2024 HOUSING REPORT

Health, Housing, Homelessness & Human Services Committee

April 28, 2025

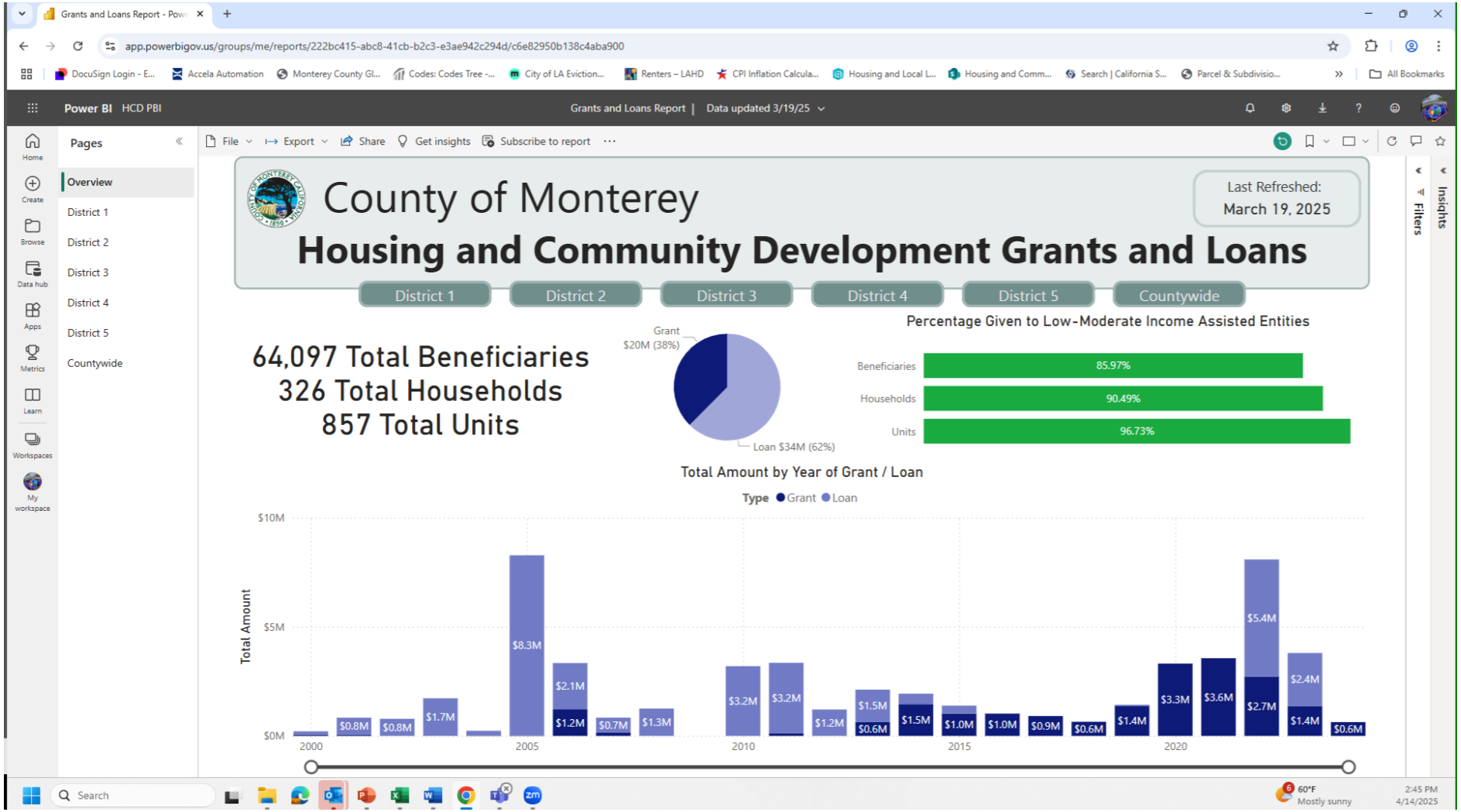
Item No. 2

Action

- Consider the **2024 Housing Report for Monterey County**; and

- Consider and provide direction regarding **priorities for the 2025-2026 Housing Strategic Plan**.

GRANT & LOAN DASHBOARDS



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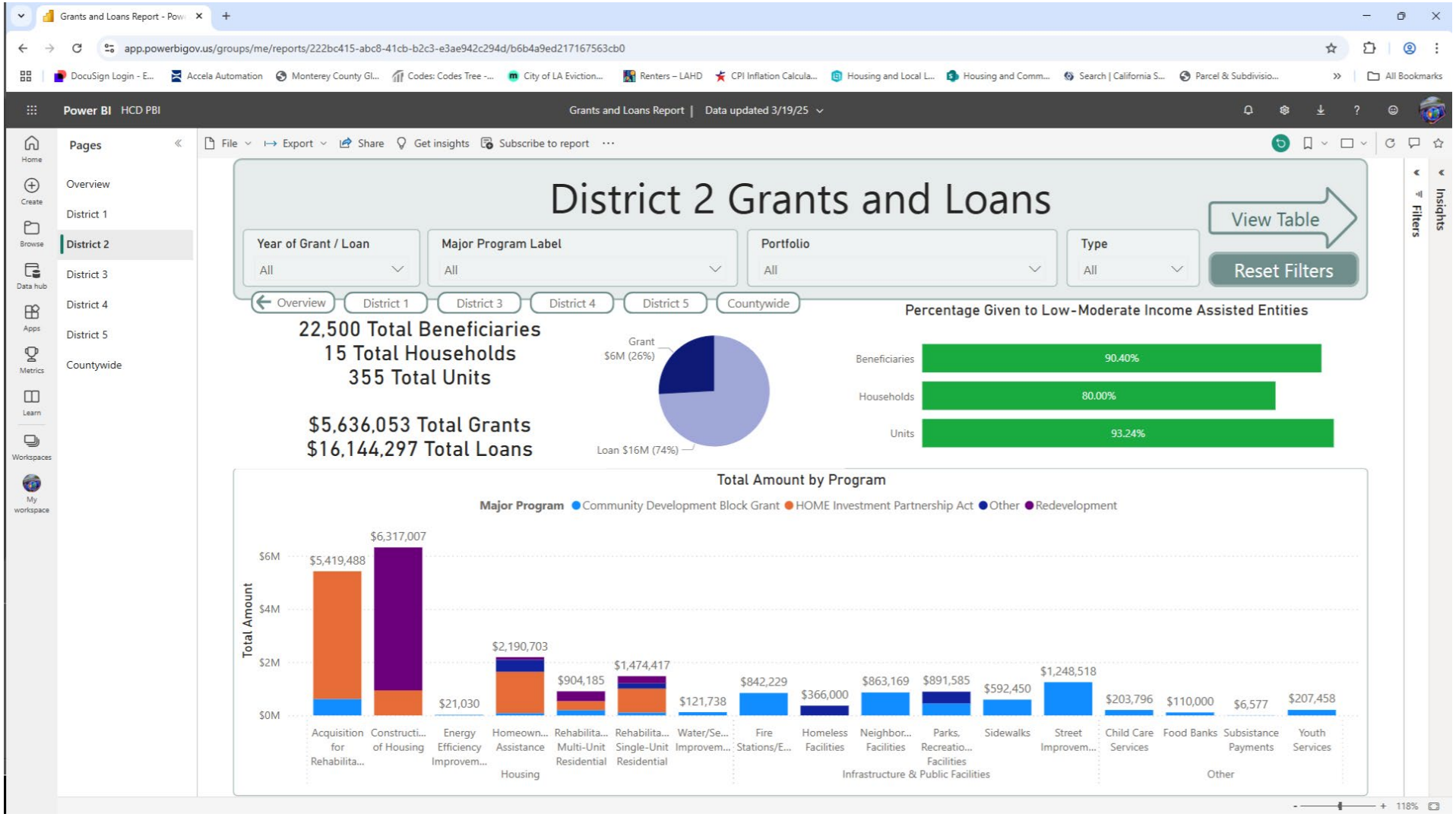

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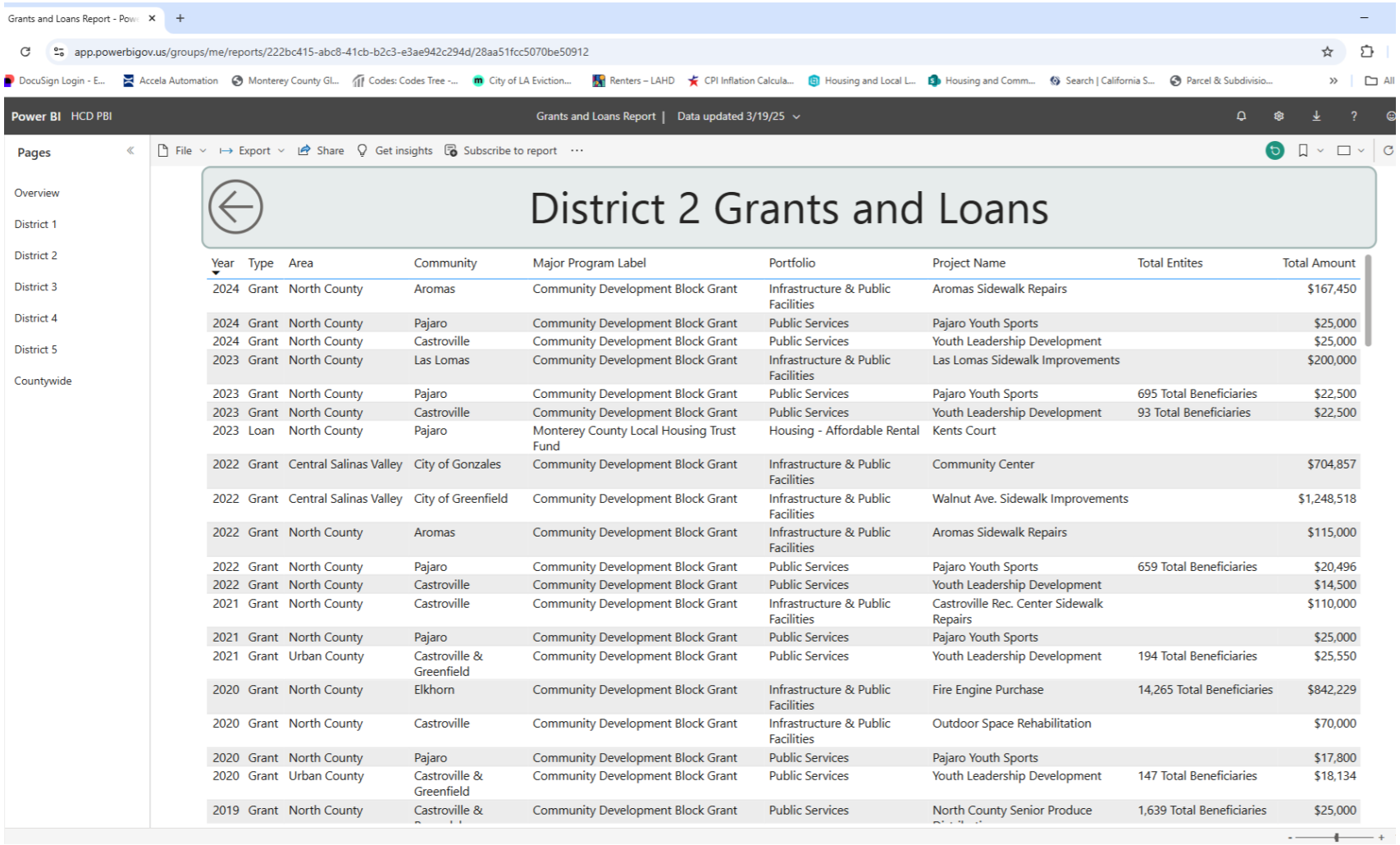

Year	Type	Area	Community	Major Program Label	Portfolio	Project Name	Total Entites	Total Amount
2024	Grant	North County	Aromas	Community Development Block Grant	Infrastructure & Public Facilities	Aromas Sidewalk Repairs		$167,450
2024	Grant	North County	Pajaro	Community Development Block Grant	Public Services	Pajaro Youth Sports		$25,000
2024	Grant	North County	Castroville	Community Development Block Grant	Public Services	Youth Leadership Development		$25,000
2023	Grant	North County	Las Lomas	Community Development Block Grant	Infrastructure & Public Facilities	Las Lomas Sidewalk Improvements		$200,000
2023	Grant	North County	Pajaro	Community Development Block Grant	Public Services	Pajaro Youth Sports	695 Total Beneficiaries	$22,500
2023	Grant	North County	Castroville	Community Development Block Grant	Public Services	Youth Leadership Development	93 Total Beneficiaries	$22,500
2023	Loan	North County	Pajaro	Monterey County Local Housing Trust Fund	Housing - Affordable Rental	Kents Court		
2022	Grant	Central Salinas Valley	City of Gonzales	Community Development Block Grant	Infrastructure & Public Facilities	Community Center		$704,857
2022	Grant	Central Salinas Valley	City of Greenfield	Community Development Block Grant	Infrastructure & Public Facilities	Walnut Ave. Sidewalk Improvements		$1,248,518
2022	Grant	North County	Aromas	Community Development Block Grant	Infrastructure & Public Facilities	Aromas Sidewalk Repairs		$115,000
2022	Grant	North County	Pajaro	Community Development Block Grant	Public Services	Pajaro Youth Sports	659 Total Beneficiaries	$20,496
2022	Grant	North County	Castroville	Community Development Block Grant	Public Services	Youth Leadership Development		$14,500
2021	Grant	North County	Castroville	Community Development Block Grant	Infrastructure & Public Facilities	Castroville Rec. Center Sidewalk Repairs		$110,000
2021	Grant	North County	Pajaro	Community Development Block Grant	Public Services	Pajaro Youth Sports		$25,000
2021	Grant	Urban County	Castroville & Greenfield	Community Development Block Grant	Public Services	Youth Leadership Development	194 Total Beneficiaries	$25,550
2020	Grant	North County	Elkhorn	Community Development Block Grant	Infrastructure & Public Facilities	Fire Engine Purchase	14,265 Total Beneficiaries	$842,229
2020	Grant	North County	Castroville	Community Development Block Grant	Infrastructure & Public Facilities	Outdoor Space Rehabilitation		$70,000
2020	Grant	North County	Pajaro	Community Development Block Grant	Public Services	Pajaro Youth Sports		$17,800
2020	Grant	Urban County	Castroville & Greenfield	Community Development Block Grant	Public Services	Youth Leadership Development	147 Total Beneficiaries	$18,134
2019	Grant	North County	Castroville &	Community Development Block Grant	Public Services	North County Senior Produce	1,639 Total Beneficiaries	$25,000

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
- Interim, Inc.
- 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 Acronymn 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 fo 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 delievered 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 delievered 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 delievered meals, nutrition education, and health promotion services to seniors.
Meals on Wheels of the Monterey Peninsula	AAA	MOCA	$125,000	Provide congregate and home delievered meals, nutrition education, and health promotion services to seniors.
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 HHAP5 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		27			
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
- Developer has not paid to construct the very low or low-income units
  - CHISPA and Mid-Peninsula Housing raised $69,803,100 through public finance programs to construct first 130 very low- and low-income units

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

HOUSING STRATEGIC PLAN

5 Elements

- Affordable Housing Plan
- Monterey County Local Housing Trust Fund
- Kents Court
- 6th Cycle Housing Element Implementation
- Program Administration & Staffing

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 sustainable affordability requirement.
- Perception that those able to purchase inclusionary homes have “won the lottery”.

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

6TH 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**.