition Center

## Department of Social Services - Service Agreements with CBOs

Vendor Name	Service Branch	Funding Source See Acronym listing at bottom	FY 2024-25 Funding Amount	Purpose
Alliance On Aging	AAA	Titles III-B, VII-A, Omb, HICAP, MIPPA	\$694,075	Provide outreach, ombudsman, health insurance counseling and advocacy and medicare improvements for patients and providers
Alzheimer's Disease & Related Disorders Association Inc	AAA	Title III-E	\$89,639	Provide family caregiver support for Monterey County residents
Central Coast Center for Independent Living	AAA	ADRC	\$111,801	Provide better access to information, services and supports for those needing long-term services and supports.
Health Projects Center	AAA	Title III-E	\$96,707	Provide family caregiver support services to Monterey County residents.
Health Projects Center	AAA	MOCA	\$377,944	Provide family caregiver support services to Monterey County residents.
Legal Services for Seniors	AAA	Titles III-B, III-E, and VII	\$153,250	Provide legal assistance and community education for seniors 60 years of age and older and their caregivers.
Loaves, Fishes & Computers	AAA	Titles III-B	\$40,000	Provide technology assistance to older adults 60 years of age or older and individuals with disabilities 18 years or older.
Meals on Wheels of the Salinas Valley	AAA	Titles III-C1, III-C2	\$704,020	Provide congregate and home delivered meals services for seniors in the Salinas, North and South Monterey County.
Meals on Wheels of the Salinas Valley	AAA	MOCA	\$64,742	Provide home delivered meals services for seniors in the Salinas, North and South Monterey County.
Meals on Wheels of the Monterey Peninsula	AAA	Titles III-C1, III-C2, and III-D	\$1,098,340	Provide congregate and home delivered meals, nutrition education, and health promotion services to seniors.
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North County recreation & Park District	AAA	Titles III-C1, III-D	\$79,153	Provide congregate meals and health promotion services for seniors in the north county region.
Central Coast Center for Independent Living	AAS	HDAP	285,026.28	Provide housing search, placement support and rental subsidies for Housing and Disability Advocacy Program (HDAP) participants.
Central Coast Center for Independent Living	AAS	HOME SAFE	469,443.70	Provide housing stabilization and navigation services for individuals aged 60 or older and persons with disabilities, who are alleged victims of abuse, neglect, or self-neglect and at risk of homeless or experiencing homelessness for the Home Safe Program.
Access Support Network	CAP/DO	HHAP4, PLHA & GFC	335,000.00	Homeless Outreach and Engagement Services System: providing urgent response to engage and support individuals experiencing homelessness.
Bay Area Community Services - SHARE Center	CAP/DO	HHAP & PLHA	524,587.31	Contract ended 8/31/2024. Shelter and Housing Navigation: Operation of the Salinas Housing Advancement, Resource & Education (SHARE) Center providing shelter and housing navigation for the homeless.
Boys and Girls Club of Monterey County	CAP/DO	CSBG CAP	72,550.00	Provide education and development services to low income individuals and families living in Monterey County.
Coalition of Homeless Providers	CAP/DO	HHAP & GFC	460,000.00	Management and Coordination: Management and coordination of components of the Monterey County's homelessness response services, homeless census, costs of developing and submitting HHAPS application and access licenses to Grant Manager and County Homeless Director.



# AFFORDABLE HOUSING – UNINCORPORATED AREAS

## County Inclusionary Housing

- 318 For-Sale Units Constructed
- 908 Rental Units Constructed
- \$6.1 Million In-Lieu Fees Collected
- 448 Rental Units and Emergency Shelter Beds Assisted with In-Lieu Fees

## County Assisted Housing

- 354 Owner-Occupied Units
  - Downpayment Assistance Loans
  - Rehabilitation Loans
  - Energy Efficiency Grants
- 1,187 Rental Units
  - Acquisition/Rehabilitation Loans
  - Construction & Permanent Financing Loans
  - Energy Efficiency Grants



# AFFORDABLE HOUSING - COUNTYWIDE

## Owner-Occupied Units

- 1,339 total units
  - 698 Self-Help Units

Probably underrepresents total units because only some city data is available.

## Rental Units

- 142 affordable projects
- 7,314 total units
- 90% of units located in cities
- \$1,525,216,258 development costs
- \$72,431,059 city and county financial assistance

# INCLUSIONARY EXAMPLE

	% Required	Required Affordability	Waterfall 1	Waterfall 2	Net Affordability
Planned Units		28			
Existing Potential		-1			
Units for Calculation		<u>27</u>			
Moderate	8%	2.16		2.4	2
Low	6%	1.62	2.24	2	2
Very Low	6%	1.62	1		1
Fractional Units					0.4



# INCLUSIONARY – EAST GARRISON

## The “Project”

- 244 acres of County-owned land
- Approved for 1,400 Units + 70 “carriage” units
- 25% Affordability
  - Ownership
    - 5% Workforce II (150%-180% AMI)
    - 6% Moderate (80%-110% AMI)
  - Rental
    - 8% Low (50%-80% AMI)
    - 6% Very Low (>50% AMI)
- County shares “profits” after developer achieves 21.5% Internal Rate of Return

## Implementation

- Essentially Inclusionary Ordinance 20% affordability
  - 1 change, swapped moderate and low-income percentage requirements
- Units built in at least 3 Housing Element Cycles
- 78-Units/Year Between 2010-2023
- Developer has not paid to construct the very low or low-income units
  - CHISPA and Mid-Peninsula Housing raised \$69,803,100 through public financing programs to construct first 130 very low- and low-income units

# 6<sup>TH</sup> CYCLE H.E. RHNA

	Very Low- Income	Low- Income	Moderate- Income	Total Affordable Units
Cities	3,342	2,183	3,608	9,133
County	1,070	700	420	2,190
Total	4,412	2,883	4,028	11,323

8,653 Affordable Units Constructed Since 1990-2024 – Countywide

At least \$1.5 Billion

Inclusionary – Self-Help – Tax Credit



# AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

## Challenges

- Lack of locally controlled financial resources
- Carrying costs during entitlement and construction period
- County may not have surplus property appropriate for housing
- High cost of programs to support ownership opportunities

## Opportunities

- Monterey County Local Housing Trust Fund
- Pooling financial resources w/cities
- “New” MPWMD water allocation to County
- City-Centered Growth & Unincorporated Community Centers



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Affordable Housing Plan

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Monterey County Local  
Housing Trust Fund

5  
Elements

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Kents Court

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6<sup>th</sup> Cycle Housing  
Element Implementation

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Program Administration  
& Staffing

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# AFFORDABLE HOUSING STRATEGIC PLAN

## Considerations

- Public desire to see more privately built affordable housing.
- Development community belief that 20% affordability is upper limit of maximum affordability requirement.
- Perception that those able to purchase inclusionary homes have “won the lottery”.
- Where should housing be built?





# AFFORDABLE HOUSING STRATEGIC PLAN

Questions we want answered

- Why do so many projects appear to take so long to develop AFTER they are approved?
- What policies and programs have communities like Monterey County used to increase supply of affordable housing?
- What role should the County's Inclusionary Housing Ordinance play in creating affordable housing?
- Is there a path toward creating a countywide affordable housing plan?



# MONTEREY COUNTY LOCAL HOUSING TRUST FUND

## Background

- Established by Board of Supervisors in May 2022
- 8 sources of capital, none with guaranteed annual funding
- Approximately \$7.2 million available for affordable housing projects

## Moving Forward

- Developing a permanent source of ongoing funding
- How should capital be deployed – ownership assistance or multifamily projects?
- Underwriting criteria
- Governance structure



# KENTS COURT

## Background

- 19-Units of manufactured housing
- Not originally intended to be part of permanent housing stock

## Moving Forward

- Maintain as County-owned
- Transfer to community land trust to manage and sell units to residents
- Establish manufactured park cooperative and sell units to residents
- Relocate tenants and redevelop/sell property

# AFFORDABLE HOUSING STRATEGIC PLAN - SCOPE

## Context

- Development environment & considerations in Monterey County
  - Types of projects
  - Timing of projects
  - ROI expectations
- What have communities like Monterey County done to encourage affordable housing
  - In and outside of California

## Policies & Recommendations

- Concessions & Incentives
- Regional Policy Making
- Evaluation of Finance Models
  - Emphasis on quantifiable impacts both pro and con
- MCLHTF
  - Governance
  - ROI expectations



# 6<sup>TH</sup> CYCLE HOUSING ELEMENT

## Background

- 5 Goals
- 38 Policies or Programs

## Overlap with Affordable Housing Strategic Plan & MCHLTF

- Goal H-1.2 – housing rehabilitation programs
- Goal H-2.7, .11, .13, & .14 – Regular assessment of Inclusionary Housing Ordinance, funding for multifamily and ownership loan programs
- Goal H-3.8 & 9 – regional growth strategies & RHNA allocation process for jobs-housing balance





# ADMINISTRATIVE IMPROVEMENTS

## Program & Asset Management

- Grant Management System to handle applications & reporting
- Loan Servicing System to manage loan portfolio
- Portfolio Management System to track and manage affordable housing projects where the County has a financial investment or security interest

## Operational Management

- Develop written policies and procedures and update the Inclusionary Housing Administrative Manual
- Develop new templates for loan documents used in County programs

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# Recommendation

- Receive the **2024 Housing Report for Monterey County**; and
- Consider and provide direction regarding **priorities for the 2025-2026 Strategic Planning Program**.