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Monterey Urban County

Community Development Block Grant Program

FY 2025 – FY 2029 Consolidated Plan

Lead Agency

County of Monterey
Housing and Community Development
1441 Schilling Place, 2nd floor South
Salinas, CA 93901

Participating Units of General Local Government

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Since 2013, the County of Monterey has participated in the Community Development Block Grant (CDBG) program as an entitlement jurisdiction to receive annual funding directly from the U.S. Department of Housing and Urban Development (HUD). Collectively, Monterey County (unincorporated areas only) and the cities of Gonzales, Greenfield, Marina and Sand City are known as the Monterey Urban County (Urban County).

This Consolidated Plan serves as the Urban County's official application to HUD for Community Development Block Grant (CDBG) funds. The Plan identifies the housing and community development needs in the Urban County and sets forth a strategic plan for addressing the identified needs. The Plan covers from July 1, 2025 to June 30, 2026.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Urban County has extensive housing and community development needs. CDBG funds alone are not adequate to address the myriad of needs identified during the public outreach process and summarized in the Needs Assessment of this Consolidated Plan. Recognizing the national objectives of the CDBG program and specific program regulations, the Urban County intends to use CDBG funds to coordinate programs, services, and projects to create a decent and suitable living environment to benefit low and moderate-income households. Use of CDBG funds will focus on some of most critical needs in the Urban County, including the following:

- Improvements to infrastructure and public facilities in order to foster a suitable living environment for low- and moderate-income households; and
- Provision of services and programs to benefit low and moderate income households; and
- Provision of services for the homeless and those at risk of becoming homeless; and
- Provision of affordable housing to low and moderate-income households.

3. Evaluation of past performance

The following lists major activities undertaken by the Urban County using CDBG funds *(it should be noted that during the FY 2020-2024 Consolidated Plan period, the Urban County included the unincorporated areas and the cities of Del Rey Oaks, Gonzales, Greenfield and Sand City):*

<u>Public Services</u>

- Grants to agencies for:
    - Fair Housing Services
    - Outreach to Unsheltered Individuals
    - Operation of Transitional Housing
    - Services for Low- and Moderate-Income Residents (including youth and seniors)

Capital Investments

- The City of Gonzales was awarded a total of $704,857 in a combination of FY 2022/23 and FY 2023/24 CDBG funds for the Community Center Project. During FY 2023/24, an additional $122,911.78 in FY 2017/18 was identified and a Substantial Amendment for the project was undertaken. The total for the project was increased to $827,768.78. The project is on-going but should be completed in PY 2025/26.
- The Aromas Sidewalk Improvement Project was awarded $167,450 in CDBG funds. The project is complete.
- The City of Greenfield's Walnut Avenue Pedestrian Improvements Project was awarded $1,293,985 in a combination of FY 2022/23 and 2023/2024 CDBG funds. It is currently in the environmental review process and should begin in FY 2025/26.
- The County Public Works Department was allocated $200,000 in CDBG to fund pedestrian improvements in the unincorporated community of Las Lomas. The project is on-going and should be completed in FY 2025/26..
- County Public Works Department was allocated $175,000 to install new solar street lighting in the unincorporated community of San Lucas.
- Funding for curb, gutter and sidewalk repair in the unincorporated community of San Lucas.
- Funding for sidewalk repair in the area surrounding Castroville Recreation Center.
- Funding the rehabilitation of a gymnasium and improvements to Crane Street Park by the North County Recreation and Park District.
- Funds for the North County Fire Protection district to primarily serve the low-income neighborhoods of Las Lomas, Pajero, and Elkhorn.

4. Summary of citizen participation process and consultation process

A community outreach program was conducted in developing the Consolidated Plan for the Urban County. **Appendix A** includes materials from the Outreach Efforts. Specifically, the outreach program includes the following components:

Public Meeting and Consultation with Public and Nonprofit Service Agencies

The County conducted a noticed public stakeholder meeting on December 16, 2024. a Notice of Fund Availability (NOFA) was published in the Monterey County Weekly and posted on social media in both English and Spanish on November 14, 2024. Flyers were also emailed to 125 public and nonprofit service agencies that may provide services in the Urban County area. Representatives from 11 agencies/ organizations attended the application/consultation workshops

On February 19, 2025, the County held an in-person and virtual community meeting. Prior to the community meeting, a Notice of Funding Recommendation Meeting was published in the Monterey County Weekly and posted on social media in both English and Spanish.

Urban County Committee Meetings

The County held an additional public meeting via its Urban County Committee on March 10, 2025. All 125 contacts on the Outreach List were invited to this meeting.

A 30-day public review was held from April 10, 2025, through May 12, 2025. Copies of the draft Consolidated Plan and Action Plan were made available for the public to review on the Monterey County website at

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https://www.countyofmonterey.gov/government/departments-a-h/housing-community-development/planning-services/community-development-project-program-financing/urban-county-community-development-block-grants.

Public Hearing

A public hearing was conducted before the County Board of Supervisors on May 13,2025, at 10:30 a.m. at the Monterey County Government Center, 168 W. Alisal Street, 1st Floor, Salinas, CA to consider the adoption of the Monterey Urban County's 2025-2029 Consolidated Plan (CP) and the FY 25/26 Annual Action Plan (AAP).

5. Summary of public comments

A summary of the public comments received is provided in **Appendix A.**

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received were accepted and provided in **Appendix A.**

7. Summary

The Urban County has undertaken diligent and good faith efforts in outreaching to all segments of the community that may benefit from the CDBG program.

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	**Name**	**Department/Agency**
Lead Agency	MONTEREY COUNTY	
CDBG Administrator	MONTEREY COUNTY	Housing and Community Development Department

Table 1 – Responsible Agencies

Narrative

The Urban County is comprised of the County unincorporated areas and the cities of Gonzales, Greenfield, Marina and Sand City. The County of Monterey serves as the lead agency for the Urban County. The Urban County CDBG program is administered by the Monterey County Housing and Community Development.

Consolidated Plan Public Contact Information

For matters concerning the Urban County's CDBG program, please contact:
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housingprograms@countyofmonterey.gov

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

As part of this Consolidated Plan development, the Urban County undertook an outreach program to consult and coordinate nonprofit agencies, affordable housing providers, and government agencies. The outreach program has been summarized in the Executive Summary and Citizen Participation sections of this Consolidated Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

To outreach to various agencies and organizations, the Urban County compiled an outreach list consisting of 192 agencies, including:

- Nonprofit service providers that cater to the needs of low- and moderate-income households and persons with special needs, including persons with disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies (such as school districts, health services, public works);
- Economic development and employment organizations; and
- Community groups.

The complete outreach list is included in **Appendix A**. These agencies received email of notices of the Urban County's Consolidated Plan process and public meetings. Specific agencies were also contacted to obtain data in preparation of this Consolidated Plan. For example, the State Developmental Services Department and State Social Services Department were contacted to obtain data and housing resources for persons with disabilities. The Housing Authority of the County of Monterey was also contacted to obtain information on public housing and Housing Choice Vouchers available to Urban County residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The outreach list includes homeless service agencies in the Salinas/Monterey County and San Benito County Continuum of Care Strategy. In addition, the Continuum of Care Strategy was consulted to provide information on homelessness and resources available.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Urban County's HUD allocation for entitlement grants currently does not include ESG funds.

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2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	**Agency/Group/Organization**	Boys and Girls Club
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
2	**Agency/Group/Organization**	Court Appointed Special Advocate (CASA)
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
3	**Agency/Group/Organization**	Central Coast Center for Independent Living (CCCIL)
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
4	**Agency/Group/Organization**	ECHO Housing
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
5	**Agency/Group/Organization**	Girls Inc of the Central Coast
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.

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6	**Agency/Group/Organization**	Interim, Inc.
	Agency/Group/Organization Type	Housing Services-Housing Services-homeless Services- employment Other- mental health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless needs- Chronically homeless Homeless needs- veterans Homeless needs- unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
7	**Agency/Group/Organization**	Meals on Wheels of the Salinas Valley
	Agency/Group/Organization Type	Services- Elderly persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
8	**Agency/Group/Organization**	Alliance On Aging
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to the workshops and meetings through email and public notification.
9	**Agency/Group/Organization**	City of Gonzales
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Other- Emergency Equipment Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gonzales Fire Protection District was consulted regarding the needs for upgrading equipment required for reliable emergency response.
10	**Agency/Group/Organization**	Meals on Wheels Monterey
	Agency/Group/Organization Type	Services- Elderly persons

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	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency attended Application/Consultation Workshop on December 13, 2019 and provided input on needs.

Table 2 – Agencies, groups, organizations who participated

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Identify any Agency Types not consulted and provide rationale for not consulting

The Urban County's outreach program was comprehensive. The Urban County contacted 125 agencies as part of the outreach process for this Consolidated Plan. All applicable agencies and agency types were contacted

Other local/regional/state/federal planning efforts considered when preparing the Plan

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
FY2025-2026 Community Needs Assessment and Community Action Plan	Monterey County Community Action Partnership	County allocate funding according to highest unmet needs.
Draft PHA Five-Year and Annual Plan (FY2025-2030)	Housing Authority of the County of Monterey	Public housing and rental assistance needs are addressed by HACM
County of Monterey Capital Improvement Program Draft Five-Year Plan 2014/25 through 2028/29	County of Monterey	County allocate funding according to highest unmet needs.
Lead Me Home Update: 5-Year Plan to Reduce Homelessness in Monterey and San Benito Counties (July 2021-June 2026)	Monterey/San Benito County Continuum of Care	Through the outreach process, the Urban County has identified homelessness and homelessness prevention services as a priority for the CDBG program. These services will complement the Continuum of Care Strategy.
2024 Monterey County Homelessness Point-In-Time Count and Survey	Monterey/San Benito County Continuum of Care	The information from the Homeless Count was used for the development of the homeless strategic plan in the Consolidated Plan.
2023-2031 Housing Element	County of Monterey	CDBG funds may be used to address housing needs for lower and moderate income households.
Monterey County Comprehensive Economic Development Strategy (2021-2026)	County of Monterey	CDBG funds may be used to provide supportive services that would help low and moderate income/special needs population achieve self-sufficiency and pursue opportunities.
Workforce Innovation and Opportunity Act (WIOA) Local Plan Program Years 2021-2024, Draft Local Plan Two-Year Modification – Program Years 2021-2024	Monterey County Workforce Development Board	CDBG funds may be used to provide supportive services that would help low and moderate income/special needs population achieve self-sufficiency and pursue opportunities.
State of Broadband in the Monterey Bay Region (October 2023), EQUITABLE ACCESS: Balancing Affordability and Infrastructure in Digital Inclusion (July 2024)	Monterey Bay Economic Partnership and Central Coast Broadband Consortium	CDBG funds may be used to address infrastructure needs.
2022 Monterey County Multi-Jurisdictional Hazard Mitigation Plan	Monterey County Office of Emergency Services	CDBG funds may be used to address public health and safety issues.

Table 3 – Other local / regional / federal planning efforts

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Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The implementation of this Consolidated Plan will involve various agencies of County government, participating cities, nonprofit organizations, and private industry. As part of the public outreach program for the Consolidated Plan, the County outreached to over 125 agencies, groups, and organizations involved in the development of affordable housing, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons, as well as agencies that coordinate re-entry services.

Narrative (optional):

Refer to Appendix A for a complete outreach list, proof of publication, and summary of public comments received.

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PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The citizen participation process involves consultation with nonprofit and public agencies, community workshops, and public hearings. Through this process, recurring themes were identified: extensive needs for improvements to infrastructure and public facilities, youth services, homeless and homeless prevention services; and affordable housing. These comments correlate to empirical data collected, as well as observations by staff and elected officials of the participating jurisdictions. The Consolidated Plan goals reflect the results of the outreach programs.

Public Meeting and Consultation with Public and Nonprofit Service Agencies

The County conducted a noticed public stakeholder meeting on December 16, 2024. a Notice of Fund Availability (NOFA) was published in the Monterey County Weekly and posted on social media in both English and Spanish on November 14, 2024. Flyers were also emailed to 125 public and nonprofit service agencies that may provide services in the Urban County area. Representatives from 11 agencies/ organizations attended the application/consultation workshops

On February 19, 2025, the County held an in-person and virtual community meeting. Prior to the community meeting, a Notice of Funding Recommendation Meeting was published in the Monterey County Weekly and posted on social media in both English and Spanish.

Urban County Committee Meetings

The County held an additional public meeting via its Urban County Committee on March 10, 2025. All 125 contacts on the Outreach List were invited to these meetings.

A 30-day public review was held from April 10, 2025, through May 9, 2025. Copies of the draft Consolidated Plan and Action Plan were made available for the public to review on the Monterey County website at:

https://www.countyofmonterey.gov/government/departments-a-h/housing-community-development/planning-services/community-development-project-program-financing/urban-county-community-development-block-grants.

Public Hearing

A public hearing was conducted before the County Board of Supervisors on May 13,2025, at 10:00 a.m. at the Monterey County Government Center, 168 W. Alisal Street, 1st Floor, Salinas, CA to consider the adoption of the Monterey Urban County's 2025-2029 Consolidated Plan (CP) and the FY 25/26 Annual Action Plan (AAP).

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Stakeholder Meeting	Regional and local service providers and nonprofit organizations, City and County Departments	Date: December 16, 2024	A detailed summary of the responses received are provided in **Appendix A**.	All comments were received.	
2	Community Meeting	Non-targeted/broad community	Date: February 19, 2025	A detailed summary of the responses received are provided in **Appendix A**.	All comments were received.	
3	Urban County Committee Meeting	Non-targeted/broad community	Date: March 10, 2025		N/A	
4	Newspaper Ad	Non-targeted/broad community Minorities Non-English Speaking - Specify other language: Spanish	30-day public comment period (April 10, 2025 through May 12, 2025). Notices were published in the Monterey Weekly and posted on social media in English and Spanish.		N/A	
5	Public Hearing	Non- targeted/broad community	Date: May 13, 2025 Board of Supervisor meeting.	A detailed summary of the responses received are provided in **Appendix A**.	All comments were received.	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, provides a picture of Monterey County's needs related to affordable housing, community development, and homelessness. From this Needs Assessment, the County identified those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be delivered over the five-year planning period.

The Needs Assessment relies on a variety of statistical data to inform Consolidated Plan priorities. Municipalities are required to use a template provided by the U.S. Department of Housing and Urban Development (HUD) to structure the Consolidated Plans. This HUD template includes tables with demographic information from the 2016-2020 American Community Survey (ACS), which the City uses to analyze trends and develop narratives related to housing, economic conditions, and population demographics.

When the template does not provide specific data, the County supplements with the most current information available, which may lead to variations in data periods and consistency. The data sources utilized include:

- 2024 Monterey County Homelessness Point-In-Time Count and Survey
- 2019-2023 American Community Survey Five-Year Estimates
- 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) Data from HUD
- Department of Justice Domestic Violence-Related Calls for Assistance
- 2024/2025 Community Needs Assessment and Community Action Plan
- Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley
- County of Monterey draft 2023-2031 Housing Element
- City of Monterey 2023-2031 Housing Element
- Lead Me Home Plan Update: Five Year Plan to Reduce Homelessness in Monterey and San Benito Counties
- 2022 Monterey County Community Health Needs Assessment (CHNA)
- California HIV Surveillance Report

To the extent feasible, data specific to the Urban County is provided. However, when data is not readily available, countywide data will be used.

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

HUD periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households.

As defined by HUD in the CHAS data, housing problems include:

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

HUD has also established the following income categories based on the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA):

- Extremely Low Income (0-30 percent of AMI)
- Low Income (31-50 percent of AMI)
- Moderate Income (51-80 percent of AMI)
- Middle/Upper Income (above 80 percent of AMI)

Together, extremely low and low incomes (earning up to 50 percent) are referred to as "lower" income. HUD typically defines moderate-income households as those earning between 51 to 80 percent the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA).

To understand the housing problems in Monterey County, the following tables provide the following:

- Table 5 presents the population and household growth between 2009 and 2020.
- Table 6 presents the number of households by special characteristics.
- Table 7 presents the number of households with one or more housing problems (inadequate housing, overcrowding, cost burden of 50 percent, or cost burden of 30 percent) by income and tenure.
- Table 8 summarizes the number of households with more than one or more severe housing problems by income and tenure. Severe housing problems are inadequate housing; severe overcrowding (1.51 persons or more per room); and housing cost burden of 50 percent.
- Table 9 isolates those households with housing cost burden of over 30 percent (inclusive of those with cost burden of over 50 percent) by income and tenure.
- Table 10 further isolates those households with cost burden of over 50 percent.
- Table 11 presents overcrowding by household type.
- Table 12 is intended to show overcrowding for households with children. However, the American Community Survey provides no data for the Urban County.

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The demographic data for the County, shown in Table 5, shows slow population growth (a one percent increase) but a decrease in the number of households. While a trend of slowed growth can indicate several causes, such as less births or families, individuals relocating, and high housing costs due to high demand, geographic boundary changes for the Urban County between 2009 (base year provided by HUD in eConPlanning) and 2020 modified the locations included as part of the Urban County. Demographic shifts may be more impacted by this shift than by changes within the communities included in the Urban County.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	131,695	133,435	1%
Households	40,210	39,930	-1%
Median Income	$58,783.00	$76,943.00	31%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

According to Table 6, approximately nine percent of the Urban County's households earn 0-30 percent of the Area Median Family Income (AMFI) or are extremely low income. Of households in the 0-30 percent AMFI income category, about one third (33 percent) are small family households. About 24 percent are households that contain at least one person between 62 and 74 years old, and 23 percent of households have one or more children 6 years old or younger.

Approximately 12 percent of households earn 30-50 percent of AMFI. Of these, 38 percent are small family households. One quarter are households that contain at least one person between 62 and 74 years old, and 26 percent of households have one or more children 6 years old or younger.

Approximately 17 percent of households earn 50-80 percent of AMFI. Of these, 39 percent are small family households and 24 percent are large family households. Twenty-four percent of households also contain at least one person between 62 and 74 years old.

A slight majority of households in the Urban County (52 percent) have incomes greater than 100 percent AMFI.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,780	4,825	6,834	3,714	20,804
Small Family Households	1,251	1,818	2,669	1,267	9,319
Large Family Households	607	908	1,626	1,033	2,558
Household contains at least one person 62-74 years of age	910	1,197	1,641	1,256	7,055
Household contains at least one person age 75 or older	645	862	1,217	500	2,897
Households with one or more children 6 years old or younger	853	1,234	1,282	769	1,776

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	24	70	30	0	124	43	0	10	4	57
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	284	274	264	148	970	20	24	90	99	233
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	264	583	352	204	1,403	45	90	465	170	770
Housing cost burden greater than 50% of income (and none of the above problems)	1,132	601	229	54	2,016	853	763	792	464	2,872
Housing cost burden greater than 30% of income (and none of the above problems)	319	854	941	195	2,309	223	335	836	549	1,943
Zero/negative Income (and none of the above problems)	59	0	0	0	59	174	0	0	0	174

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,702	1,538	877	407	4,524	959	867	1,352	743	3,921
Having none of four housing problems	651	1,254	2,183	755	4,843	512	1,153	2,417	1,785	5,867
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	856	958	634	2,448	307	282	607	1,196
Large Related	453	588	210	1,251	127	112	398	637
Elderly	319	336	182	837	665	613	754	2,032
Other	381	153	248	782	53	137	108	298
Total need by income	2,009	2,035	1,274	5,318	1,152	1,144	1,867	4,163

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	318	318	218	203	0	421
Large Related	0	0	100	100	57	54	48	159
Elderly	204	145	61	410	540	394	405	1,339
Other	0	336	113	449	45	0	0	45

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	204	481	592	1,277	860	651	453	1,964

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	423	767	348	208	1,746	60	80	310	180	630
Multiple, unrelated family households	104	80	253	140	577	30	34	249	84	397
Other, non-family households	24	10	14	4	52	0	0	0	0	0
Total need by income	551	857	615	352	2,375	90	114	559	264	1,027

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	NA	NA	NA	NA	NA	NA	NA	NA

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to the 2019-2023 American Community Survey (ACS), approximately 20 percent (26,878 households) of Countywide households were single person households. Of these, 48 percent were owner-occupied, and 52 percent were renter-occupied. Of all single person households in the County, 50 percent (13,313) were senior households. About 64 percent of seniors living alone own their homes. Seniors living alone are more likely to have mobility limitations or other impairments that require caretaking or other assistance in their daily lives and for home maintenance. They are also more likely to require affordable housing due to their generally lower incomes and may need some form of housing assistance.

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Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities: According to the 2019-2023 ACS, approximately nine percent (39,517) of Countywide residents were affected by one or more disabilities. Among persons living with disabilities, independent living difficulties were the most prevalent (4.6 percent of the civilian non-institutionalized population), followed by ambulatory difficulties (4.5 percent) and cognitive difficulties (3.8 percent).

According to the State Department of Developmental Services, the San Andreas Regional Center provides services for people with developmental disabilities in Monterey, Santa Clara, Santa Cruz and San Benito counties. As of 2022, approximately 1,000 Urban County residents with developmental disabilities were being assisted by the San Andreas Regional Center offices. The majority of these individuals were residing in a private home with their parent or guardian. Half of Urban County residents with developmental disabilities (52 percent) were under the age of 18.

According to the Monterey County 2024 Homeless Point-in-Time Census and Survey, 52 percent of homeless persons in the Urban County reported having a disabling condition. A disabling condition is defined by HUD as a developmental disability, HIV/ AIDS, or a long-term physical or mental impairment that impacts a person's ability to live independently but could be improved with stable housing. Approximately 31 percent of homeless people surveyed reported a physical disability and 25 percent reported a psychiatric or emotional condition, i.e. mental illness including bipolar or schizophrenia.

Victims of Domestic Violence: The State of California Department of Justice recorded over 1,400 domestic violence-related calls for assistance in Monterey County in 2023. Histories of domestic violence and partner abuse are prevalent among individuals experiencing homelessness and can be the primary cause of homelessness for many. The 2024 Monterey County Homeless Point-in-Time Census and Survey found that six percent of 315 survey respondents reported currently experiencing domestic/partner violence or abuse and 34 percent reported having experienced domestic violence in their lifetime.

What are the most common housing problems?

Of the housing problems described above, the most common in the Urban County is housing cost burden, with 70 percent of the Urban County have a cost burden over 30 percent of income. For the County's renter-households, about 63 percent of the housing problems were related to housing cost burden (Table 7). Approximately 80 percent of the housing problems for the Urban County's owner-households were also related to cost burden. Units with physical defects, or substandard units, were the least common housing problem in the Urban County.

Are any populations/household types more affected than others by these problems?

Overall, more renter-households are impacted by overcrowding issues compared to owner-households, with 34 percent of renter households overcrowded or severely overcrowded, compared to 17 percent of owner households (Table 7). However, owner households are more cost burdened than renter households, with 80 percent of owner households having a cost burden over 30 percent of income compared to 63 percent of renter households. Elderly owner are particularly cost burdened, with 3.371 elderly households with incomes under 80 percent of AMI having a cost burden over 30 percent of income.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or

becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In the Urban County approximately 9 percent (3,780) of households earn extremely low incomes (Table 6). Of these, about 62 percent are renters and 38 percent are owners. Households with incomes below 80 percent of AMI account for approximately 39 percent (15,439) of all households in the Urban County. Of these, 42 percent (6,472) contain at least one person 62 years or older. Households with one or more children 6 years old or younger account for 22 percent (3,369) of these households, and small family households account for 37 percent (5,738) of these households.

According to the 2019-2023 ACS, 12.6 percent of the population in Monterey County had incomes below the poverty line in 2023. Families in Monterey County with children had higher rates of poverty than other families, with about 17 percent of families with children having incomes below poverty level compared to 11 percent of all families. Female-headed families with children are more likely to experience poverty and face difficulty finding affordable housing. In Monterey County, 68 percent of single-parent families were headed by women, but female-headed families with children made up 84 percent of single-parent families within incomes below poverty level in 2023. While only 7 percent of married-couple families with children had incomes below poverty level, 15 percent of male-headed families with children had incomes below poverty level and 38 of female-headed families with children had incomes below poverty level.

Rapid re-housing helps families and individuals who are not chronically homeless obtain permanent housing immediately and to stabilize themselves as soon as possible. These households have lived independently in permanent housing in the past but need temporary assistance for a limited time period (e.g., months, not years). While receiving assistance, these households can become increasingly self-sufficient through public assistance and/or employment.

The Lead Me Home Leadership Council of Monterey and San Benito Counties developed the 2021-2026 Lead Me Home Plan Update to help identify the needs of people in Monterey County experiencing homelessness and strategies to address the needs of this population. The plan included outreach and analysis to identify areas where current efforts to address homelessness were falling short. The analysis showed that an insufficient supply of rapid rehousing and permanent supportive housing in the County was a key challenge in the region, as well as the lack of a coordinated regional strategy to develop affordable housing, particularly housing for those at the lowest income levels.

According to the Monterey County 2024 Homeless Point-in-Time Census and 66 percent of people experiencing homelessness in the county are men. There are 366 people in families experiencing homelessness, a slight increase since 2022 but a significant decrease since 2019. There are also 225 children and youth experiencing homelessness, a decrease since 2022 and 2019.

People experiencing homelessness specifically requested additional supports and services to help them secure housing (e.g., housing focused case management, navigation services, property owner outreach and education), expanded availability of rental assistance, housing retention support (particularly assistance for behavioral and health conditions), and innovative housing solutions such as tiny homes, RV parks, and transitional housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Households at risk of becoming homeless include those extremely low-income households with a severe housing cost burden (spending 50 percent or more of their income on housing). According to the CHAS data (Table 10), 204

extremely low-income renter-households and 860 extremely low-income owner-households in the Urban County had a severe cost burden.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Monterey County faces significant challenges related to poverty and housing, including a higher-than-average cost of living, a severe lack of affordable housing, and a large immigrant population. Many low-income residents, particularly farmworkers and families, struggle with inadequate housing and low-wage jobs in industries like agriculture, hospitality, and tourism. Lower income households with a housing cost burden are more likely to lose their homes in the event of loss of employment or other unexpected expenses. As shown in Table 9 and Table 10, 2,009 extremely low income renter households had a cost burden (over 30 percent of income), and 204 extremely low income renter-households had a severe costs burden (over 50 percent of income). In owner households, 1,152 extremely low-income households had a cost burden (over 30 percent of income) and 860 extremely low-income owner-households in the had a severe cost burden (over 50 percent of income).

The effects of the Covid pandemic, inflation, and severe weather events—especially flooding from the Pajaro River levee breach in 2023—have further exacerbated the situation, displacing many migrant agricultural workers and worsening housing shortages. Housing costs and low incomes are particularly challenging for people experiencing homelessness. In the Monterey County 2024 Homeless Point-in-Time Census the inability to afford rent and a lack of employment/underemployment were the two biggest obstacles to obtaining permanent housing.

Discussion

See discussions above.

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of housing problems by income and race.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,186	627	0
White	1,117	385	0
Black / African American	58	0	0
Asian	94	8	0
American Indian, Alaska Native	10	0	0
Pacific Islander	4	0	0
Hispanic	1,891	181	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*

The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,605	1,217	0
White	1,236	637	0
Black / African American	25	0	0
Asian	42	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	2,301	548	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,990	2,843	0
White	1,452	1,148	0
Black / African American	50	15	0
Asian	23	77	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	2,380	1,499	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,895	1,787	0
White	755	849	0
Black / African American	19	0	0
Asian	68	64	0
American Indian, Alaska Native	0	44	0
Pacific Islander	4	0	0
Hispanic	986	802	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

To understand which populations have a “Disproportionately Greater Need,” a baseline has been established to show the percent of households in the entire Urban County that are experiencing housing problems. This baseline is the

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number of households within each income category that have one or more of the four housing problems in the Urban County, divided by the total number of households in that income category as a whole (Table 13, Table 14, Table 15 and Table 16). These baseline percentages are:

- 83.6 percent for 0% - 30% of AMI (ex. 3,186/3813,)
- 74.8 percent for 30% - 50% of AMI
- 58.4 percent for 50% - 80% of AMI
- 51.5 percent for 80% - 100% of AMI

These baseline percentages have been used to assess whether any racial ethnic group shown in the following Disproportionately Greater Need Tables (Table 13, Table 14, Table 15 and Table 16) are experiencing disproportionately greater housing problems/needs.

- Among extremely low-income households (0% - 30% of AMI) in the Urban County overall, 83.6 percent of households have one more housing problems. Black/African American (100 percent), American Indian and Alaska Native (100 percent), and Pacific Islander (100 percent) households are disproportionately affected by these problems.
- Among low-income households (31% to 50% of AMI) in the Urban County overall, 74.8 percent of households have one more housing problems. Black/African American (100 percent) households have one or more of the four housing problems and are disproportionately affected by these problems.
- Among moderate income households (51% to 80% AMI) in the Urban County overall, 58.4 percent of households have one more housing problems. Black/African American (76.9 percent) and American Indian and Alaska Native (100 percent) households have one or more of the four housing problems and are disproportionately affected by housing problems.
- Among middle income households (81% to 100% of AMI) in the Urban County overall, 51.5 percent of households have one more housing problems. Black/African American (100 percent) and Pacific Islander (100 percent) households have one or more of the four housing problems and are disproportionately affected by housing problems.

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of severe housing problems by income and race. Severe housing problems include inadequate housing; severe overcrowding (1.51 persons or more per room); and housing cost burden of 50 percent.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,661	1,163	0
White	920	594	0
Black / African American	18	40	0
Asian	76	26	0
American Indian, Alaska Native	10	0	0
Pacific Islander	4	0	0
Hispanic	1,633	445	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,405	2,407	0
White	923	940	0
Black / African American	25	0	0
Asian	23	33	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	1,436	1,419	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,229	4,600	0
White	799	1,809	0
Black / African American	40	25	0
Asian	23	77	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	1,301	2,566	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,150	2,540	0
White	466	1,156	0
Black / African American	0	19	0
Asian	15	117	0
American Indian, Alaska Native	0	44	0
Pacific Islander	0	4	0
Hispanic	644	1,139	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

To understand which populations have a "Disproportionately Greater Need," a baseline has been established to show the percent of households in the entire Urban County that are experiencing severe housing problems. This baseline is the number of households within each income category that have one or more of the severe housing problems in the Urban County, divided by the total number of households in that income category as a whole (Table 17, Table 18, Table 19, Table 20). These baseline percentages are:

- 69.6 percent for 0% - 30% of AMI (ex. 2,661/3824,)
- 50.0 percent for 30% - 50% of AMI
- 32.6 percent for 50% - 80% of AMI
- 31.2 percent for 80% - 100% of AMI

These baseline percentages have been used to assess whether any racial ethnic group shown in the following Disproportionately Greater Need Tables (Table 17, Table 18, Table 19, Table 20) are experiencing disproportionately greater housing problems/needs.

Among extremely low-income households (0% - 30% of AMI) in the Urban County overall, 69.6 percent of households have one more severe housing problems. American Indian and Alaska Native (100 percent), and Pacific Islander (100 percent) households are disproportionately affected by these problems.

Among low-income households (31% to 50% of AMI) in the Urban County overall, 50.0 percent of households have one more severe housing problems. Black/African American (100 percent) households have one or more of the four housing problems and are disproportionately affected by these problems.

Among moderate income households (51% to 80% AMI) in the Urban County overall, 32.6 percent of households have one more severe housing problems. Black/African American (100 percent) households have one or more of the four housing problems and are disproportionately affected by housing problems.

Among middle income households (81% to 100% of AMI) in the Urban County overall, 31.2 percent of households have one more housing problems. Black/African American (61.5 percent) and American Indian and Native American (100 percent) households are disproportionately affected by housing problems in this income group.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of housing cost burden by race.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	25,856	8,059	5,791	228
White	14,554	3,442	3,099	154
Black / African American	117	128	83	0
Asian	997	208	154	8
American Indian, Alaska Native	69	0	10	0
Pacific Islander	29	39	4	0
Hispanic	9,196	4,136	2,368	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Overall, in the Urban County, 34.7 percent of the households had a housing cost burden of over 30 percent (Table 21). Specifically, 20.2 percent had a housing cost burden of 30 to 50 percent, and 14.5 percent had a housing cost burden of over 50 percent. Among these households impacted with cost burden, Black/African American (64.3 percent) and Pacific Islander (59.7 percent) households were more disproportionately impacted by a housing cost burden compared to the Urban County overall.

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NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Please see discussions provided under specific needs by income group presented earlier.

If they have needs not identified above, what are those needs?

Housing needs of low- and moderate-income minority households have been previously identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Figure 1 identifies the Low- and Moderate-Income Areas in Monterey County. As shown, unincorporated areas are concentrated along the central portion of the coastline south of Big Sur; in the northern areas of the County in and around Salinas, Castroville and Prunedale; and the easter

A minority "concentration area" is defined as an area whose proportion of minority population is greater than the overall Monterey County average (71 percent). The minority concentration areas in the Urban County (Figure 2) range from 73 percent near the community of Pinedale to 99 percent in the City of Greenfield. As can be seen from the figures, many of the of the low- and moderate-income areas were also identified as minority concentration areas

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Figure 1: Low and Moderate Income Areas in Monterey Urban County

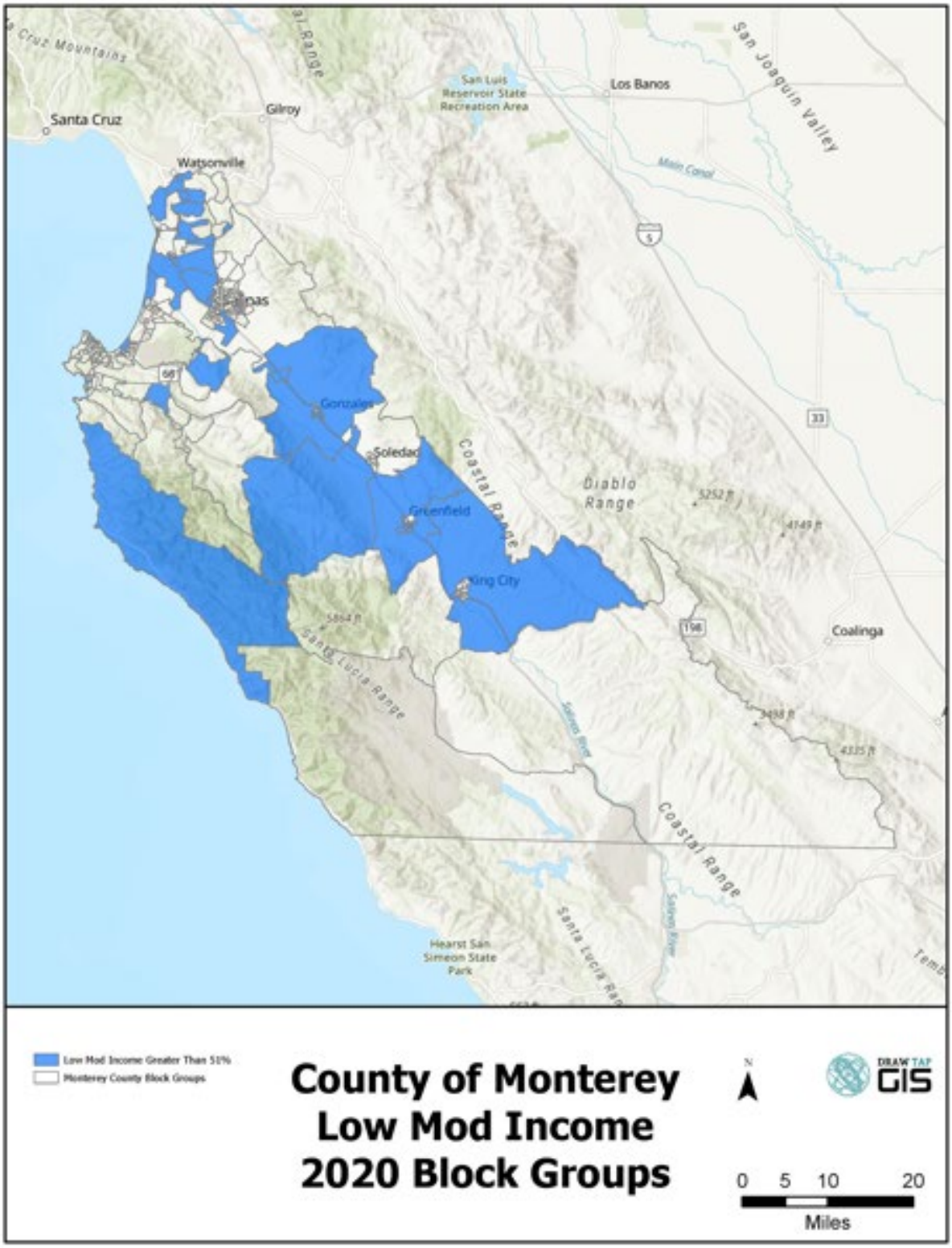
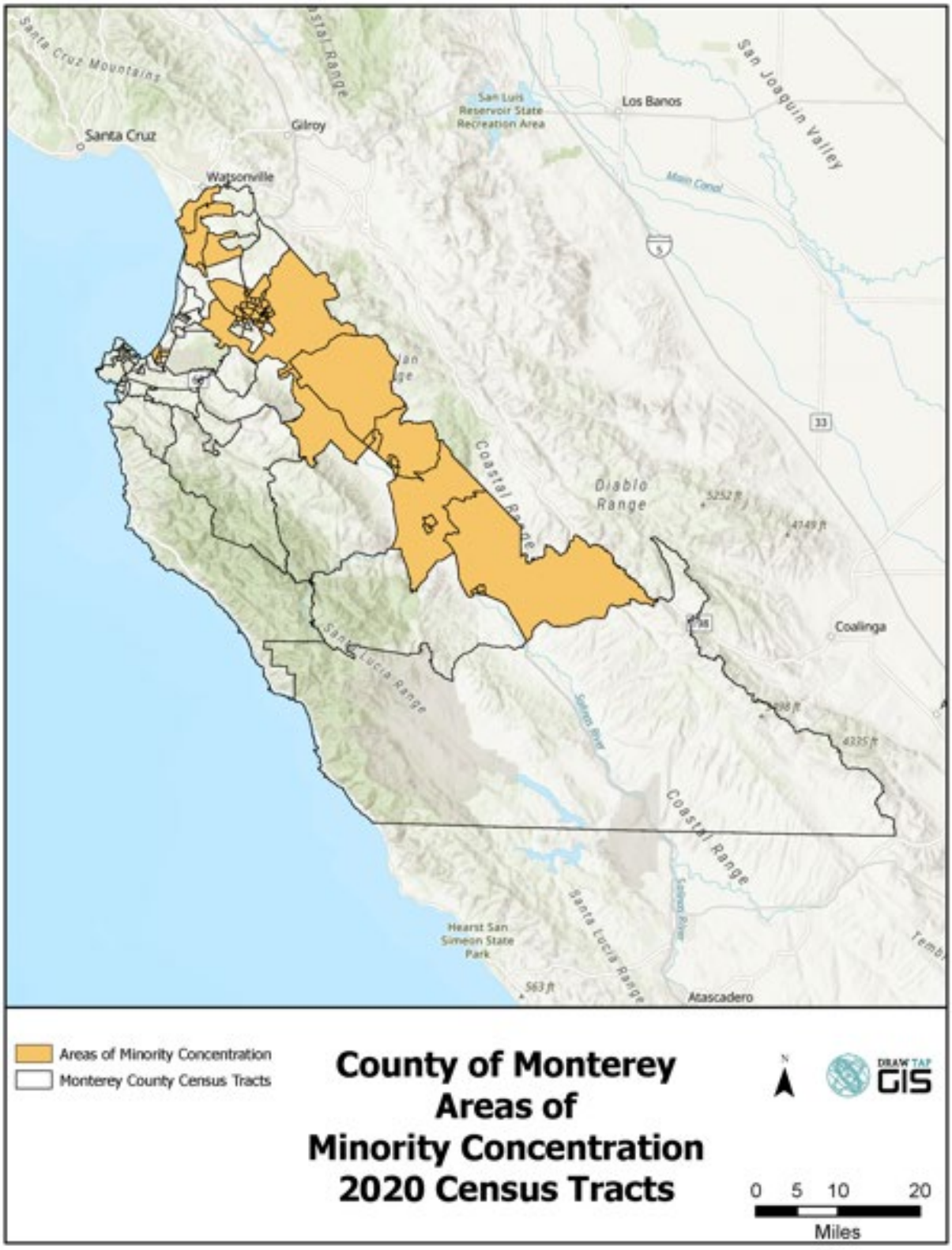


Figure 2: Areas of Minority Concentration in Monterey Urban County



NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the County of Monterey (HACM) is a public agency that provides rental assistance and manages affordable housing throughout Monterey County. HACM also administers Housing Choice Vouchers (Section 8). The Housing Choice Voucher is a rent subsidy program that helps lower-income (up to 50 percent AMI) families and seniors pay rents in private units. Voucher recipients pay a minimum of 30 percent of their income toward their contract rent, and the local housing authority pays the difference through federal funds up to the payment standard (fair market rent) established by the HACM. The County of Monterey currently has an allocation by HUD of 4,442 Housing Choice Vouchers (HCV), and there are currently 4,091 applicants on the HCV waiting list.

HACM has converted all its public housing units to Project-Based Rental Assistance and does not currently own or operate any public housing units. The HACM has established the Monterey County Housing Authority Development Corporation (HDC) to manage former public housing developments. There are 22 properties with 1,091 units under HDC management. Approximately one-quarter of the units are restricted to farmworker families. Another quarter of the units are restricted to seniors or persons with disabilities.

Six HDC-managed affordable housing projects are located in the Urban County area.

- HDC has three properties in the unincorporated areas of the Urban County, including the 48-unit Paseo de las Rosas in Castroville and 29-unit Vista del Valle in Chualar. Two of the properties are restricted to occupancy by farmworker families and the third is restricted to seniors or persons with disabilities.
- HDC has two housing developments in Gonzales, the 20-unit Casa de Oro and 30-unit Casa Santa Lucia. Casa de Oro is restricted to seniors or persons with disabilities.
- HDC has one housing development in Greenfield, the 50 unit Los Ositos. This property is restricted to seniors.
- One development in Marina with 56 units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	566	3,595	241	3,230	72	43	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	17,604	15,599	14,579	15,701	11,802	15,814
Average length of stay	0	0	7	7	2	7	0	5
Average Household size	0	0	3	2	2	2	1	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	140	1,113	67	1,030	15	1
# of Disabled Families	0	0	84	916	64	816	28	8
# of Families requesting accessibility features	0	0	566	3,595	241	3,230	72	43
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	528	3,196	222	2,877	48	40	0
Black/African American	0	0	27	266	12	230	21	3	0
Asian	0	0	3	82	1	80	1	0	0
American Indian/Alaska Native	0	0	5	38	4	33	1	0	0
Pacific Islander	0	0	3	13	2	10	1	0	0

DRAFT

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	480	2,222	138	2,036	10	29	0
Not Hispanic	0	0	86	1,373	103	1,194	62	14	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HACM no longer operates any public housing developments and therefore does not maintain a waitlist for public housing. As shown in Table 22**Error! Reference source not found.**, there were 566 families in the HACM-managed developments who presumably required accessibility features.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Housing Authority County of Monterey (HACM) owned and managed six public housing projects located in the Urban County area. These projects developments were converted from Public Housing to Project-Based Rental Assistance. The HACM has established the Monterey County Housing Authority Development Corporation (HDC) to manage former public housing developments.

Updated Housing Choice Voucher data provided by the Housing Authority is available only for the entire County. The County of Monterey currently has an allocation by HUD of 4,442 Housing Choice Vouchers (HCV), and there are currently 4,091 applicants on the HCV waiting list.

Overall, the need for affordable housing in the Urban County is high, based on the extent of housing problems illustrated by the CHAS data presented earlier. Many low-income residents, particularly farmworkers and families, struggle with inadequate housing and low-wage jobs in industries like agriculture, hospitality, and tourism. In addition to affordable

housing, the service needs of Housing Choice voucher holders often include: affordable childcare and after-school recreation and enrichment programs and affordable health care, among others.

How do these needs compare to the housing needs of the population at large

Housing needs in the Urban County area generally reflect the housing needs countywide (refer to discussions above). However, many communities within the unincorporated areas are rural and isolated. Extending/improving infrastructure to better serve the Urban County residents may be more critical compared to other more urbanized cities in the County.

Discussion

See discussions above.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Coalition of Homeless Service Providers (CHSP) is the Continuum of Care (CoC) for the Counties of Monterey and San Benito. Every two years, in the month of January, communities across the United States conduct a Point-in-Time (PIT) count of the local population experiencing homelessness. For 2024, the CoC conducted its PIT county on January 31. These counts collect information on individuals and families residing in temporary shelters and places not meant for human habitation and ultimately help the federal government to better understand the nature and extent of homelessness nationwide. As required by the HUD, jurisdictions receiving federal funding to provide homeless services, CoCs must report the findings of their local PIT count to HUD. Information gathered through the PIT survey is used by the CHSP to understand the issues associated with homelessness, including causes of homelessness, service needs of the homeless, the region's unmet housing needs, and trends over time of homelessness in the region.

A total of 2,436 persons were counted in the County of Monterey, including 553 people (23 percent) living in shelters and 1,883 unsheltered people (77 percent). Countywide, the homeless population increased by 19 percent since 2022. In the Urban County, a total of 629 persons were counted, including 443 in the unincorporated County, 162 in Marina, 21 in Greenfield, 1 in Gonzales, and 2 in Sand City. Overall in the Urban County there were 532 unsheltered people (85 percent) and 97 sheltered people (15 percent).

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2024 PIT identified a total of 2,486 people experiencing homelessness in Monterey County. Of these, approximately 25 percent (629 people) were counted in the Urban County. Overall in the County, 77 percent of individuals experiencing homelessness were unsheltered and sleeping in streets, abandoned buildings, vehicles, encampment areas, or other similar locations. In the Urban County, 97 people were sheltered and 532 were unsheltered. The sheltered population (23 percent overall in the County) was living in emergency shelters or transitional housing, which does not include people living in permanent supportive housing or participating in rapid rehousing programs.

Countywide 66 percent of people experiencing homelessness were male, 32 percent were female, and 1 percent were transgender.

Of the people experiencing homelessness countywide, about 33 percent (820 people) were identified as chronically homeless, an increase from 686 in 2022. Of these, 79 percent were unsheltered, and 21 percent were sheltered. Based on the proportion of people experiencing homelessness overall in the Urban County, it is estimated that 157 of these chronically homeless individuals live within the Urban County.

Families with children make up approximately 15 percent (366 people) of Monterey County's homeless population overall, a slight increase since 2022 (347 people) but a significant decrease since 2019. Of these, about 45 percent were unsheltered and 55 percent were sheltered. Based on the proportion of people experiencing homelessness overall in the Urban County, it is estimated that 91 of these individuals live within the Urban County.

Veterans comprise six percent (146 people) of the people experiencing homelessness in the County overall, a decrease since 2022. About 55 percent of these individuals were unsheltered and 45 percent were unsheltered. Based on the proportion of people experiencing homelessness overall in the Urban County, it is estimated that 37 veterans experiencing homelessness live within the Urban County.

Countywide about nine percent of the population experiencing homelessness were unaccompanied Youth (225 people), which includes both minors under 18 and transition age youth (ages 19-24). The majority of unaccompanied youth are unsheltered (90 percent). Based on the proportion of people experiencing homelessness overall in the Urban County, it is estimated that 56 of these unaccompanied youth are living in the Urban County.

Nature and Extent of Homelessness: (Optional)

Race/Ethnicity:	Percent of Total Homeless Population
White	25%
Black or African American	14%
Asian	2%
American Indian or Alaska Native	2%
Pacific Islander	2%
Multi-Race	8%
Middle Eastern or North African	1%
Hispanic	44%

Table 26: Individuals Experiencing Homelessness by Race and Ethnicity, 2024

Data Source: Monterey County 2024 Homelessness Point-In-Time Count & Report

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

No specific information is available for these specific homeless populations in the Urban County. Information about Urban County is interpolations only.

Families with Children: Families with children make up approximately 15 percent (366 people) of Monterey County's homeless population overall. Of these, about 45 percent were unsheltered and 55 percent were sheltered. It is estimated that 91 of these individuals live within the Urban County.

Veterans: Veterans comprise six percent of the people experiencing homelessness in the County overall. About 55 percent of these individuals were unsheltered and 45 percent were unsheltered. It is estimated that 37 veterans experiencing homelessness live within the Urban County.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

No specific information is available for the race and ethnicity of the homeless population in the Urban County. Information about Urban County is interpolations only based on information about the race and ethnicity of the people experiencing homelessness countywide. Using this information, it is estimated that of the 629 people in the Urban County experiencing homelessness, 277 are Hispanic/Latino, 157 are White, 88 are Black or African, 50 are Multi-racial, and the remainder fall into a different racial/ethnic category.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

- Overall in the County, 77 percent of individuals experiencing homelessness (1,883) were unsheltered and 23 percent (553) were sheltered. However, in the Urban County, 532 were unsheltered (85 percent) and 97 people (15 percent) were sheltered. Most unsheltered individuals in the County were sleeping outdoors or on the streets (45 percent).
- Countywide, the majority (81 percent) were already living in Monterey County when they most recently became homeless.
- Countywide, about one quarter (23 percent) of homeless survey respondents indicated they were experiencing homelessness for the first time, and 78 percent had been homeless for one year or longer.
- A majority of people experiencing homelessness (61 percent countywide) cited financial issues (job loss, eviction, etc.) as the primary cause of homelessness, followed by alcohol/drug use (44 percent countywide), legal issues (27 percent countywide), divorce/separation/breakup (25 percent countywide), and incarceration (25 percent countywide).
- Countywide, the most common obstacles cited to obtaining permanent housing were inability to afford rent (79 percent), lack of a job/income (60 percent), and lack of money for moving costs (34 percent).
- Approximately 17 percent of the County homeless population had chronic health problems. Many people also suffer from depression (50 percent), a substance use disorder (40 percent), PTSD (32 percent), physical disabilities (31 percent), and other psychiatric and emotional conditions (25 percent).

Discussion:

See discussion above.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups may include the elderly, persons with disabilities, persons with HIV/AIDS, female-headed households, large households, and homeless persons and persons at-risk of homelessness.

Describe the characteristics of special needs populations in your community:

To the extent feasible, information specific to the Urban County is provided. If specific local information is not available, countywide data is used to generally depict the nature and extent of a special needs group.

Elderly: According to the 2019-2023 American Community Survey, about 15 percent of the County population was 65 years and over. Approximately 11 percent of the seniors 65 years and over had incomes below the poverty level. Furthermore, the 2019-2023 ACS indicates that 30 percent of persons 65 years and over had one of more disabilities. Ambulatory difficulties (18 percent), independent living difficulties (13 percent), and hearing difficulties (12 percent) were the most prolific disabilities among elderly.

Persons with Disabilities: According to the 2019-2023 ACS, nine percent of the population in Monterey County was affected by one or more disabilities. Among persons living with disabilities, independent living difficulties were the most prevalent (4.6 percent), followed closely by ambulatory difficulties (4.5 percent), and cognitive difficulties (3.8 percent). According to the Monterey County 2024 Homeless Point-in-Time Census & Survey, 52 percent of homeless survey respondents reported having at least one disabling condition.

Large Households: Large households are those with five or more members. According to CHAS data, approximately 17 percent of the households in the Urban County were large households. Of these, 41 percent had incomes below 100 percent of AMI.

Single-Parent Households: According to the 2019-2023 ACS, about 21 percent of households countywide were headed by single parents, the large majority of which were headed by females (68 percent). Data from the 2019-2023 ACS indicates that approximately 38 percent of female-headed households (5,016 households) with children in Monterey County had incomes below the poverty level.

Victims of Domestic Violence: The State of California Department of Justice recorded over 1,400 domestic violence-related calls for assistance in Monterey County in 2023. Histories of domestic violence and partner abuse are prevalent among individuals experiencing homelessness and can be the primary cause of homelessness for many. The 2024 Monterey County Homeless Point-in-Time Census and Survey found that six percent of 315 survey respondents reported currently experiencing domestic/partner violence or abuse and 34 percent reported having experienced domestic violence in their lifetime.

Farmworkers: According to the draft 2023-2031 Monterey County Housing Element, there are 26,929 agricultural workers in Monterey County and 18% are migrant workers. Farmworker occupations make up roughly 15 percent of the unincorporated County's employed population. Farmworkers are predominantly housed in the Salinas Valley, Watsonville, and Castroville near the agricultural fields. The Housing Authority of Monterey County operates 215 migrant and permanent farm labor housing units to support the housing needs of farmworkers.

The Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley conducted in 2018 identified current needs and strategies to provide sufficient affordable farmworker housing over the next 10 years, including for farmworkers in Monterey County. Survey data associated with the Action Plan found that 89 percent of farmworker households were renters and 93 percent of farmworker households were overcrowded. A survey of 420 farmworkers found that the median annual income was below $25,000 and 80 of farmworkers live in the region year-round.

Persons with Alcohol/Substance Abuse Addictions: The 2022 Monterey County Health Need Assessment (CHNA) is a comprehensive report on the health needs in Monterey County. The CHNA reports on a number of factors related to alcohol and substance abuse. According to the CHNA, a total of 26 percent of adults in the County are excessive drinkers. The CHNA reports that 6.1 percent of adults in the County have used an illicit drug in the past month and 11.2 percent of adults in Monterey County have used a prescription opioid in the past year. Illicit drug use was highest among very low income and LGTBQ+ residents, and opioid use was highest among very low income, Asian and LGBTQ+. Substance use has had a "great deal" of impact on 12 percent of the population in Monterey County. Among the County's homeless population, 40 percent reported having a substance use disorder, according to the 2024 Homeless Point-In-Time Count and Survey.

Veterans: According to the 2019-2023 ACS, 4.5 percent (14,289 people) of the Monterey County population were veterans. Approximately six percent (146 people) of the homeless persons identified in the 2024 Monterey County Homeless Census and Survey were veterans, the majority of which (55 percent) were unsheltered. This is a decrease since the 2022 and 2019 counts.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs of these populations are determined through a combination of data analysis, surveys, public hearings, and similar outreach. Information is gathered from a variety of sources, including those listed in the overview above.

Elderly

As with all populations in the County, high housing costs are a challenge for older people. In the Urban County, over 4,600 elderly households within incomes less than 80 percent of AMI are cost burdened or severely cost burdened. Because seniors are more likely to have a fixed income, they may be less able to respond easily to increases in housing costs. In addition, older people are more likely to have ambulatory and independent living difficulties. This indicates a need for programs to assist with maintenance and repairs for lower income elderly homeowners, as well as programs to improve accessibility within owner and renter homes, and/or provide supportive services such as home healthcare and transportation services. Specialized housing such as assisted living facilities or congregate care homes are also needed for this population, who may also require relocation assistance to move into these facilities or into homes that better accommodate their mobility needs. Older populations are also more vulnerable to health impacts from disease and chronic conditions, but due to low levels of health insurance in the County they may have difficulty accessing and paying for adequate healthcare.

Resources for elderly residents in the Urban County include:

- ECHO – provide fair housing information and education
- Legal Services for Seniors – provide direct legal services to low-income seniors

- Alliance on Aging (AOA) - will expand its presence by securing a location in UMC of Gonzales where staff can provide direct services to older adults on a regularly scheduled basis. Clients will have access to the full range of AOA's services at this site. The program services AOA offers to provide financial relief to older adults through tax refunds, lower-cost health coverage, benefit and discount programs, and the fact that services are at no cost to the senior.
- CHISPA: Non-profit housing developer in Monterey County that offers affordable rentals for families and seniors who qualify by income.

Persons with Disabilities

Ambulatory difficulties, cognitive difficulties, and independent living difficulties were the more prevalent disability types in Monterey. Disabled persons could benefit from universal design accommodations, adaptive equipment, or other features in their home. These individuals and their families would also benefit from a variety of supportive services including health care programs, respite care, special education services, independent living assistance, and transportation services. Due to low levels of health insurance in the County they may have difficulty accessing and paying for adequate healthcare.

Resources for persons with disabilities in the Urban County include:

- Central Coast Center for Independent Living (CCCIL) will provide housing and case management services to people with disabilities in the County.
- Interim, Inc – Permanent Supportive Housing: Permanent supportive housing, emergency shelter, crisis
- residential, and transitional housing for individuals with severe mental illness. This program has apartments and shared housing available.
- Residential Care Facilities:
    - Adult care, residential care and adult daycare facilities are located in the following Urban County Areas:
        - Various unincorporated areas (19 facilities with a total of 346 beds)
        - Carmel Valley (2 facilities with a total of 10 beds)
        - Castroville (2 facilities with a total of 10 beds)

Large Households

In the Urban County, over 2,100 large households within incomes less than 80 percent of AMI are cost burdened or severely cost burdened, and overcrowding or severe overcrowding is a problem for over 3,300 households in the Urban County. This indicates a particular need for affordable housing that can accommodate larger households.

Resources for large families in the Urban County include:

- Bay Area Community Services: Operates the SHARE Center, Monterey County's largest housing navigation center.
- Catholic Charities of the Diocese of Monterey: Eviction prevention assistance, financial education, nutrition education, and assistance with Covered California and CalFresh applications. Rental assistance is available November – March.
- CHISPA: Non-profit housing developer in Monterey County that offers affordable rentals for families and seniors who qualify by income.
- Eden Housing: Affordable apartment rentals for extremely low, very low and low-income families.

- Monterey County Department of Social Services: Provides temporary public assistance benefits and services to assist eligible residents of Monterey County in meeting basic needs. Programs include temporary cash assistance for needy families (cashaid), general assistance, Medi-Cal, CalFresh, and CalWORKs.Eligibility for these public benefits is based on income and resource levels.

Single-Parent Households

Single-parent households in Monterey County are more likely to have incomes below poverty level compared to married-couple families (31 percent of single-parent families vs. 6 percent of married-couple families according to the 2019-2023 ACS). Single-parent households typically have needs for affordable housing, quality childcare and other youth services, as well as transportation services.

Resources for Single-Parent Households (in addition to services included above):

- Gathering for Women: enter with support services and refuge for women experiencing housing insecurity in the Monterey Peninsula. The center provides women with a caring community, meals, showers, needed clothing, case management, comprehensive resource support, limited emergency assistance, education to promote their health and safety, and connections to community service providers.

Victims of Domestic Violence

Victims of domestic violence often need transitional housing and other supportive services (such as legal, counseling, affordable childcare, and employment training) to help them leave the abusive environment, gain financial self-sufficiency, and avoid homelessness. The Domestic Violence Coordinating Council of Monterey County improves coordination between agencies/departments/the courts to better service victims of domestic violence. The Council may establish procedures, conduct reviews, develop policies, and take all other actions necessary to further the board objectives of responsiveness to domestic violence and related issues.

Resources for Domestic Violence Victims (in addition to those resources listed above):

- The program offers assistance with rent, security deposit, utilities, and childcare payments and gives victims of domestic violence and human trafficking the tools they need to become financially stable.

Farmworkers

Low wages for agricultural jobs and insufficient affordable housing are a particular challenge for the County's farmworker population. The Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley identified permanent housing for year-round farmworkers as the greatest need for this population, particularly for married couples and couples with children.

Resources for Farmworkers (in addition to those resources listed above):

- Housing Authority of the County of Monterey (HACM): The HACM operates Migrant and Permanent Farm Labor units for a total of 215 housing units for farmworker households.

Persons with Drug/Alcohol Addictions

Substance abuse services (such as rehabilitation) and prevention services are needed in conjunction with housing for people recovering from addiction. Due to low levels of health insurance in the County they may have difficulty accessing and paying for adequate healthcare to address the physical and mental health problems associated with addiction.

Resources for Persons with Drug/Alcohol Additions (in addition to those resources listed above):

- The Boys and Girls Club of Monterey County will offer the Skills Mastery and Resistance Training (SMART) program to youth. The SMART programs have been identified by the Center for Substance Abuse (CSAP) as a model program and are recognized in the National Registry of Effective Prevention Programs.

Veterans

About six percent of veterans in Monterey County have incomes below poverty level and have a particular need for affordable housing at their income level. In addition, about 33 percent have at least one disability, and will have needs consistent with other people with disabilities.

Resources for Veterans (in addition to those resources listed above):

- The Veterans Transition Center in Marina - regional hub for veterans' service delivery. The center provides necessary support services and housing programs including emergency, transitional, and permanent supportive housing for veterans.
- Veterans Transition Center – Coming Home GPD Program: transitional housing program for single, married, and veterans with minor dependents. The program provides access to case management, a clothes closet, food, and other supportive services.
- Veterans Transition Center – Permanent Supportive Housing: Permanent Supportive Housing for unaccompanied Veterans and Veterans for Families.
- Veterans Transition Center – HCHV ERS: Emergency residential shelter in the City of Marina for unaccompanied veterans.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the County of Monterey Health Department, the number and rate of new HIV diagnoses among Monterey County residents was 25 for 2022. According to the California HIV Surveillance Report for 2022, the number of persons living with diagnosed HIV infection in Monterey County totaled 791.

Below is a breakdown by characteristic for the County for the years 2016-2018, the most recent years that data was available.

Rate of new HIV diagnoses among Monterey County residents by gender and age group: 2016-2018

Age Group (Years)	Male Rate per 100,000 Population	Female Rate per 100,000 Population
<1	0.0	0.0
1 to 14	0.0	0.0
15 - 24	25.5	2.3
25 - 34	28.7	6.4
35 - 44	28.2	4.9
45 - 54	27.3	2.8
55 - 64	14.1	1.4
65+	5.2	0.0
Total	17.7	2.4

Data Source: County of Monterey Health Department, HIV - Local Data.

Rate of new HIV diagnoses among Monterey County residents by racial and ethnic group: 2016-2018:

Racial and Ethnic Group	Rate per 100,000 Population
Asian & Pacific Islander, Non-Hispanic	5.4
Black or African-American, Non-Hispanic	24.8
Hispanic, Any Race	11.1
Multi-Racial & Other, Non-Hispanic	2.8
White, Non-Hispanic	8.3
Total	10.2

Data Source: County of Monterey Health Department, HIV - Local Data.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not Applicable. The Urban County does not receive HOME funds as an entitlement jurisdiction.

Discussion:

See discussion above.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Urban County has extensive needs for public facilities. These include, but are not limited to the following:

- **Community Facilities:** The Urban County has a general lack of community facilities, including park and recreational facilities, childcare centers, community centers, health care facilities, and fire protection equipment. Existing facilities are also aging and inadequate to serve the residents.
- **Accessibility Improvements to Public Facilities:** Most existing public facilities in the Urban County were constructed prior to 1990 and therefore do not meet ADA (Americans with Disabilities) accessibility standards.

How were these needs determined?

Public facility needs in the Urban County were determined based on the following:

- Comments received during the community outreach process
- Discussions with staff of the County and participating jurisdictions.

County staff visited each participating jurisdiction and attended a public hearing before the City Councils to discuss community development needs.

Describe the jurisdiction's need for Public Improvements:

The Urban County has extensive needs for public improvements, including:

- **Street and Sidewalk Improvements:** Improvements are needed to address safety and traffic issues. In addition, ramps and curb cuts are needed to meet ADA accessibility requirements.
- **Drainage Improvements:** Many communities in the Urban County area are impacted by flooding issues, especially in the Boronda community.
- **Water and Sewer Infrastructure and Services:** Extension/improvement of water and sewer lines are needed to serve low and moderate income households and to facilitate economic development activities.

How were these needs determined?

Public Improvement needs in the Urban County were determined based on the following:

- Comments received during the community outreach process
- Discussions with staff of the County and participating jurisdictions.

Describe the jurisdiction's need for Public Services:

Given the geographic spread of the Urban County area, many remote and rural communities do not have adequate access to public and supportive services. Service needs in the Urban County include, but are not limited to, the following:

- Transportation services;
- Anti-crime programs;
- Youth/childcare programs;
- Health/mental health services;
- Senior programs;
- Services for the disabled;
- Economic development programs; and
- Legal services

How were these needs determined?

Public service needs in the Urban County were determined based on the following:

- Comments received during the community outreach process
- Discussions with staff of the County and participating jurisdictions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Urban County had a total housing stock of 46,069 units in 2020. Overall, the housing stock is comprised of about 81 percent single-family units (detached and attached), 12 percent multi-family units, and seven percent mobile homes. Approximately 68 percent of the housing units are owner-occupied, and 32 percent are renter-occupied. The housing stock in the Urban County is relatively old, with 56 percent of the housing units built prior to 1980, indicating a significant portion of the units may require substantial rehabilitation and upgrading.

While unemployment rates have improved in recent years, the regional economy has restructured and mismatches between jobs and skill sets exist. According to the 2016-2020 ACS, the unemployment rate in the Urban County was at 5.7 percent, compared to 5.1 percent in Monterey County and 6.2 percent in the State. The housing market is directly tied to the local and regional economy. Unemployment and underemployment will continue to impact the local and regional economy in the near future.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to 2016-2020 ACS data, much of the Urban County's housing stock is comprised of single-family attached and detached homes (81 percent). Multi-family housing accounts for only 12 percent of total housing units in the Urban County and a majority of these dwelling units are in smaller multi-family structures containing fewer than 20 units. Mobile homes also make up a sizable portion of the housing stock in the Urban County (7 percent). Also, a vast majority (83 percent) of the Urban County's ownership housing was comprised of larger units (i.e. with three or more bedrooms). By comparison, only 44 percent of the Urban County's rental housing was comprised of larger units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	34,690	75%
1-unit, attached structure	2,803	6%
2-4 units	2,223	5%
5-19 units	2,189	5%
20 or more units	795	2%
Mobile Home, boat, RV, van, etc	3,369	7%
Total	***46,069***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	303	1%	880	7%
1 bedroom	614	2%	1,632	13%
2 bedrooms	3,574	13%	4,705	36%
3 or more bedrooms	22,544	83%	5,676	44%
Total	***27,035***	***99%***	***12,893***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Housing Authority of the County of Monterey (HACM) converted all public housing units countywide to Project-Based Rental Assistance. The former public housing units are now managed by the Monterey County Housing Authority Development Corporation (HDC). The 2023-2031 Monterey County Housing Element provides an inventory of assisted units located in unincorporated Monterey County. According to the Housing Element, there are 832 assisted units in the County serving families, the elderly, disabled, and farmworkers.

Project Name	Project Type	Affordable Units	Earliest Expiration Date
Moro Lindo Townhomes	Family	30	2046
Grey Goose Townhomes	Family	9	2049
El Cerrito Townhomes	Family	60	2056
Brooklyn Street	Family	2	2058
Nuevo Amanecer	Family	62	2060
Rippling River	Elderly/Disabled	78	2061
The Commons at Rogge Road	Family	48	2062
Jardines de Boronda	Family	15	2062
Pacific Meadows	Elderly	200	2065
Cynara Court	Family	57	2065
Sea Garden	Family	58	2067
Manzanita Place	Family	65	2068
Geil Street Apts	Family	11	2070
Camphora Apartments	Farm Labor	44	2070
Castroville Farm Labor Housing Center	Farm Labor	48	2074
Artichoke Inn	Family	6	Perpetuity
Belmont Heights	Family	4	Perpetuity
Caterina Estates	Family	6	Perpetuity
Chualar Farm Labor Center	Farm Labor	29	Perpetuity
Total		**832 units**	

Table 29 – Assisted Units – Unincorporated Monterey County

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The majority of the units managed by HDC and other privately owned affordable units have long-term affordability covenants due to the funding sources used (HOME, Redevelopment Housing Set-Aside, and Low Income Housing Tax Credits), which require long-term deed restrictions of low income use, or due to the requirement of the County's inclusionary housing requirements. No project is considered at risk of converting to market-rate housing during the next 10 years.

Does the availability of housing units meet the needs of the population?

Housing costs in Monterey County continue to rise at a faster rate than households incomes, in part due to the high portion of workers in lower-paying sectors such as agriculture and service, along with elevated housing prices due to the desirability of a County as a vacation destination. Households with incomes below 80 percent of AMI account for approximately 39 percent (15,439) of all households in the Urban County, and 70 percent of Urban County households have a cost burden over 30 percent of income, showing that the Urban County has a significant need for affordable housing that is not being met. In addition, there are currently over 4,000 applicants on the waiting list for Housing Choice Vouchers from the County,

There is a particular unmet need for larger rental units, as currently 34 percent of renter households in the Urban County are overcrowded or severely overcrowded. Further, with more than half of the housing units older than 45 years of age, a large portion of the Urban County's housing stock may need substantial rehabilitation and emergency repair, further contributing to high housing costs and potentially reducing the availability of high-quality housing in the County.

Describe the need for specific types of housing:

In addition to an overall need for more affordable housing throughout Monterey County, there are certain populations in the County that have specific housing needs, including farm workers, seniors, larger households, disabled people, and single female headed households. Typically, these populations have lower incomes and require housing affordable at their income levels. There are also overlaps between these populations, and they may have similar housing needs. For example, many seniors in the County also have a disability, and require housing with accommodations to support their physical needs, homes affordable on lower incomes, and homes in physical proximity to services and transportation.

Discussion

See discussion above.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

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. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs.

As discussed in the 2023-2031 Housing Element, Zillow home price data shows median home prices in the County were $827,005 in June 2024. There were large price increases during the COVID-19 pandemic, with median home prices in the County increasing by 39 percent between 2020 to 2024, from approximately $600,000 to $800,000. Since 2014, median home prices increased by 95 percent, while median income for a family of four in Monterey County has increased by 50 percent. Rent prices have also increased significantly over the past decade, particularly from 2021 to 2024, when median rent in the County increased by 23 percent, from $2,131 to $2,622.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	369,100	559,400	52%
Median Contract Rent	1,147	1,460	27%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,304	10.1%
$500-999	3,180	24.6%
$1,000-1,499	4,128	32.0%
$1,500-1,999	2,427	18.8%
$2,000 or more	1,831	14.2%
Total	***12,870***	***99.6%***

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	538	No Data
50% HAMFI	2,442	475
80% HAMFI	7,290	1,525
100% HAMFI	No Data	2,706
Total	***10,270***	***4,706***

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$2,414	$2,479	$2,982	$4,025	$4,383
High HOME Rent	$1,486	$1,594	$1,914	$2,204	$2,439
Low HOME Rent	$1,158	$1,241	$1,490	$1,721	$1,920
Urban County Market Rents (median)	$2,198	$2,291	$2,895	$4,800	$7,000

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents, 2025 survey of available rental properties on Realtor.com and Zillow.com.

Is there sufficient housing for households at all income levels?

Table 6 shows the number of households by income level in the Urban County and Table 32 shows the number of available units affordable for each income level in the Urban County. According to the CHAS data, mismatches in terms of supply and affordability exist in the Urban County. There are 3,780 households earning less than 30 percent of AMI in the County (**Error! Reference source not found.**); however, there are only 538 dwelling units affordable to those at this income level (Table 32). Similarly, there are 4,825 households earning between 31 and 50 percent of AMI and only 2,917 housing units affordable to those at this income level. While there are adequate units available for households earning 51-80 percent of AMI (8,815 units for 6,834 households), there were not enough units available for households earning 81-100 percent of AMI (2,706 units for 3,714 households). In addition, a housing unit affordable to a particular income group does not mean the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches may be more severe than what is presented by the CHAS data.

How is affordability of housing likely to change considering changes to home values and/or rents?

Both mortgage and rent costs have increased at a faster pace than incomes in Monterey County over the past several years. Constraints such as limited availability of developable land, increases the prices of construction materials, higher interest rates, and lack of public subsidies for affordable housing developers mean that this pattern of rising housing costs is likely to continue, and lack of housing affordability will be a significant problem in the County in the coming years.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Based on a survey of rental listings on Zillow and Realtor.com in February 2025, market rents in the Urban County area vary by location and bedroom size, with median market rents ranging from $2,198 for efficiency (0-bedroom) units to $7,000 for units with four or more bedrooms. However, the price range is influenced in parts of the unincorporated county by extreme luxury rentals with monthly costs of $20,000 or more. For example, in the unincorporated county there are currently 9 rental properties with four or more bedrooms available, and the range of rents is from a minimum of $4,700 per month to a maximum of $55,000 per month.

Market rents for efficiency, one-bedroom, and two-bedroom units are generally comparable to HUD Fair Market Rents, while market rents for units with three or more bedrooms exceed Fair Market Rents. While the Urban County desires

to de-concentrate affordable housing, market economics dictate that affordable housing may not be financially feasible or cost-effective in certain locations.

Discussion

Table 9 shows that there are 5,318 renter households and 4,163 owner households in the Urban County with a housing cost burden greater than 30 percent. In addition, Table 10 shows that there are 1,277 renter households and 1,964 owner households with a housing cost burden greater than 50 percent. Paying a disproportionate amount of money for housing can impact quality of life and lead to additional housing problems such as overcrowding.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

To adequately meet the needs of residents, housing within a city should be in usable condition without hazards such as lead-based paint. Housing units in poor condition create a risk to residents, as well as potential costs to the County or housing providers. This section documents the condition of housing throughout Monterey County.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The term "standard housing condition" is defined as a dwelling unit being in conformance with California State Health and Safety codes. Under that definition, substandard conditions pursuant to the State Health and Safety Code 17920.3, would involve a dwelling with any of the following conditions that would pose a danger to health or safety: (a) inadequate sanitation, (b) structural hazards, (c) nuisances, (d) wiring, (e) plumbing, (f) mechanical equipment, (g) faulty weather protection, (h) risk of fire or explosion, and other unsafe conditions. A substandard unit is generally considered suitable for rehabilitation if the cost of rehabilitation does not exceed 75 percent of the unit's replacement value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,597	32%	6,224	48%
With two selected Conditions	490	2%	1,323	10%
With three selected Conditions	29	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,920	66%	5,354	41%
Total	***27,036***	***100%***	***12,905***	***99%***

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,368	12%	2,311	18%
1980-1999	8,293	31%	3,511	27%
1950-1979	13,248	49%	5,621	44%
Before 1950	2,080	8%	1,463	11%
Total	***26,989***	***100%***	***12,906***	***100%***

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,328	57%	7,084	55%
Housing Units build before 1980 with children present	3,641	13%	1,912	15%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	NA	NA	NA
Abandoned Vacant Units	NA	NA	NA
REO Properties	NA	NA	NA
Abandoned REO Properties	NA	NA	NA

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Housing age can indicate general housing conditions within a community, as housing is subject to gradual deterioration over time. Typically housing over 30 years in age is likely to need rehabilitation work to major elements of the structure, such as roofing, siding, plumbing and electrical systems. According to 2016-2020 CHAS data, a majority of the Urban County's housing stock was constructed prior to 1980. Approximately 49 percent of owner-occupied housing and 44 percent of renter-occupied housing in the Urban County is over 45 years old (built before 1980).

Table 7 presents the number of housing units in Monterey County with one or more housing problems, including: 1) lack of complete plumbing facilities, 2) lack of complete kitchen facilities, 3) more than one person per room, and 4) cost burden greater than 30 percent. As presented, approximately 34 percent of owner units have one or more of these problems (or "conditions"), and approximately 58 percent of renter units have one or more problems. For lower and moderate-income households (households earning up to 100 percent of AMI), cost burden is the primary housing problem, with 63 percent of renter households and 80 percent of owner households having a cost burden over 30 percent of income.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Housing age is the key variable used to estimate the number of housing units with lead-based paint (LBP). Starting in 1978, the federal government prohibited the use of LBP on residential property. The potential for housing to contain LBP varies depending on the age of the housing unit. A national study by the Environmental Protection Agency estimates that 60 percent of all residential structures built prior to 1980 contain LBP. Housing built prior to 1940, however, is much more likely to contain LBP (estimated at 87 percent of housing units). Not all units with LBP present a hazard. Properties most at risk include structures with deteriorated paint, chewable paint surfaces, friction paint surfaces, and deteriorated units with leaky roofs and plumbing.

According to the 2016-2020 ACS, approximately 57 percent of owner-occupied housing and 55 percent of renter-occupied housing in the Urban County was built prior to 1980. Using the 60 percent national average of potential LBP hazard, an estimated 14,557 units (9,197 owner-occupied units and 4,250 renter-occupied units) may contain LBP. Of the total units built before 1980, 13 percent of owner-occupied units and 15 percent of renter-occupied units have children present.

Discussion

In 2022 a windshield survey was conducted of homes throughout 19 County unincorporated residential areas to review the condition of homes from the public right-of-way. This survey was limited strictly to what was visible from the street, and did not include an evaluation of the interior of any residential structures. As described in the 2023-2031 Monterey County Housing Element, County staff surveyed about 1,150 homes for visible signs of overdue maintenance or minor damage to the residential. Of these, 67 percent were considered in sound condition (no visible signs of overdue maintenance or minor damage to the residential structure's exterior, foundation, roof, or windows and doors as visible from the street). However, 58 parcels (above 5 percent of those surveyed) showed signs of damage including electrical box issues, peeling paint/stucco, window and/or door damage, roof deterioration, and foundational damage.

The following information is available about housing conditions in the participating cities from the 2023-2031 Housing Elements.

- City of Gonzales: Of the City's 2,312 housing units, 1,849 (80 percent) are 25 years or older with 852 units (37 percent) 45 years or older. Repairs and maintenance become necessary as housing ages, particularly for units more than 30 years old.
- City of Greenfield: Of the City's 4,565 housing units, approximately 2,668 units (58 percent) are 25 years or older, with 1,165 units (25 percent) 45 years or older. An updated conditions survey in 2016 found that 15 percent of units were in minor need of rehabilitation, 14 percent were in moderate need of rehabilitation, 12 percent were in substantial need of rehabilitation and less than one percent were in dilapidated condition.
- City of Marina: Of the City's 7,777 housing units, 7,175 (92 percent) are 25 years or older, with 4,268 units (55 percent) 45 years or older. The City's Building Department estimates that about 180 units (three percent of the total housing stock) require substantial rehabilitation or replacement.
- City of Sand City: Of the City's 176 units, 107 (61 percent) was built prior to 2000. A windshield survey in 2023 found that approximately six residential structures are in need of rehabilitation.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the County of Monterey (HACM) is a public agency that provides rental assistance and manages affordable housing throughout Monterey County. HACM also administers Housing Choice Vouchers (Section 8). The Housing Choice Voucher is a rent subsidy program that helps lower-income (up to 50 percent AMI) families and seniors pay rents in private units. Voucher recipients pay a minimum of 30 percent of their income toward their contract rent, and the local housing authority pays the difference through federal funds up to the payment standard (fair market rent) established by the HACM. The County of Monterey currently has an allocation by HUD of 4,442 Housing Choice Vouchers (HCV), and there are currently 4,091 applicants on the HCV waiting list. HACM has converted all its public housing units to Project-Based Rental Assistance and does not currently own or operate any public housing units.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	595	4,072	218	3,854	360	364	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Beginning in 2015, the HACM initiated the process of converting the public housing developments into project-based rental assistance units. That conversion process has been completed. The HACM has established the Monterey County Housing Authority Development Corporation (HDC) to manage former public housing developments. There are 22 properties with 1,091 units under HDC2 management. Approximately one-quarter of the units are restricted to farmworker families. Another quarter of the units are restricted to seniors or persons with disabilities. Six HDC2-managed affordable housing projects are located in the Urban County area.

- HDC has three properties in the unincorporated areas of the Urban County, including the 48-unit Paseo de las Rosas in Castroville, and 29-unit Vista del Valle in Chualar. Two of the properties are restricted to occupancy by farmworker families and the third is restricted to seniors or persons with disabilities.
- HDC has two housing developments in Gonzales, the 20-unit Casa de Oro and 30-unit Casa Santa Lucia. Casa de Oro is restricted to seniors or persons with disabilities.
- HDC has one housing development in Greenfield, the 50-unit Los Ositos. This property is restricted to seniors.
- There are currently no housing developments located in Sand City or Del Rey Oaks.

As of 2025, all public housing has been converted into project-based rental assistance units. There are no longer public housing developments in the Urban County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no longer public housing units in the jurisdiction.

Public Housing Condition

Public Housing Development	Average Inspection Score
NA	NA

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HACM converted all public housing units countywide to Project-Based Rental Assistance under the RAD program to make improvements and provide a long-term subsidy for the projects and preserve their affordability. As such, restoration and revitalization needs were addressed in the rehabilitation of the units at conversion.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The HACM no longer administers the Public Housing Program. All public housing units countywide have been converted into Project-Based Rental Assistance.

Discussion: See discussions above.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

According to the 2024 Point in Time Count, a total of 2,436 persons were counted in the County of Monterey, including 553 people (23 percent) living in shelters and 1,883 unsheltered people (77 percent). Countywide, the homeless population increased by 19 percent since 2022. In the Urban County, a total of 629 persons were counted, including 443 in the Unincorporated County, 162 in Marina, 21 in Greenfield, 1 in Gonzales, and 2 in Sand City. Overall in the Urban County there were 532 unsheltered people (85 percent) and 97 sheltered people (15 percent). Tables below show information for the Salinas/Monterey, San Benito County Continuum of Care. Data for the Urban County only was not available.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	403	6	112	398	NA
Households with Only Adults	361		104	168	NA
Chronically Homeless Households	N/A		N/A	10	NA
Veterans	10		58	165	NA
Unaccompanied Youth	12		6	0	NA

Table 40 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Monterey County, mainstream services play a crucial role in complementing and enhancing services specifically targeted towards people experiencing homelessness. These mainstream services integrate with homeless assistance programs to provide comprehensive support for stability and self-sufficiency.

Health Services

Mainstream healthcare services provide essential medical care to both the housed population and people experiencing homelessness and can help prevent and treat chronic conditions that contribute to homelessness. In addition to Medicaid/MediCAL/Medicare, the California Children's Health Insurance Program (SCHIP), and CalFresh/Supplemental Nutrition Assonance Program (SNAP), key services include:

- County of Monterey Health Department - Clinics
  - Provides primary care, preventive screenings, immunizations, and chronic disease management at multiple locations.
  - Coordinates with homeless shelters and outreach teams to offer mobile medical services.
- Salinas Valley Health Mobile Clinic
  - Delivers free primary care, vaccinations, and urgent care to underserved populations, including homeless individuals.
- Natividad Hospital & Emergency Services
  - Offers inpatient and outpatient healthcare services, including an emergency room for acute medical needs.
  - Works with homeless service providers to refer patients for follow-up care and social services.
- Mee Memorial Healthcare System
  - Provides comprehensive medical services, including family medicine, pediatrics, and behavioral health care in rural areas of Monterey County.

Mental Health Services

Mental health support is a critical component of homelessness intervention, with mainstream mental health services often working alongside targeted homeless programs. Key providers include:

- Monterey County Behavioral Health – Access Program
  - Provides crisis intervention, outpatient therapy, and medication management for individuals with mental health conditions.
  - Works with homeless service providers to connect individuals with long-term psychiatric care.
- Interim, Inc.
  - Offers mental health services, case management, and support groups for individuals with mental illness, including those at risk of homelessness.
  - Provides affordable supportive housing, residential treatment, mental health and dual-recovery services, case coordination, therapeutic services, outreach and intensive support for homeless adults, supported education and employment, day treatment and peer support.

- Natividad Psychiatric Inpatient Unit
  - Provides 24-hour psychiatric care for individuals in crisis.
- Community Human Services – Family Service Centers
  - Outpatient mental health counseling services for issues including anger management and substance abuse

Employment and Workforce Development Services

Employment and income stability are key to preventing and ending homelessness. Employment-related resources in Monterey County fall into three categories:

- Mainstream Federal Funding: Department of Labor (DOL) programs such as Veterans' Employment and Training Services and Homeless Veterans' Reintegration Program.
- Workforce Innovation and Opportunity Act (WOIA): Funding distributed to States and then to localities and is overseen by the State and local Workforce Investment Boards. The local WIB (Monterey County Workforce Development Board) charters at least one comprehensive One-Stop Career Center in its area.
- CalWORKS and CalFresh programs: Welfare to Work, CalFresh Employment & Training (CFET) Program, childcare assistance, and other training services.

Mainstream employment services in Monterey County provide workforce development, job training, and financial assistance that complement targeted homeless services. Some of the services available in Monterey County include:

- Monterey County Workforce Development Board
  - Provides job placement, skills training, resume assistance, and career counseling for unemployed and underemployed individuals, including those experiencing homelessness.
- Monterey County Department of Social Services – CalWORKs, CFET, & General Assistance
  - Provides cash assistance and employment services to low-income individuals and families, including those at risk of homelessness.
- Goodwill Central Coast – Employment Services
  - Offers job training, resume assistance, and career development programs for low-income individuals, including people transitioning from homelessness.
- Vocational Rehabilitation Specialists Inc. (VRSI)
  - Offers job training, employment placement, and vocational counseling, with a focus on assisting veterans experiencing homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

A variety of programs and facilities are available to the homeless population in Monterey County. The County's Community Action Partnership publishes the Monterey County Homeless Services Guide annually to assist the community in connecting to resources that serve the homeless and at-risk populations in the County. These include

information about housing and nutrition resources, as well as access to legal, health, and mental health services. Some of the key resources available in Monterey County include the following:

Emergency Shelters and Transitional Housing

In Monterey County, emergency shelter is offered primarily through shelter facilities and safe overnight parking facilities. According to the HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report there are a total of 677 emergency shelter beds available in Salinas/Monterey and San Benito Counties, including 87 family units, 316 family beds, and 361 adult-only beds. Shelters and transitional housing available in Monterey County include:

- Community Human Services – Casa de Noche Buena
  - Shelter for women and families with children, offering essential amenities, supportive services, and housing assistance for up to 90 days.
- Community Human Services – Shuman Hearthouse
  - Shelter for women and families with children, providing essential amenities and supportive services.
- Community Homeless Solutions – Domestic Violence Shelter
  - Emergency shelter for single women, women with children, or single men with children, prioritizing those fleeing domestic violence. Provides food, clothing, and case management.
- Community Homeless Solutions – Chinatown Navigation Center
  - 24/7 navigation center providing meals, shelter, supportive services, and housing navigation for homeless adults in Chinatown and Salinas.
- Community Homeless Solutions – Central Coast Respite Center
  - Respite shelter for homeless adults recovering from hospital stays at CHOMP, Natividad, or SVMH. Access by hospital referral only.
- Interim, Inc. – MCHOME
  - Homeless outreach, emergency motel shelter, linkages to housing, and intensive services for homeless adults with psychiatric disabilities.
- Nation's Finest
  - Supports veterans and their families with housing, health, and employment services, including case management and behavioral health support.
- One Starfish – Safe Parking Programs
  - Provides overnight safe parking for homeless individuals living in their legally registered vehicles, including programs for families of MPUSD students.
- Outreach Unlimited – I-HELP for Men/Women
  - Overnight shelter, meals, and life development support at Peninsula-area houses of faith for single homeless men and women.
- Salvation Army – Frederiksen House
  - 90-day emergency shelter for families with children, offering case management and support services.
- SHARE Center
  - Navigation center offering meals, 24/7 shelter, employment coordination, and housing navigation for homeless individuals and families.
- Veterans Transition Center – HCHV ERS
  - Emergency residential shelter for unaccompanied male veterans, with eligibility determined by the Department of Veterans Affairs.

- Victory Mission
  - Emergency shelter for single homeless men, providing meals, showers, and other supportive services.
- YWCA Monterey County – Domestic Violence Shelter
  - Emergency shelter for women and children fleeing domestic violence.

Transitional/Temporary Housing

Transitional or temporary housing provides safe living space and supportive services until permanent housing becomes available. Transitional and temporary housing available in Monterey County includes:

- Franciscan Workers – House of Peach
  - Transitional program for unaccompanied men and women, case management and supportive services provided.
- Interim, Inc. – Shelter Cove & Sun Rose Apartments
  - Transitional housing for homeless adults with severe mental disabilities.
- Salvation Army – Case de Las Palmas
  - Transitional housing for families with children, provides case management and support services.
- Veterans Transition Center – Coming Home GPD Program
  - Transitional housing for veterans and family

Permanent Supportive Housing

In some cases. ongoing supportive services are required for individuals and families when they move into more permanent housing. Some of the supportive housing providers in Monterey County include:

- Community Homeless Solutions – New Beginnings
  - Permanent supportive housing for low-income homeless families with children and housing vouchers.
- Eden Housing
  - Affordable housing rentals for low-income families, seniors, and disabled individuals.
- Interim, Inc. – Sandy Shores
  - Permanent supportive housing for individuals with mental illness.

Housing and Nutrition Services

Additional housing and food assistance available in Monterey County includes:

- Central Coast Center for Independent Living
  - Provides housing services, case management, and supportive services for homeless individuals and families.
- Housing Resource Center of Monterey County
  - Offers rental assistance, rapid rehousing, homeless prevention, and financial literacy education.
- Food Bank for Monterey County
  - Emergency food assistance through a countywide distribution network.
- Franciscan Workers – Dorothy's Kitchen
  - Serves breakfast and lunch daily and provides emergency food boxes.

- Gathering for Women
  - Provides hot meals and bag lunches for homeless women and their dependents.
- Pass the Word Ministry
  - Provides food, clothing, toiletries, hygiene services, and other supplies.
- Salinas First United Methodist Church – Neighborhood Services
  - Serves breakfast and lunch on select days.
- Victory Mission
  - Provides food bags, snacks, and daily meals, including a nutritious dinner.
- Salvation Army – Sabu Shake Good Samaritan Center & Salinas Army Corps
  - Daily hot meals and food boxes
- Victory Mission
  - Provides food bags, snacks, and daily meals.

Youth and Family Services

In addition to the services described above, there are a variety of services available in Monterey County for families and youth. Many of these are facilitated through the Monterey County Office of Education, which provides professional development, technical assistance, advocacy, community representation, transportation assistance, tutoring, food and clothing, college and career support, and school supplies for preschool through community college students at schools in the County. Similar support is also provided through local school districts at schools and resources centers throughout the County.

Other assistance and services available to families and youth in Monterey County include:

- Salvation Army Salinas Corps – Diaper Distribution
  - Diaper assistance for children and adults.
- Community Homeless Solutions – Serenity Youth Housing
  - Transitional housing for unsheltered youth ages 18-24 and support services.
- Community Human Services – Safe Passage
  - Transitional housing for youth (ages 18-24) with supportive services for stability and self-sufficiency.
- Community Human Services – Safe Place Shelter
  - Provides shelter, counseling, and family reunification services for runaway and homeless youth.
- The Epicenter – Youth Drop-in Center
  - Resource center for youth (ages 16-24) offering support in housing, education, and employment.
- Unity Care Group – Youth Housing Services
  - Provides stable housing and supportive services for young adults (ages 18-25).

Veteran Services

There are a variety of services and housing supports available to Monterey County veterans and their families. Some of these include:

- Front Street Inc. – Pagent Center
  - Temporary emergency housing for homeless veterans and supportive services.

- Monterey County Military & Veterans Affairs Office
  - Assists veterans with accessing federal, state, and local benefits.
- Nation's Finest – Veteran's Services
  - Housing, health, and employment services for veterans and their families.
- Veterans Crisis Line
  - A 24/7 crisis support line for veterans and their families.
- U.S. Department of Veteran Affairs – Outpatient Clinic
  - Provides primary care and specialty health services for veterans.
- Veterans Transition Center of California
  - Provides meals, clothing, and housing to veterans who are homeless or have been incarcerated.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

A variety of services and facilities targeting persons with special needs are available in Monterey County. However, most services and facilities are located in the more urbanized portions of the County, in service hubs such as Salinas and Monterey. Many Urban County residents have difficulty accessing these available services and facilities.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: According to the 2019-2023 American Community Survey, approximately 11 percent of the seniors 65 years and over had incomes below the poverty level. The Elder Economic Security Standard Index (Elder Index), which estimates the County's senior poverty by measuring how much income is needed for a senior with a given living arrangement and geographic location to adequately meet his or her basic needs, also shows that Monterey County seniors have expenses above the national average, with housing making up the highest portion of these expenses for most seniors. In addition, the 2019-2023 ACS indicates that 30 percent of persons 65 years and over had one of more disabilities. Ambulatory difficulties (18 percent), independent living difficulties (13 percent), and hearing difficulties (12 percent) were the most prolific disabilities among elderly.

Low incomes and high housing costs mean Monterey County seniors may struggle to afford housing, as well as associated costs such as utilities, maintenance, and repairs. Adding to these costs are modifications required to address access for disabled seniors, who may require specialized changes to their homes in order to age in place. Seniors living at home may need additional services to maintain their quality of life, such as food delivery, in-home medical care, and assistance with regular cleaning and maintenance. For those who can no longer live independently, full-time care, supportive housing, and assisted living facilities are necessary.

Persons with Disabilities: According to the 2019-2023 ACS, nine percent of the population in Monterey County was affected by one or more disabilities. Among persons living with disabilities, independent living difficulties were the most prevalent (4.6 percent), followed closely by ambulatory difficulties (4.5 percent), and cognitive difficulties (3.8 percent). According to the Monterey County 2024 Homeless Point-in-Time Census & Survey, 52 percent of homeless survey respondents reported having at least one disabling condition.

People with disabilities often have limited incomes, but extensive needs for a variety of services. In general, disabled persons could benefit from special modifications, adaptive equipment, or other features in their home. If living at home, these individuals and their caregivers also may require supportive services including health care and health programs, respite care, special education services, independent living assistance, and transportation services. Those unable to live independently or at home with a caregiver may require specialized group housing with supervision or other support on site.

Persons with Alcohol/Substance Abuse Addictions: The 2022 Monterey County Health Need Assessment (CHNA) reports that a total of 26 percent of adults in the County are excessive drinkers, 6.1 percent of adults in the County have used an illicit drug in the past month, and 11.2 percent of adults in Monterey County have used a prescription

opioid in the past year. Among the County's homeless population, 40 percent reported having a substance use disorder, according to the 2024 Homeless Point-In-Time Count and Survey.

Persons with drug and alcohol abuse may require supportive housing on a short-term basis while they are undergoing rehabilitation. Additionally, sober living homes provide a safe, supportive place to live while recovering from alcohol and drug addiction. Persons with alcohol and drug addictions would benefit from recovery programs that include mental health services.

Persons with HIV/AIDS: According to the California HIV Surveillance Report for 2022, the number of persons living with diagnosed HIV infection in Monterey County totaled 791. While persons with HIV are typically able to live independently without special accommodations, those living with AIDS may require additional support, such as in-home care, financial assistance, or counseling services as their health conditions deteriorate.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Discharge planning for people exiting acute physical and mental health treatment is critical to ensure individuals are linked with the housing and services they need to achieve ongoing housing stability. Hospital staff coordinate with local social service and housing providers to guide patients to the appropriate service when they leave the hospital. The Coordinated Assessment and Referral System (CARS), which matches individuals experiencing homelessness to appropriate resources through a standardized triage assessment, can also be accessed from participating hospitals.

Some of the options available to people returning from mental and physical health institutions include:

- Community Homeless Solutions - Central Coast Respite Center
  - Provides short-term shelter for homeless adults discharged from Community Hospital of the Monterey Peninsula (CHOMP), Natividad Medical Center, or Salinas Valley Memorial Hospital (SVMH) who need continued recovery time.
  - Offers case management, meals, and supportive services to help patients transition to stable housing.
- Interim, Inc. – Bridge House
  - 24-hour adult residential treatment for individuals recovering from both a mental illness and a substance use disorder.
  - Focuses on mental health stabilization, independent living skills, and relapse prevention.
- Interim, Inc. – Manzanita House
  - Short-term crisis residential alternative to inpatient psychiatric care for people with psychiatric disabilities experiencing mental health crises
  - Focuses on mental health stabilization, independent living skills, and long-term recovery planning.
- Veterans Transition Center
  - Provides a variety of housing programs for veterans in need of transitional housing, including those with a mental health diagnosis, substance use disorders, multiple diagnosis.
  - Offers case management, job training, and housing placement services as needed.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Given the limited CDBG funding, the Urban County proposes to focus CDBG public service funds for FY 2025-2026 on homeless services, homeless prevention, and services for low- and moderate-income residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In FY 2025, the Urban County intends to fund the following housing and supportive services projects and programs:

- Services for low- and moderate-income residents; and
- Fair housing services; and
- Homeless prevention services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Lack of Affordable Housing Funds

The high construction and land costs in Monterey County render the need for substantial subsidies for affordable housing. However, the availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies in the State of California.

State and Federal Davis-Bacon Prevailing Wages

The State Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Prevailing wage adds to the overall cost of development. A prevailing wage must also be paid to laborers when federal funds are used to pay labor costs for any project over $2,000 or on any multi-family project over eight units. Based on discussions with developers, various prevailing wage requirements typically inflate the development costs by 35 percent.

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. Recent State legislation has aimed to streamline affordable housing development, including exempting certain projects from CEQA processing.

California Coastal Act of 1976

The State legislature enacted the Coastal Act in 1976 to protect California's coastline from development encroachment through long-term and comprehensive planning. The Act establishes a coastal zone, outlines standards for development in the coastal zone, and created the Coastal Commission – the State agency tasked with implementing the Act in partnership with local governments. Approximately 197,343 acres, or 10 percent of the County's land area, are located within the coastal zone. The 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.

Land Use Policies

Local land use policies could be a constraint to housing development when the requirements for parking, height limit, density, and setbacks result in limiting the number of housing units that can be feasibly constructed on site. Recent changes in State law now require local jurisdictions to develop objective standards to facilitate housing development.

Planning and Development Fees

Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. Many jurisdictions waive, reduce, or defer fees for affordable housing.

Permit and Processing Procedures

Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. Processing times vary with the complexity of the project. Recent changes to State law require jurisdictions allow certain types of housing by right without discretionary review as a way to streamline housing development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Urban County business and economic diversity is limited as it is heavily characterized by agricultural-based activity. The largest sector in Monterey Urban County is agriculture, providing 49 percent of the share of jobs in the County. An estimated 18 percent of this agricultural employment is sourced from the Urban County communities (Table 41).

Employment opportunities in the Urban County are estimated to represent about 20 percent of the jobs available countywide. Certain sectors (Education and Health Care Services; and Retail Trade) have higher unemployment rates, based on the number of workers compared to the number jobs available.

According to 2016-2020 ACS data in Table 42, the Urban County's unemployment rate in 2020 was 5.68. The unemployment rate in the Urban County fell from over seven percent in 2015 and remains comparable to the unemployment rates for the County and State. Unemployment is highest among young adults between 16 and 24 years of age.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8,161	26,717	18	49	31
Arts, Entertainment, Accommodations	6,546	7,386	15	14	-1
Construction	3,072	3,202	7	6	-1
Education and Health Care Services	6,195	3,256	14	6	-8
Finance, Insurance, and Real Estate	1,643	1,193	4	2	-2
Information	564	56	1	0	-1
Manufacturing	3,023	1,906	7	4	-3
Other Services	1,607	1,398	4	3	-1
Professional, Scientific, Management Services	2,926	1,719	7	3	-3
Public Administration	0	0	0	0	0
Retail Trade	4,779	2,457	11	5	-6
Transportation & Warehousing	1,147	1,117	3	2	-1
Wholesale Trade	2,145	2,284	5	4	-1
Grand Total	41,808	52,691	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	61,662
Civilian Employed Population 16 years and over	58,190
Unemployment Rate	5.68
Unemployment Rate for Ages 16-24	17.01
Unemployment Rate for Ages 25-65	3.38

Table 42 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	13,662
Farming, fisheries and forestry occupations	3,506
Service	4,785
Sales and office	11,161
Construction, extraction, maintenance and repair	11,411
Production, transportation and material moving	3,270

Table 43 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	36,380	68%
30-59 Minutes	12,811	24%
60 or More Minutes	4,364	8%
Total	***53,555***	***100%***

Table 44 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	11,278	627	5,055
High school graduate (includes equivalency)	9,530	403	3,252
Some college or Associate's degree	12,589	499	3,815
Bachelor's degree or higher	12,815	623	3,033

Table 45 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	764	1,536	3,304	6,313	3,200
9th to 12th grade, no diploma	1,213	1,096	1,835	2,838	898
High school graduate, GED, or alternative	3,388	4,026	3,473	5,753	3,341
Some college, no degree	4,924	3,378	2,363	5,742	4,219
Associate's degree	878	1,756	1,139	2,681	2,111
Bachelor's degree	806	2,101	2,317	5,842	4,604
Graduate or professional degree	25	558	1,668	4,089	4,963

Table 46 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	618,733
High school graduate (includes equivalency)	909,931
Some college or Associate's degree	1,270,464
Bachelor's degree	1,390,502
Graduate or professional degree	1,724,161

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table above, the "Agriculture, Mining, Oil & Gas Extraction" and "Arts, Entertainment, Accommodations" sectors employ the most residents in the Urban County. The County heavily relies on agricultural activity as its economic base.

The employment related to "Retail Trade" is primarily tied to the tourism industry in the wealthy coastal Monterey peninsula area (Monterey, Pacific Grove, Pebble Beach, Carmel) and Carmel Valley areas of Monterey County. Approximately 15 percent of the local workforce is employed in the Retail Sector, and the Urban County provides 14 percent of the share of jobs in this sector.

Describe the workforce and infrastructure needs of the business community:

In June 2021, the County of Monterey established a 2021-2026 Countywide Comprehensive Economic Development Strategy (CEDS). A Year 2 CEDS Update (2022-2023) was published in June 2024. According to the Year 2 Update, despite the unprecedented challenges posed by disruptions in supply chains, labor shortages, and fluctuating

consumer demand in recent years, the County's diverse array of agricultural products continued to sustain local economies and contribute significantly to the state's food production. Agriculture sector employment reached an all-time high in 2022 with 62,356 jobs, which represented an 8.3% increase from a pandemic low of 57,556 jobs. At the same time, the sector is grappling with the impacts of climate change, water scarcity, and a regulatory environment that can at times make it harder to compete on a global scale. Land use constraints and housing shortages also threaten the sector's ability to plan for growth. With wage gains beginning to plateau — the 13.9 percent increase in average annual wages between 2018 and 2022 fell significantly below the 15.8 percent figure across all sectors — the ability of farmworkers to find adequate housing that is affordable and free from overcrowding grows increasingly precarious.

The Tourism & Hospitality sector has seen significant job growth since the depths of the pandemic, but it has yet to return to pre-pandemic employment levels. The CEDS Year 2 Update indicates both domestic and international tourism has generally declined in the County. Such secular trends can take a toll on sectors like Tourism & Hospitality that are more vulnerable than most to economic cycles, shocks, and the protracted effects of inflation. This partially explains why amenities that rely on local patronage repeat customers (such as bars and restaurants) experienced stronger employment rebounds than amenities like hotels that almost exclusively cater to out-of-town guests. Moreover, environmental hazards that effectively shut down tourist destinations like Big Sur have had cascading effects on the sector in the past year.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Jurisdictions in the County participated in a Regional Farmworker Housing Study in 2018. Farming is the County's leading economic sector. In recent years, as housing costs continue to escalate in the County, farm employers have difficulty attracting workers to the region due to the high housing costs. The Farmworker Housing Study is followed by Action Plans to expand housing opportunities to this important segment of the labor force.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Two of the traditional economic "pillars"—agriculture and tourism—are industries that employ a larger proportion of low-skill, entry-level workers. Two pillars which are becoming increasingly important—post-secondary education and technology-based services—are industries where most positions have very high-skill requirements. The County's educational profile is heavily weighted towards each end of the spectrum—a large concentration of residents with graduate degrees, but also a very large share with high school degrees or even less education.

While education, tourism, and agriculture sectors generate the highest number of jobs, workers who live elsewhere are filling them. At the same time, high-skilled workers work outside of the County in Silicon Valley. This means that the productivity of those residents (and their daily spending) flows to the north, rather than staying the community.

The relative lack of residents with vocational or similar post-graduate training will limit employment growth. Many industries depend on workers with two-year degrees or similar certifications for support personnel—technicians,

assistants, IT specialists, etc. Monterey County is exporting its most talented human capital and ends up importing workers in mid-skilled positions. If the County wants to promote and build businesses in high-tech industries in particular, that middle tier of workers will be a critical part of the employment base.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

In April 2024, County established the 2025-2028 Workforce Innovation and Opportunity Act (WIOA) Local Plan. The 2025-2028 Local Plan builds upon the vision set forth in the Regional Plan by providing a comprehensive overview of local workforce operations and processes. Key focus areas include:

- CalFresh Employment and Training services
- Coordination with Local Child Support Agencies (LCSAs)
- Alignment with the Comprehensive Integrated Employment (CIE) Blueprint to serve individuals with developmental and intellectual disabilities
- Workforce training for frontline staff, including digital fluency, distance learning, and cultural competencies
- Rapid Response and Layoff Aversion activities
- Youth workforce development initiatives
- America's Job Center of California (AJCC) Operator responsibilities

A core component of the Local Plan is the collaboration and coordination among local workforce partners to achieve the Regional Plan's vision. The plan highlights key cooperative agreements and core partnerships as defined under WIOA Section 121, including:

- WIOA Title II (Adult Education and Literacy)
- WIOA Title III (Wagner-Peyser Employment Services)
- WIOA Title IV (Vocational Rehabilitation Services)
- Carl Perkins Career and Technical Education

The Monterey County Workforce Development Board's (MCWDB) MOU with its partners establishes three priority areas to enhance coordination within the America's Job Center of California (AJCC) delivery system:

- Employer engagement: The MCWDB prioritizes employer engagement to better align workforce development efforts with the needs of local and regional industries, particularly in high-priority sectors. Key strategies include:
    - Strengthening employer engagement initiatives that connect job seekers with industry demands, with a focus on small businesses and priority industry sectors.
    - Implementing common performance measures for all partners to track employer services and engagement activities effectively.
    - Leveraging and expanding successful models such as the MCWDB's Sector Strategies, regional and local initiatives and Labor Market Information (LMI) systems to optimize employer outreach while minimizing duplication.

- Enhancing work-based learning opportunities, including internships, customized training, incumbent worker training, and apprenticeships to support workforce readiness.

- Aligning career pathways and sector strategies: The MCWDB is committed to increasing the number of individuals who obtain industry recognized credentials and degrees by aligning career pathways with regional sector strategies. These efforts include:
  - Developing career pathways with multiple entry and exit points to serve a diverse range of job seekers, including youth and adult workers.
  - Convening industry leaders to ensure training programs and curricula to meet evolving workforce demands.
  - Collaborating with community colleges and training providers to align coursework with stackable, industry-valued credentials, creating seamless career advancement opportunities.
  - Enhancing services for out-of-school and disconnected youth by expanding work experience and career opportunities in priority sectors.
  - Implementing measures to track progress toward self-sufficiency, including livable wages, retention rates, credential attainment, job quality, and customer satisfaction.
- System alignment and accountability: The MCWDB fosters system integration and continuous improvement by enhancing coordination across AJCC partners. These efforts focus on:
  - Reducing service duplication and streamlining operations through enhanced partner presence at AJCC locations and through virtual services.
  - Implementing human-centered design principles to improve customer flow, including intake, assessment, referral processes, and job placement services in demand sectors.
  - Strengthening partnerships to better serve hard-to-reach populations, including individuals with limited English proficiency and basic skills deficiencies.
  - Exploring cost-sharing strategies within the North Central Coast Regional Planning Unit to optimize resources related to procurement, staff training, web-based tools and applications, and evaluation tools.
  - Providing cross-training opportunities for AJCC staff to increase awareness and improve service delivery for priority populations, including unemployed and underemployed individuals, low-income job seekers, veterans, individuals with disabilities, youth, and other at-risk populations.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Planning for the Monterey County Comprehensive Economic Development Strategy (CEDS) is conducted under the authority of the Monterey County Board of Supervisors. The 2021-2026 CEDS identified the following goals for the County:

1. Build a Countywide Economic Development Capacity
   a. Objective 1.1: Create a public-private partnership charged with economic planning and development.
   b. Objective 1.2: Ensure Monterey County's economic development ecosystem is resilient in the face of evolving challenges.

2. Build, Support, and Retain a Robust and Adaptable Monterey County Workforce
    a. Objective 2.1: Create a talent pipeline for high school and college students through curricula and experiences geared toward more advanced opportunities in local, living-wage industries.
    b. Objective 2.2: Foster adult career pathways for residents interested in pursuing higher-paying jobs outside Agriculture, Hospitality, and Tourism.
    c. Objective 2.3: Improve tech, digital, and financial literacy training for small businesses and the workforce.
3. Address Housing Shortage, Affordability, and Barriers to New Development
    a. Objective 3.1: Foster dialogue and cooperation on housing needs and housing issues through active communication, regional working groups between all stakeholders inclusively.
    b. Objective 3.2: Promote alternative housing tenure and/or housing types for seasonal workers over the next five years to stabilize the Agriculture, Tourism, & Hospitality workforce.
    c. Objective 3.3: Change regulations to remove barriers, streamline processing, and reduce costs of housing development.
4. Foster Development of Growing Established and Emerging Clusters
    a. Objective 4.1: Expedite advanced technology innovation ecosystems in Monterey County.
    b. Objective 4.2: Expand value-added manufacturing and processing in Salinas Valley.
    c. Objective 4.3: Create and continue to support cross-sectoral opportunities between the Agriculture and Tourism sectors in Coastal Monterey.
    d. Objective 4.4: Create a regulatory compliance task force for the agriculture cluster.
5. Strengthening Small Business and Entrepreneurship Environment
    a. Objective 5.1. Ensure that the region has a robust support structure for business development and entrepreneurship in addition to workforce development programs.
    b. Objective 5.2: Ensure a resilient and equitable business ecosystem.
6. Expand the Regional Broadband Infrastructure
    a. Objective 6.1: Expand broadband access and infrastructure over the next seven years.
    b. Objective 6.2: Eliminate the student digital divide by ensuring all K-12 students have access to online distance learning infrastructure.

Discussion

See discussions above.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problems impact low- and moderate-income households disproportionately, compared to non-low- and moderate-income households. Therefore, areas with concentrations of low- and moderate-income households are likely to have high rates of housing problems. A concentration is defined as a block group where at least 51 percent of the population is low and moderate income. **Error! Reference source not found.** presents the geographic concentration of low- and moderate-income population by block group. Specifically, some unincorporated communities with high concentrations of farming activities tend to be lower income and disproportionately impacted by housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A minority concentration area is defined as a block group whose proportion of a non-White population is greater than the overall Monterey County average of 71.4 percent. **Error! Reference source not found.** illustrates the geographic concentration of minority households. Minority concentration areas within the Urban County are located primarily in the Northeastern portions of the County, including the City of Gonzales and Greenfield. Northern portions of the unincorporated County also have minority concentration areas.

What are the characteristics of the market in these areas/neighborhoods?

Many areas classified as low/moderate income and areas of minority concentration are also renters with large families. According to the 2019-2023 ACS, Boronda CDP (47 percent), Castroville CDP (57.1 percent), Chualar CDP (55.3 percent), the City of Gonzales (42.1 percent), the City of Greenfield (46.3 percent), the City of Marina (60.7 percent), Pajaro CDP (61.9 percent), the City of Sand City (75.9 percent), and San Lucas CDP (47.6) have populations of renter households higher or comparable to the County as a whole (47.7 percent). The average household size for renters countywide is 3.34 compared to only 3.0 for owner-occupied households. The following Urban County jurisdictions have renter household sizes exceeding the countywide average of 3.34: Aromas CDP, Boronda CDP, Bradley CDP, Castroville CDP, Elkhorn CDP, Gonzales (city), Greenfield (city), Pajaro CDP, Prunedale CDP, and San Ardo CDP. Such demographic characteristics often mean that affordable housing of adequate size is needed in these communities. However, with their generally lower incomes, many households experience housing problems.

Are there any community assets in these areas/neighborhoods?

Gonzales and Greenfield are important wine cultivation areas in Monterey County. Wineries and vineyards located in Gonzales and Greenfield include Blackstone, Robert Talbott Vineyards, Paul Masson Vineyards, Pisoni Vineyards, Constellation Wines, Boekenoogen Winery, Salinas Valley Vineyards, Scheid Vineyards, Mesa Del Sol, Wente Bros Vineyards, and Arroyo Seco Vineyards, among others. The Rex Goliath wine company is also based in Gonzales.

Are there other strategic opportunities in any of these areas?

Gonzales and Greenfield will continue to capitalize on its wine cultivation industry.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband infrastructure consists of the backbone, the middle mile, and the last mile. A 2018 report by the Monterey Bay Economic Partnership (MBEP) and the Central Coast Broadband Consortium (the Regional Broadband Leadership Team) reported that with the completion of the Sunesys Project in 2017, which provided a fiber backbone from Soledad to Santa Cruz, local internet service providers (ISPs) can connect from this backbone to leverage the high-speed broadband access. However, high-speed service is not pervasive throughout the region because funding is needed for middle and last mile infrastructure.

According to the 2019-2023 ACS, 6.8 percent of households countywide do not have an internet subscription. The population of households lacking an internet subscription in Monterey County is slightly lower than the rate statewide (7.4 percent). The following Urban County jurisdictions have higher rates of households lacking internet subscriptions compared to the County as a whole: Aromas CDP, Bradley CDP, Castroville CDP, Chualar CDP, Elkhorn CDP, Las Lomas CDP, Marina (city), Pajaro CDP, and Sand City (city).

The County established a Broadband Strategic Plan in October 2023. The main finding of the Broadband Strategic Plan needs assessment and market analysis is the urgent need to expand and exploit fiber infrastructure within Monterey County. Approximately 97 percent of the broadband serviceable locations are considered served according to Federal Communications Commission (FCC) data. Of those unserved (3,400 locations), 79 percent are in unincorporated areas. However, there is an important gap in access to 1 G / 500 Mbps service as 77 percent of Monterey County locations lack access to this kind of service, including large areas across the cities.

The Strategic Plan market analysis revealed that competition in most areas is limited since 45 percent of locations have access to only one or no provider offering services above 100 Mbps, and only 1 percent of locations have access to more than one fiber provider.

Public fiber infrastructure that can be leveraged to accelerate the deployment of fiber-based broadband services includes the 44-mile County fiber network and the California Middle Mile Broadband Initiative (MMBI) being built by the California Department of Technology (CDT) which includes 182 miles of planned deployment within Monterey County.

Unincorporated areas outside of large communities have the highest percentages of unserved and underserved locations. According to 2023 FCC Broadband Data, 2,720 out of the 3,436 unserved locations (79 percent) in the County are located there. In contrast, the rest of the communities reported less than five percent of unserved and underserved locations.

As of January 2024, the County has implemented the following broadband activities under the Broadband Strategic Plan:

- LATA Grant Project (Golden State Connect Authority/RCRC)
- Broadband Strategic Planning (Golden State Finance Authority/RCRC)
- Affordable Connectivity Program (ACP) Future Events Planning
- Establish Partnerships to Promote Events and Share Resources

In March 2020, the City of Gonzales launched its Internet for All Initiative. Gonzales residents can receive a free 4G LTE Wi-Fi hotspot that provides unlimited, high-speed internet access, and can support up to 12 connections at once. The city acquired 2,000 hotspots for local residents. As of 2025, the program is supporting approximately 1,000 households as well as the local school district and Chualar Elementary School students.

Most affordable housing developments in California requires multiple layers of funding sources, such as Low-Income Housing Tax Credits (LIHTC) and HUD funds. These programs either mandate or encourage broadband services. All affordable housing developments in the County have access to broadband services.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The County of Monterey is served by the following broadband providers: AT&T, Charter (Spectrum), Xfinity (Comcast), Razzolink, Surfnet Communications, Cruzio Internet, T-Mobile, and Verizon. Salinas, Monterey, Pacific Grove, Marina, Seaside, and Sand City are the cities with the highest number of ISPs. There are several wireless providers in the County, from small providers like RazzoLink to mobile operators offering FWA service like T-Mobile and AT&T. FWA is the most common technology implemented by broadband providers, with six wireless providers in the County. However, only one of them provides services above 100/20 Mbps, and none of the wireless providers offers services above 1 Gbps. Despite the variety of providers in the County, these providers often struggle with higher prices and lower speeds due to the challenges of offering wireless services in remote areas.

The Cities of Marina, Monterey Sand City, and the unincorporated areas reported the highest percentage of census blocks without ISPs providing services above 100/20. There are several census blocks in the southern, central, coastal, and unincorporated areas with limited ISP coverage or only one ISP serving the area. These results indicate that there is a significant gap in terms of broadband market competition in the County. Approximately 34 percent of Census blocks in the County are not served by any ISP.

Broadband accessibility in the County is generally constrained by infrastructure availability rather than the number of service providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Monterey County is potentially vulnerable to a wide range of hazards. These hazards can threaten the life and safety of residents and visitors and have the potential to damage or destroy both public and private property and disrupt the local economy and overall quality of life. The Disaster Mitigation Act of 2000 (DMA 2000) makes the development of a hazard mitigation plan a specific eligibility requirement for any local government applying for federal mitigation grant funds.

Monterey County adopted its first Monterey County Multi-Jurisdictional Hazard Mitigation Plan in 2007 and updated it most recently in 2022. Based on the updated risk assessment, hazards were ranked for the risk they pose to the overall Operational Area (County). Hazards related to climate change are as follows:

- Drought and water shortage – High: Droughts are a serious threat and could have devastating impacts on agriculture. Previous droughts have caused major economic damage to the agricultural industry and prolonged periods of drought can reduce water availability and increase water prices.
- Wildfire – Substantial: The geography, terrain, weather patterns and vegetation in the County provide ideal conditions for recurring wildfires and rapid spread. Past wildfires have caused damage to critical infrastructure, property, and the environment, and have led to injuries and loss of life. The County is likely to face a wildfire threat each and every year and can expect a large fire to occur every few years.
- Localized stormwater flooding – Substantial: Drainage systems in the County have a finite capacity and prolonged heavy rainfall has contributed to flooding in more urbanized areas.
- Severe winter storms – Substantial: Severe winter storms have caused damage in the County and can lead to immobility and loss of utilities. Heavy rain can have significant impacts, including flash flooding and mudslides.
- Riverine flooding – Moderate: Riverine flooding, notably along the Salinas, Carmel, and Pajaro Rivers, has caused damage in the County.
- Sea level rise – Moderate: Rising sea levels will increase the likelihood and intensity of floods, as well as lead to increased coastal and fluvial flooding, increased tidal inundation, coastal erosion, tsunami inundation, seawater intrusion, and worsened storm surge
- Flash flood – Moderate: Flash flooding occurs quickly with little to no warning and can cause serious damage in the County.
- Extreme heat – Moderate: Extreme heat has caused fatalities in the County and is associated with a variety of health-related issues.
- Coastal flooding – Moderate: Coastal flooding is generally associated with winter storms, high tides, and strong winds and is a significant hazard on the coastline.

In addition, according to Monterey County Health Department's Resilient Monterey County Dashboards, climate change is causing temperatures to increase and is changing weather patterns. This mean more frequent extreme heat events, increases risk for mosquito-borne diseases, altered crop yields and increased food prices, and increased air pollution.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

As discussed in the County's 2022 Multi-Jurisdictional Hazard Mitigation Plan, economically disadvantaged populations are disproportionately affected by disasters and are less likely to have the income or assets needed to prepare for a possible disaster, respond to, or to recover after a disaster. Although the monetary value of their property may be less than that of other households, it likely represents a larger proportion of total household assets. For these households, lost property is proportionately more expensive to replace, especially without homeowner's or renter's insurance.

- Poverty: People living in poverty have the least resources to adapt to climate change and recover from natural hazards. Climate change could also increase the number of people living in poverty due to increasing cost of food and other resources.
- Housing affordability: Households paying more than 30 percent of their income on housing (cost-burdened) are less able to afford healthy food, air conditioning, and other items that reduce vulnerability to climate change.
- Food insecurity: Climate change's effect on weather patterns will affect crops, making food and fresh produce more expensive.
- Educational attainment: Educational attainment is associated with the level of preparedness for natural disasters. People with college degrees are less vulnerable to climate change.
- People with poor health status are more vulnerable to severe heat events and poor air quality, both of which are increased by climate change.

Other vulnerable populations include renters, the elderly, those who are less mobile, households without air conditioning, households lacking access to grocery stores, households in treeless areas, and households on impervious land cover. In addition, people in rural areas are more likely to be affected by climate change impacts, such as droughts or severe storms.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is the centerpiece of the Consolidated Plan. The Plan describes:

- General priorities for assisting households; and
- Programs to assist those households in need; and
- Five-year objectives identifying proposed accomplishments.

The Strategic Plan also addresses the following areas:

- Anti-poverty strategy; and
- Lead-based paint hazard reduction; and
- Reduction of barriers to affordable housing; and
- Institutional Structure/Coordination among agencies.

Given the demographic characteristics, housing market conditions, and economic climate impact of the Urban County, this Consolidated Plan focuses on housing and community development strategies that will:

- Concentrate the limited resources available to help those at the very bottom of the economic ladder - the extremely low and low income and special needs populations; and
- Link housing strategies to economic development activities, promoting housing programs and projects that will also offer employment and training opportunities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

The Urban County has not established specific target areas to focus the investment of CDBG funds. This section and Table 48 are not applicable.

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Monterey Urban County is comprised of the unincorporated areas and the cities of Gonzales, Greenfield, Marina and Sand City. Overall, funding allocated to participating jurisdictions is based on the estimated amount each jurisdiction would receive if it were able to individually apply to HUD for CDBG funding. The HUD statutory formula for allocation is based on overall population, distribution of low- and moderate-income persons, and poverty rate. The minimum amount awarded to any participating jurisdiction is $10,000 annually regardless of the amount allocated by HUD.

In terms of specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas with concentrations of low- and moderate-income population. **Figure 1** shows a map illustrating the low- and moderate-income areas in the Urban County (defined as a block group where at least 51 percent of the population with incomes not exceeding 80 percent of the Area Median Income). Investments in public facilities and services serving special needs populations and primarily low- and moderate-income persons will be made throughout the Urban County area.

SP-25 Priority Needs - 91.215(a)(2)

1	**Priority Need Name**	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Not Applicable
	Associated Goals	Affordable Housing
	Description	Given the limited allocation, CDBG funds will be focused primarily on the rehabilitation of existing housing or providing infrastructure improvement to support affordable housing development.
	Basis for Relative Priority	The focus of CDBG funds would be residential rehabilitation activities and infrastructure improvements for affordable housing projects. Use of CDBG funds for residential new construction is only eligible under limited conditions.

2	**Priority Need Name**	Homeless Services and Homeless Prevention
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Not Applicable
	Associated Goals	Homeless and Homeless Prevention Services
	Description	CDBG funds will be used to complement the Continuum of Care Strategy (CoC) to provide homeless services and prevention services for those who are at risk of becoming homeless.
	Basis for Relative Priority	Homeless counts in the County increased by 19 percent since 2022. Unemployment and underemployment is higher in the Urban County compared to Monterey County. The top most common obstacles cited to obtaining permanent housing were ability to afford rent and lack of a job/income and a lack of money for moving costs. Homeless and homeless prevention services are critical to those who are most in need.

3	**Priority Need Name**	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Not Applicable
	Associated Goals	Infrastructure Improvements
	Description	The Urban County will pursue infrastructure improvements to benefit low- and moderate-income areas and low and moderate income households. Infrastructure improvements may include, but are not limited to: • Water and sewer improvements • Drainage improvements • Streetlights • Streets and sidewalks • ADA improvements
	Basis for Relative Priority	Many communities within the Urban County lack basic infrastructure. Infrastructure improvements not only serve to create a suitable living environment for low- and moderate-income residents. They can also be a catalyst to economic development, facilitating business retention and attraction activities in the Urban County.

4	**Priority Need Name**	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Not Applicable
	Associated Goals	Public Facilities

	Description	The Urban County has extensive needs for public facility improvements. CDBG funds may be used to construct, improve, or expand a variety of public facilities in low- and moderate-income areas and to benefit low- and moderate-income persons, as well as persons with special needs. Projects may include, but are not limited to: • Community centers • Public libraries • Youth and childcare centers • Health centers • Senior centers • Emergency and transitional housing facilities
	Basis for Relative Priority	Many communities in the Urban County lack public and community facilities to serve the low- and moderate-income residents and those with special needs. Existing facilities are mostly dated and inadequate in amenities or capacity to meet the needs of residents.
5	**Priority Need Name**	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Not Applicable
	Associated Goals	Fair Housing Public Services

	Description	A variety of supportive services are needed in the Urban County. Emphasis will be placed on the following: • Youth services (including services for at-risk youth) • Health services • Senior services • Fair housing and legal services
	Basis for Relative Priority	The lack of supportive services for persons with special needs was a recurring theme during the Consolidated Plan development process. Most services are located in service hubs such as Salinas and Monterey. Urban County residents have limited ability to access these services. Therefore, using CDBG funds to provide services targeted for Urban County residents is a high priority need.
6	**Priority Need Name**	Planning and Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Not Applicable
	Associated Goals	Planning and Administration
	Description	Compliance with all CDBG regulations, planning and reporting requirements is important to ensure that the Urban County continues to receive funding from HUD. A high priority of the Consolidated Plan is also allocating adequate staff time and resources to implement the CDBG-funded programs and to monitor program achievements.
	Basis for Relative Priority	Planning and administration is critical to the delivery of the Urban County CDBG Program to ensure compliance with regulations.

Table 49 – Priority Needs Summary

Narrative (Optional)

In establishing five-year priorities for assistance, the Monterey Urban County has taken several concerns into consideration:

- Those categories of low- and moderate-income households most in need of housing and community development assistance; and
- Which activities will best meet the needs of those identified households; and
- The extent of federal and other resources available to address these needs.

Based on input obtained from the Consolidated Plan development participation process, this Consolidated Plan will address needs that are identified as High Priority.

Specifically, the following participating jurisdictions provided a list of projects they might consider for CDBG funds during the FY 2025-2029 Consolidated Planning Period:

- Gonzales: New Type 1 model CAL OES Specification Fire Engine
- Greenfield: Walnut Avenue Specific Plan Pedestrian Improvements. This project, or a comparable project would remain among the City's highest priority if it is eligible.
- Marina:
    - Bus Stop ADA Improvements - Located at Del Monte and Reservation Road
    - Permanent Supportive Housing (PSH) Facilities Improvement Project – Replacement roofs for 40+ year old roofs on 22 buildings (59 units/200 low-income client/tenants). These buildings are part of Community Homeless Solutions' PSH, Youth Housing, Bridge Housing and Domestic Violence Programs. This project will provide riders with safe ADA connection between the bus and sidewalk.
    - Veteran's Transition Center – ADA bathroom renovations to provide functional and accommodating bathroom facilities for homeless veterans with disabilities.
- Sand City: ADA Compliant Restrooms installed on Coastal Trail.

In September 2024, the County Board of Supervisors adopted a Resolution supporting budget priorities for future discretionary funds made available to use in the unincorporated area of the County of Monterey. The priorities include:

- Road Repair and Infrastructure Projects - repair streets, potholes and bridges, and address failing public facilities and infrastructure that have exceeded their useful life.
- Water and Sewer (Wastewater) Infrastructure Projects - improve efficiency, quality, and service for reliable and safe water.
- Parks Projects-restoring the recreational features and improve our County park lake recreational facilities for enhancing visitorship experience.
- Other essential County services, programs, and improvements, including but not limited to strategies to address housing affordability, reduce homelessness, and provide healthcare services for children and vulnerable populations as well as improved emergency services.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Urban County is not an entitlement jurisdiction for HOME funds and does not anticipate using CDBG funds for Tenant-Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The Urban County is not an entitlement jurisdiction for HOME funds and does not anticipate using CDBG funds for Tenant-Based Rental Assistance.
New Unit Production	The Urban County is not an entitlement jurisdiction for HOME funds and does not anticipate using CDBG funds for new construction of housing. However, CDBG funds may be used to provide infrastructure improvements associated with new construction of affordable housing.
Rehabilitation	Given the age of the housing stock in the Urban County, the number of substandard housing units is moderate. Housing age can indicate general housing conditions within a community. Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. . According to 2016-2020 CHAS data, a majority of the Urban County's housing stock was constructed prior to 1980. Approximately 49 percent of owner-occupied housing and 44 percent of renter-occupied housing in the Urban County is over 45 years old (built before 1980). Given the limited amount of CDBG funds available, and the difficulty of low- and moderate-income households in obtaining home improvement financing on the private market, CDBG funds may be used for rehabilitation and emergency repairs of housing for low- and moderate-income households.
Acquisition, including preservation	The Urban County anticipates about $1.4 million in CDBG funds annually. This limited level of funding makes it difficult to pursue any major affordable housing projects such as acquisition/rehabilitation or preservation.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The FY 2025 HUD allocation is $1,426,390 for the unincorporated areas and the Cities of Gonzales, Greenfield, Marina and Sand City (Table 51). Currently, the Urban County is not eligible to receive funding under the HOME Investment Partnership Act (HOME), Emergency Solutions Grant (ESG), or Housing Opportunities for Persons with AIDS (HOPWA) – programs also covered under the Consolidated Plan regulations. Over the five-year planning period, the Urban County assumes $7,131,950 in CDBG allocations, excluding funds carried over from prior years and program income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$1,426,390	$10,000	$0	$1,436,390	$5,705,560	The FY 2025 CDBG allocation is $1,426,390. Over the five-year planning period, the Urban County now assumes $7,131,950 in CDBG allocations, excluding funds carried over from prior years and program income.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County continues to pursue additional funding aggressively and to leverage its funding partnerships with public, private and non-profit groups. The Urban County will utilize a variety of funding sources to leverage CDBG funds. These include:

- **Low Income Housing Tax Credit (LIHTC):** LIHTC is perhaps the single most important funding source available for affordable housing development. The County continues to support funding applications by affordable housing developers to pursue additional LIHTC.
- **No Place Like Home (NPLH):** This program provides funding for acquiring, designing, constructing, rehabilitating, or preserving permanent supportive housing for persons who are experiencing homelessness, chronic homelessness or who are at risk of chronic homelessness, and who are in need of mental health services.
- **General:** The County has some sources of funding for affordable housing. These include Inclusionary Housing In-Lieu fees, Program Income, and competitive State HOME funds. Many of these funds are being spent down and future funding will be at reduced levels. The County will also work with housing developers to pursue LIHTC and NPLH, as well as other funding sources.
- **Housing Choice Voucher/VASH:** The Housing Authority of the County of Monterey (HACM) operates Rental Assistance programs for County residents. HACM programs are a critical resource for extremely low- and low-income households. The HACM converted all public housing units county-wide to Project-Based Rental Assistance under the Rental Assistance Demonstration program in 2015.
- **Federal:** The County uses federal funds to fund a rapid rehousing program that leverages CALWorks funds through the Department of Social Services and the California Whole Person Care through the Department of Health. These funds help keep the Salinas homeless shelter open and serving the entire homeless population of Monterey County.

All public service activities that are funded by the Urban County do provide detailed information on other sources of funding for their activities and this information is reported to HUD separately.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Share Center at 855 East Laurel has been open since May 26, 2021, and supported by County General Funds, California Permanent Local Housing Allocation (PLHA) grant funds and City of Salinas contributions. The Seaside Shelter, located at 1292 Olympia Avenue is open and is a 35-bed year-round shelter.

Discussion

Over the Consolidated Planning Period FY 2025-2029, the Urban County will distribute funds to specific jurisdictions each fiscal year following the schedule below:

	FY 2025-2026	FY 2026-2027	FY 2027-2028	FY 2028-2029	FY 2029-2030	Total FY 2025-2029
Gonzales	$630,566	-	-	$58,522	$58,522	$747,610
Greenfield	-	-	$547,299	$182,433	$182,433	$912,165
Marina	$306,587	$452,696	-	$150,899	$150,899	$1,061,081
Sand City	-	$74,075	-	$24,692	$24,692	$123,459
County Projects	-	$410,382	$389,854	$520,607	$520,607	$1,841,450
Public Services	$213,959	$213,959	$213,959	$213,959	$213,959	$1,069,795
Administration	$285,278	$285,278	$285,278	$285,278	$285,278	$1,426,390
Total Funding	**$1,436,390**	**$1,436,390**	**$1,436,390**	**$1,436,390**	**$1,436,390**	**$7,181,950**

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COUNTY OF MONTEREY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
CITY OF GONZALES	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
CITY OF GREENFIELD	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
MARINA	Government	Economic Development Homelessness Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

SAND CITY	Government	Economic Development Homelessness Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
HOUSING AUTHORITY OF THE COUNTY OF MONTEREY	PHA	Public Housing Rental	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Housing, supportive services, and community development activities for residents in the Urban County are delivered by a large number of public agencies, nonprofit organizations, and private entities. However, several gaps still exist in the delivery system:

- Staff Capacity of the Participating Jurisdictions: With local, state, and federal budget cuts, the Urban County participating jurisdictions have all faced some level of staffing cuts in recent years. Implementation of the CDBG program requires dedicated staff resources.
- Coordination: With a multitude of agencies providing a variety of services, there is a general lack of coordination among agencies to avoid overlaps in services or to direct clients to the appropriate agencies.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

As discussed previously, while services are available to residents in Monterey County, the level of services available is not adequate to meet the needs. Furthermore, there are gaps in the geographic coverage. Most affordable housing and licensed care facilities in the County are found in Salinas and Monterey. Most services follow this trend.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Lead Me Home Leadership Council of Monterey and San Benito Counties developed the 2021-2026 Lead Me Home Plan Update to help identify the needs of people in Monterey County experiencing homelessness and strategies to address the needs of this population. The plan, which was an update to the original 2019 Lead Me Plan, included outreach and analysis to identify areas where current efforts to address homelessness were falling short. The analysis showed that an insufficient supply of rapid rehousing and permanent supportive housing in the County was a key challenge in the region, as well as the lack of a coordinated regional strategy to develop affordable housing, particularly housing for those at the lowest income levels.

Findings from the 2021-2026 Update found that while the response system has included recent expansion of the shelter system, rapid rehousing and permanent supportive housing, most programs in the system are underperforming in terms of their ability to help secure housing when they exit. Additional gaps included a need to refine the Coordinated Access and Referral System to provide for effective and streamlined connections to housing, particularly for youth.

The 2021-2026 Update sets a goal to reduce homelessness in the region by 50 percent over the five-year period. The strategies include improving the performance of the homelessness response system, and particularly the system's effectiveness in supporting people to secure and sustain housing. This improvement can happen through expanding

housing solutions, enriching and expanding mobile outreach services, providing support services to retain housing and implement performance measures.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

For the Urban County, allocating up to 15 percent of the CDBG funds for supportive services is an important step in addressing gaps in the service delivery system. The Urban County will identify gaps in services through the needs assessment process and fund public/supportive service programs that are most in need. A portion of the CDBG funds will also be used to address costs associated with program delivery.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Fair Housing	2025	2029	Non-Homeless Special Needs Fair Housing		Public Services	CDBG: $357,875	Public service activities other than Low/Moderate Income Housing Benefit: $1,500 Persons Assisted
2	Homeless and Homeless Prevention Services	2025	2029	Homeless		Homeless Services and Homeless Prevention	CDBG: $125,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Homelessness Prevention: 120 Persons Assisted
3	Infrastructure Improvements County / 50%	2025	2029	Non-Housing Community Development		Infrastructure Improvements	CDBG: $150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,668 Persons Assisted:
4	Public Facilities Marina, Gonzales, Sand City; County 50%	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		Public Facilities	CDBG: $3,623,600	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,423 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2025	2029	Non-Homeless Special Needs		Public Services	CDBG: $819,795	Public service activities other than Low/Moderate Income Housing Benefit: 7,375 Persons Assisted
6	Economic Development	2025	2029				CDBG: $912,165	Low/Moderate Income Housing Benefit: 10,770 Persons Assisted
7	Planning And Administration	2025	2029				CDBG: $1,193,515	

Table 54 – Goals Summary

Goal Descriptions

1	**Goal Name**	Affordable Housing
	Goal Description	Provide decent and affordable housing for low- and moderate-income persons through rehabilitation, acquisition/rehabilitation, infrastructure improvements, and other related activities.
2	**Goal Name**	Fair Housing
	Goal Description	Provide fair housing services, including education, outreach, investigation, mediation, and litigation services.
3	**Goal Name**	Homeless and Homeless Prevention Services
	Goal Description	Provide a range of services for the homeless and those who are at risk of becoming homeless.
4	**Goal Name**	Infrastructure Improvements
	Goal Description	Provide infrastructure improvements to benefit low- and moderate-income persons.
5	**Goal Name**	Public Facilities
	Goal Description	Provide public facilities to benefit low- and moderate-income persons.
6	**Goal Name**	Public Services
	Goal Description	Provide a range of supportive services for low- and moderate-income persons and those with special needs. Emphasis will be on youth services (particularly for at-risk youth) and senior services.
7	**Goal Name**	Economic Development
	Goal Description	Provide economic development support to benefit low-and moderate-income persons.
8	**Goal Name**	Planning and Administration
	Goal Description	Compliance with all CDBG regulations, planning and reporting requirements is important to ensure that the Urban County continues to receive funding from HUD.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The County may provide up to $250,000 in support of Eden Housing's 845 E. Laurel Dr. affordable housing project. This project will result in 130 affordable units, primarily financed with tax credits. Because of the tax credit financing, the units will be primarily affordable to extremely low- and low-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the County of Monterey (HACM) is not required to increase the number of accessible units by a Section 504 Voluntary Compliance Agreement. HACM does provide reasonable accommodation and modifications for its disabled applicants and residents so that they have equal access to housing and programs. HACM also participates as a board member in the Housing Alliance for Persons with Disabilities to further the development of accessible units in the region.

Activities to Increase Resident Involvements

The HACM requires or promotes a range of activities to increase resident involvement. These include:

- Requiring each adult household member to participate in eight hours of community services; and
- Encouraging the installation of neighborhood watch programs; and
- Conducting tenant meetings to receive input from residents; and
- Conducting specific meetings before the HACM board regarding tenant involvement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Lack of Affordable Housing Funds

The high construction and land costs in Monterey County render the need for substantial subsidies for affordable housing. However, the availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies in the State of California.

State and Federal Davis-Bacon Prevailing Wages

The State Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Prevailing wage adds to the overall cost of development. A prevailing wage must also be paid to laborers when federal funds are used to pay labor costs for any project over $2,000 or on any multi-family project over eight units. Based on discussions with developers, various prevailing wage requirements typically inflate the development costs by 35 percent.

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. Recent State legislation has aimed to streamline affordable housing development, including exempting certain projects from CEQA processing.

California Coastal Act of 1976

The State legislature enacted the Coastal Act in 1976 to protect California's coastline from development encroachment through long-term and comprehensive planning. The Act establishes a coastal zone, outlines standards for development in the coastal zone, and created the Coastal Commission – the State agency tasked with implementing the Act in partnership with local governments. Approximately 197,343 acres, or 10 percent of the County's land area, are located within the coastal zone. The 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.

Land Use Policies

Local land use policies could be a constraint to housing development when the requirements for parking, height limit, density, and setbacks result in limiting the number of housing units that can be feasibly constructed on site. Recent changes in State law now require local jurisdictions develop objective standards to facilitate housing development.

Planning and Development Fees

Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. Many jurisdictions waive, reduce, or defer fees for affordable housing.

Permit and Processing Procedures

Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. Processing times vary with the complexity of the project. Recent changes to State law require jurisdictions allow certain types of housing by right without discretionary review as a way to streamline housing development.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Monterey County Continuum of Care (CoC) follows the HUD determined core practices that that have been used to help solve local homelessness in other communities including Street Outreach and Engagement. Outreach begins the initial steps that lead to engagements which includes building a personal connection with the individuals, assessing their immediate needs a with a basic field needs assessment, and working to identify barriers that the individual must address and overcome to improve health status, social support network and address their housing crisis. Engagement is continued multiple contacts with the individuals living on the street, continued attempts in those contacts to develop and establish a rapport and trust that leads to a trusting relationship that can facilitate the development of a Housing goal and plan as well as addressing the individuals medical, mental health and service needs.

The Monterey Continuum of Care (CoC) coordinates with Coalition member agencies to provide extensive community outreach relating to the availability of rental assistance for eligible homeless. Housing Locators, with support from a wide range of community members, focus on finding various housing options for street outreach workers to engage homeless persons. CoC providers have also expanded outreach services for the purpose of providing resource availability information in the North County/Pajaro areas and South County areas that have seen an increased number of homeless families with dependent children.

Several CoC service providers also have outreach workers that engage those persons sleeping on the streets and places not meant for habitation:

- A Mobile Outreach Services Team (MOST) provides assistance for people living outside on the street in the Monterey Peninsula, Salinas, and North and South County areas. Operated by Community Homeless Solutions, services include referrals to shelters, substance abuse programs, linkages to medical care, and other supportive services within Monterey County. The MOST van has a limited supply of emergency food, clothing, blankets, and other supplies for immediate distribution at their stopping places.
- MCHOME also has a Homeless Outreach Program that helps homeless adults with mental illness off the streets and into housing and treatment. MCHOME provides intensive integrated services, including assistance with housing (transitional/permanent), intensive case management services, mental health services, medication evaluation and support.

Community Human Services' Safe Place program provides street outreach, survival aid, and hygiene products to runaway and homeless youth up to age 25.

Addressing the emergency and transitional housing needs of homeless persons

Monterey County's CoC strategy to improve interim housing outcomes includes ensuring sufficient supply of interim housing, including respite care, emergency and transitional housing, to meet the need for all parts and populations of the County to address crises, assess needs and provide service linkages, and move people into permanent housing as quickly as possible. The CoC collaborates with emergency shelter housing providers on a regular basis relevant to increasing their capacity to participate in HMIS. Improvements in emergency shelter bed coverage have been made and this collaboration will continue.

Transitional and temporary housing available in Monterey County includes:

- Franciscan Workers – House of Peach
  - Transitional program for unaccompanied men and women, case management and supportive services provided.
- Interim, Inc. – Shelter Cove & Sun Rose Apartments
  - Transitional housing for homeless adults with severe mental disabilities.
- Salvation Army – Case de Las Palmas
  - Transitional housing for families with children, provides case management and support services.
- Veterans Transition Center – Coming Home GPD Program
  - Transitional housing for veterans and family

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Housing First is a HUD best practice that has proven to allow for opportunities for people to end homelessness in greater numbers. Housing First is a low barrier approach that consists of removing barriers that have hindered homeless persons from obtaining housing (e.g. too little/no income, active or history of substance abuse) and maintaining housing (e.g. failure to participate in supportive services, loss of income).

Countywide about nine percent of the population experiencing homelessness were unaccompanied Youth (225 people), which includes both minors under 18 and transition age youth (ages 19-24). The majority of unaccompanied youth are unsheltered (90 percent). Based on the proportion of people experiencing homelessness overall in the Urban County, it is estimated that 56 of these unaccompanied youth are living in the Urban County. The following assistance and services available to families and youth in Monterey County include:

- Community Homeless Solutions – Serenity Youth Housing
  - Transitional housing for unsheltered youth ages 18-24 and support services.
- Community Human Services – Safe Passage
  - Transitional housing for youth (ages 18-24) with supportive services for stability and self-sufficiency.
- Community Human Services – Safe Place Shelter

    - Provides shelter, counseling, and family reunification services for runaway and homeless youth.
- The Epicenter – Youth Drop-in Center
    - Resource center for youth (ages 16-24) offering support in housing, education, and employment.
- Unity Care Group – Youth Housing Services
    - Provides stable housing and supportive services for young adults (ages 18-25).

Veterans comprise six percent (146 people) of the people experiencing homelessness in the County overall, a decrease since 2022. Based on the proportion of people experiencing homelessness overall in the Urban County, it is estimated that 37 veterans experiencing homelessness live within the Urban County. There are a variety of services and housing supports available to Monterey County veterans and their families. Some of these include:

- Front Street Inc. – Pageant Center
    - Temporary emergency housing for homeless veterans and supportive services.
- Monterey County Military & Veterans Affairs Office
    - Assists veterans with accessing federal, state, and local benefits.
- Nation's Finest – Veteran's Services
    - Housing, health, and employment services for veterans and their families.
- Veterans Crisis Line
    - A 24/7 crisis support line for veterans and their families.
- U.S. Department of Veteran Affairs – Outpatient Clinic
    - Provides primary care and specialty health services for veterans.
- Veterans Transition Center of California
    - Provides meals, clothing, and housing to veterans who are homeless or have been incarcerated.

Employment plays a key role in ending homelessness, giving people dignity, self-respect, and the resources to help pay for housing and other necessities of life. It also supports recovery for those suffering from mental and substance use disorders. A number of programs exist in Monterey County, some of which include employment services, that address homelessness for persons with serious mental illness who are chronically homeless, homeless, or at-risk of being chronically homeless include:

- **County of Monterey Health Department** operates the state/federally-funded Whole Person Care Pilot 1115 Waiver program to provide people who are homeless and high utilizers of hospitals and emergency rooms with comprehensive, coordinated case management consisting of physical and mental health, substance use treatment, sobering center services, medical-legal services, social services benefits, tenancy preparedness, landlord recruitment, Housing Choice Voucher coordination, financial assistance, housing placement and placement supports, transportation support, life skills education, meals and other basic provisions.
- **Monterey County Behavioral Health Bureau (MCBHB)- Adult System of Care (ASOC). The ASOC** program provides a continuum of County operated and community-based mental health services to individuals with severe and persistent mental illnesses. The services include inpatient, social rehabilitation, supportive housing, and outpatient services to adults eighteen (18) years of age and above. Monterey County Behavioral Health Bureau also collaborates with contract providers who provide supportive housing, linkage to employment and education services.
- **Interim, Inc.** ("Interim") is a non-profit organization founded in partnership with Monterey County's Behavioral Health Bureau (MCBHB) that provides a continuum of residential treatment, affordable supportive housing,

and social rehabilitation services for adults with psychiatric disabilities residing in Monterey County. Interim's goals are to reduce the incidence of and the need for costly inpatient psychiatric hospital care, to prevent mentally ill adults from becoming homeless, and to assist those who are homeless to obtain and maintain housing in the community. Interim provides wrap-around intensive, and outreach for adults with psychiatric disability who are homeless or at risk of homelessness through the MCHOME Program. The purpose of the program is to assist consumers to move off the street into housing and employment and/or benefits through outreach, assessments, intensive case management services, mental health services, and assistance with daily living skills.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Earlier discussion under MA-35-Special Needs Facilities and Services- of this Consolidated Plan describes the discharge planning activities are underway in Monterey County.

Discharge planning for people exiting acute physical and mental health treatment is critical to ensure individuals are linked with the housing and services they need to achieve ongoing housing stability. Hospital staff coordinate with local social service and housing providers to guide patients to the appropriate service when they leave the hospital. The Coordinated Assessment and Referral System (CARS), which matches individuals experiencing homelessness to appropriate resources through a standardized triage assessment, can also be accessed from participating hospitals.

Some of the options available to people returning from mental and physical health institutions include:

- Community Homeless Solutions - Central Coast Respite Center
  - Provides short-term shelter for homeless adults discharged from Community Hospital of the Monterey Peninsula (CHOMP), Natividad Medical Center, or Salinas Valley Memorial Hospital (SVMH) who need continued recovery time.
  - Offers case management, meals, and supportive services to help patients transition to stable housing.
- Interim, Inc. – Bridge House
  - 24-hour adult residential treatment for individuals recovering from both a mental illness and a substance use disorder.
  - Focuses on mental health stabilization, independent living skills, and relapse prevention.
- Interim, Inc. – Manzanita House
  - Short-term crisis residential alternative to inpatient psychiatric care for people with psychiatric disabilities experiencing mental health crises
  - Focuses on mental health stabilization, independent living skills, and long-term recovery planning.
- Veterans Transition Center
  - Provides a variety of housing programs for veterans in need of transitional housing, including those with a mental health diagnosis, substance use disorders, multiple diagnosis.
  - Offers case management, job training, and housing placement services as needed.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

In Monterey County, lead poisoning is addressed by the Monterey County Health Department Childhood Lead Poisoning Prevention Program (CLPPP). CLPPP provides services to the community to:

- Increase awareness of the hazards of lead exposure; and
- Reduce lead exposure.; and
- Increase the number of children assessed and appropriately blood tested for lead poisoning.

A public health nurse provides home visitation and case management, and a registered environmental health specialist provides environmental home inspections to families of children found to be severely lead-poisoned. Local code enforcement staff will continue to provide information on lead-based paint hazards and resources to abatement.

How are the actions listed above related to the extent of lead poisoning and hazards?

Housing age is the key variable used to estimate the number of housing units with lead-based paint (LBP). Starting in 1978, the federal government prohibited the use of LBP on residential property. The potential for housing to contain LBP varies depending on the age of the housing unit. A national study by the Environmental Protection Agency estimates that 60 percent of all residential structures built prior to 1980 contain LBP. Housing built prior to 1940, however, is much more likely to contain LBP (estimated at 87 percent of housing units). Not all units with LBP present a hazard. Properties most at risk include structures with deteriorated paint, chewable paint surfaces, friction paint surfaces, and deteriorated units with leaky roofs and plumbing.

According to the 2016-2020 ACS, approximately 57 percent of owner-occupied housing and 55 percent of renter-occupied housing in the Urban County was built prior to 1980. Using the 60 percent national average of potential LBP hazard, an estimated 14,557 units (9,197 owner-occupied units and 4,250 renter-occupied units) may contain LBP. Of the total units built before 1980, 13 percent of owner-occupied units and 15 percent of renter-occupied units have children present.

How are the actions listed above integrated into housing policies and procedures?

When public funds are used to assist in the substantial rehabilitation of housing units, testing for lead-based paint is required and when lead-based paint is found, the abatement efforts are included in the scope of the rehabilitation assistance.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

As described in Section NA-10 above, Monterey County faces significant challenges related to poverty and housing, including a higher-than-average cost of living, a severe lack of affordable housing, and a large immigrant population. Many low-income residents, particularly farmworkers and families, struggle with inadequate housing and low-wage jobs in industries like agriculture, hospitality, and tourism. Lower income households with a housing cost burden are more likely to lose their homes in the event of loss of employment or other unexpected expenses. As shown in Table 9 and Table 10, 2,009 extremely low income renter households had a cost burden (over 30 percent of income), and 204 extremely low income renter-households had a severe costs burden (over 50 percent of income). In owner households, 1,152 extremely low-income households had a cost burden (over 30 percent of income) and 860 extremely low-income owner-households in the had a severe cost burden (over 50 percent of income).

In addition to an overall need for more affordable housing throughout Monterey County, there are certain populations in the County that have specific housing needs, including farm workers, seniors, larger households, disabled people, and single female headed households. Typically, these populations have lower incomes and require housing affordable at their income levels. There are also overlaps between these populations, and they may have similar housing needs. For example, many seniors in the County also have a disability, and require housing with accommodations to support their physical needs, homes affordable on lower incomes, and homes in physical proximity to services and transportation.

In April 2024, County established the 2025-2028 Workforce Innovation and Opportunity Act (WIOA) Local Plan. The 2025-2028 Local Plan builds upon the vision set forth in the Regional Plan by providing a comprehensive overview of local workforce operations and processes. Key focus areas include:

- CalFresh Employment and Training services
- Coordination with Local Child Support Agencies (LCSAs)
- Alignment with the Comprehensive Integrated Employment (CIE) Blueprint to serve individuals with developmental and intellectual disabilities
- Workforce training for frontline staff, including digital fluency, distance learning, and cultural competencies
- Rapid Response and Layoff Aversion activities
- Youth workforce development initiatives
- America's Job Center of California (AJCC) Operator responsibilities

A core component of the Local Plan is the collaboration and coordination among local workforce partners to achieve the Regional Plan's vision. The plan highlights key cooperative agreements and core partnerships as defined under WIOA Section 121, including:

- WIOA Title II (Adult Education and Literacy)
- WIOA Title III (Wagner-Peyser Employment Services)
- WIOA Title IV (Vocational Rehabilitation Services)
- Carl Perkins Career and Technical Education

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Expanding and preserving affordable housing opportunities will reduce the housing cost burden of households living in poverty. Therefore, a portion of the disposable income may be used to pursue other educational or career goals, as well as for other daily necessities. In addition, public services funding supports local programs that assist residents living in poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Urban County will maintain accurate records (both program and financial) pertaining to its CDBG-funded activities. Fund disbursements to CDBG public services subrecipients are predicated upon receipt of beneficiary demographics and related programmatic statistics. On-site monitoring of public services activities will be performed annually.

The Urban County will review its CDBG-funded activities on a regular basis to determine whether they are being carried out in accordance with the Consolidated Plan, subrecipient contracts, and memorandum of understanding. The results of such review will be used to:

- Determine suggested revisions to the Consolidated Plan and to the Urban County policies and procedures related to the use of CDBG funds; and
- Confirm compliance with statutory and regulatory requirements of applicable provisions of the CDBG program; and
- Prepare performance reports as required by HUD.

The Economic Development Department of Monterey County will undertake monitoring of the use of CDBG funds received and administered by the Urban County. Each year, an outside audit will also be performed by a qualified accounting firm.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The FY 2025 HUD allocation is $1,426,390 for the unincorporated areas and the Cities of Gonzales, Greenfield, Marina and Sand City. Currently, the Urban County is not eligible to receive funding under the HOME Investment Partnership Act (HOME), Emergency Solutions Grant (ESG), or Housing Opportunities for Persons with AIDS (HOPWA) – programs also covered under the Consolidated Plan regulations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	**Public-Federal**	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$1,426,390	$10,000	$0	$1,436,390	$5,705,560	The FY 2025 CDBG allocation is $1,426,390. Over the five-year planning period, the Urban County now assumes $7,131,950 in CDBG allocations, excluding funds carried over from prior years and program income.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County continues to pursue additional funding aggressively and to leverage its funding partnerships with public, private and non-profit groups. The Urban County will utilize a variety of funding sources to leverage CDBG funds. These include:

- **Low Income Housing Tax Credit (LIHTC):** LIHTC is perhaps the single most important funding source available for affordable housing development. The County continues to support funding applications by affordable housing developers to pursue additional LIHTC.
- **No Place Like Home (NPLH):** This program provides funding for acquiring, designing, constructing, rehabilitating, or preserving permanent supportive housing for persons who are experiencing homelessness, chronic homelessness or who are at risk of chronic homelessness, and who are in need of mental health services.
- **General:** The County has some sources of funding for affordable housing. These include Inclusionary Housing In-Lieu fees, Program Income, and competitive State HOME funds. Many of these funds are being spent down and future funding will be at reduced levels. The County will also work with housing developers to pursue LIHTC and NPLH, as well as other funding sources.
- **Housing Choice Voucher/VASH:** The Housing Authority of the County of Monterey (HACM) operates Rental Assistance programs for County residents. HACM programs are a critical resource for extremely low- and low-income households. The HACM converted all public housing units county-wide to Project-Based Rental Assistance under the Rental Assistance Demonstration program in 2015.
- **Federal**: The County uses federal funds to fund a rapid rehousing program that leverages CALWorks funds through the Department of Social Services and the California Whole Person Care through the Department of Health. These funds help keep the Salinas homeless shelter open and serving the entire homeless population of Monterey County.

All public service activities that are funded by the Urban County do provide detailed information on other sources of funding for their activities and this information is reported to HUD separately.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Share Center at 855 East Laurel has been open since May 26, 2021 and supported by County General Funds, California Permanent Local Housing Allocation (PLHA) grant funds and City of Salinas contributions. The Seaside Shelter, located at 1292 Olympia Avenue is open and is a 35-bed year-round shelter.

Discussion

The County will be implementing a funding methodology that will allow the County and its partners to plan for larger projects by utilizing their overall allocations within a 2 to 3-year time period. This change should reduce overall administration and allow more time to develop larger, more impactful projects. Over the Consolidated Planning period, County would like to award a minimum of $25,000 to Public Service projects.

CDBG regulations limit the maximum amount of annual grant funding that can be used to fund general administration (20 percent) and public services (15 percent). For the FY 2025-26 fiscal year this will limit general administration to

$285,278 and public services to $213,959. The Urban County received ten requests totaling $519,575 for public service activities and four proposals for CDBG funding with $937,153 available. The three eligible projects include a new fire engine for the City of Gonzales, ADA improvements for a bus stop in the City of Marina and roof repairs at a Permanent Supportive Housing facility in the City of Marina.

For FY 2025-2026, the Urban County will distribute funds as follows:

- $630,566 for City of Gonzales
- $306,587 for City of Marina (Monterey-Salinas Transit District & Community Homeless Solutions)
- $213,959 for Public Services, including Homeless Prevention Services
- $285,278 for Administration, including Fair Housing

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Fair Housing	2025	2026	Non-Homeless Special Needs Fair Housing		Public Services	CDBG: $71,575	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
2	Homeless and Homeless Prevention Services	2025	2026	Homeless		Homeless Services and Homeless Prevention	CDBG: $25,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Homelessness Prevention: 24 Persons Assisted
3	Infrastructure Improvements	2025	2026	Non-Housing Community Development		Infrastructure Improvements	CDBG: $150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,668 Persons Assisted

4	Public Facilities	2025	2026	Non-Homeless Special Needs Non-Housing Community Development		Public Facilities	CDBG: $787,153	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11,000 Persons Assisted
5	Public Services	2025	2026	Non-Homeless Special Needs		Public Services	CDBG: $163,959	Public service activities other than Low/Moderate Income Housing Benefit: 1,475 Persons Assisted
6	Planning and Administration	2025	2026	Planning and Administration	N/A	Planning and Administration	CDBG: $238,703	

Table 56 – Goals Summary

Goal Descriptions

1	**Goal Name**	Fair Housing
	Goal Description	Provide fair housing services, including education, outreach, investigation, mediation, and litigation services. The Urban County contracts with two organizations to provide these services, Legal Services for Seniors and Eden Council for Hope and Opportunity.
2	**Goal Name**	Homeless and Homeless Prevention Services
	Goal Description	Provide a range of services for the homeless and those who are at risk of becoming homeless.
3	**Goal Name**	Infrastructure Improvements
	Goal Description	Provide infrastructure improvements to benefit low- and moderate-income persons.
4	**Goal Name**	Public Facilities
	Goal Description	Provide public facilities to benefit low- and moderate-income persons.
5	**Goal Name**	Public Services
	Goal Description	Provide a range of supportive services for low- and moderate-income persons. Emphasis will be on youth services (particularly for at-risk youth) and senior services.
6	**Goal Name**	Planning and Administration
	Goal Description	Compliance with all CDBG regulations, planning and reporting requirements is important to ensure that the Urban County continues to receive funding from HUD.

Projects

AP-35 Projects – 91.220(d)

Introduction

FY 2025-2026 is the Urban County's first year of implementing the Community Development Block Grant (CDBG) program for the FY 2025 – FY 2029 Planning Period. This program is administered by the U.S. Department of Housing and Urban Development, and provides funding for a variety of projects and programs, with eligibility based on meeting the following national objectives:

- Benefitting low- and moderate-income persons; or
- Eliminating slum and blight; or
- Meeting a particularly urgent community need.

The Urban County plans to expend the CDBG funds to address housing and community development needs identified in the five-year Consolidated Plan. The projects described in this section are consistent with implementing specific activities to address those needs.

FY 2025-2026 Funding Allocation

The Urban County allocation for FY 2025-2026 is $1,426,390.

CDBG regulations limit the maximum amount of annual grant funding that can be used to fund general administration (20 percent) and public services (15 percent). For the FY 2025-26 fiscal year this will limit general administration to $285,278 and public services to $213,959. The Urban County received ten requests totaling $519,575 for public service activities and four proposals for CDBG funding with $937,153 available. The three eligible projects include a new fire engine for the City of Gonzales, ADA improvements for a bus stop in the City of Marina and roof repairs at a Permanent Supportive Housing facility in the City of Marina.

For FY 2025-2026, the Urban County will distribute funds as follows:

- $630,566 for City of Gonzales
- $306,587 for City of Marina (Monterey-Salinas Transit District & Community Homeless Solutions)
- $213,959 for Public Services, including Homeless Prevention Services
- $285,278 for Administration, including Fair Housing

Projects

#	Project Name
1	Fair Housing and Tenant/Landlord Services
2	Outreach Services
3	South County Youth Programs and Services
4	Volunteer Recruitment Program
5	After School Program
6	MCHOME (Homeless Street Outreach)
7	Meals on Wheels Monterey Peninsula Inc.
8	Meals on Wheels of the Salinas Valley
9	City of Gonzales Fire Engine
10	2025 PSH Facilities Improvement Project
11	Marina Bus Stop ADA Improvements
12	General Administration

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The following established Priority Needs form the basis for allocating investments geographically within the Urban County during the next five-year period and are a result of various community outreach efforts and consultation meetings conducted during the Citizen Participation process.

- Improvements to infrastructure and public facilities in order to foster a suitable living environment for low- and moderate-income households; and
- Provision of services and program to benefit low- and moderate-income households; and
- Provision of services for the homeless and those at risk of becoming homeless; and
- Provision of affordable housing to low- and moderate-income households.
- Adequate staff time and resources to implement the CDBG-funded programs and to monitor program achievements.

Only eligible activities that received a high priority level in the FY 2025-2029 Consolidated Plan were funded on FY 2025-2026. Unfortunately, the demand for all types of activities greatly exceeds the financial resources available to the Urban County.

The lack of adequate funding is a critical obstacle to addressing the underserved needs. The Urban County is continuing to explore ways it can use its CDBG, and other resources, to meet the needs of the low/moderate income people who live in Monterey County. Aside from the limited financial resources that are available, the Urban County is challenged to meet the needs of this population because the majority live in the entitlement communities of the cities of Monterey, Salinas and Seaside.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Fair Housing and Tenant/Landlord Services
	Target Area	Not Applicable
	Goals Supported	Fair Housing
	Needs Addressed	Public Services
	Funding	CDBG: $46,575
	Description	Eden Council for Hope and Opportunity (ECHO) proposes to provide fair housing information and education to renters and housing providers, investigate suspected cases of housing discrimination, conduct a systemic audit to uncover housing discrimination, and provide counseling and conciliation to renters and housing providers regarding their rights and responsibilities in rental housing. Additionally, ECHO will conduct presentations, participate in TV/radio interviews, and distribute flyers and advertise via mass media throughout Monterey County. **. Matrix Code - 21A (24CFR570.206(a)(1)); 2.National Objective- Per the 2013 CDBG Guide to National Objectives & Eligible Activities for Entitlement Communities: costs that are appropriately charged to this category are presumed to meet a CDBG national objective and a grantee does not have to maintain any other documentation for this purpose (24CFR570.208(d)(4)); 3. Presumed Benefit- N/A; 4. Performance Objective - N/A; 5. Performance Measure - N/A; 6. Performance Outcome -N/A.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 households/persons

	Location Description	ECHO Housing's hours of operation are 9AM to 5PM, Monday through Friday. Counselors can be reached at 831-566-0824 or, toll free, 855-ASK-ECHO. Locations in Monterey County are as follows: Salinas Office 168 W. Alisal Street Salinas, CA 93901 Monday, Wednesday, Friday Monterey Office 580 Pacific Street Monterey, CA 93940 Tuesday, Thursday
	Planned Activities	ECHO will: • Respond to fair housing inquiries • Conduct 10 investigations of fair housing complaints • Conduct a 15-site fair housing audit • Provide tenant/landlord counseling • Facilitate tenant/landlord conciliations/mediations In addition to the above activities, ECHO will provide training to the general public on fair housing and tenant/landlord laws and how they are observed. Efforts will be targeted to property owners and managers to insure their awareness of and compliance with the laws. ECHO will also identify groups who are at risk of being discriminated against and inform them of their rights. The activities include: 1) Provide urban Monterey County residents with 4 presentations on housing rights; 2) Distribute 1,000 pieces of educational material; 3) Participate in TV/radio interview; 4) Conduct mass media outreach; 5) Monthly social media ads.
2	**Project Name**	Legal Services for Seniors
	Target Area	Not Applicable
	Goals Supported	Fair Housing
	Needs Addressed	Public Services
	Funding	CDBG: $25,000

	Description	Legal Services for Seniors (LSS) is proposing to provide direct legal services to 300 low-income seniors in Unincorporated Monterey County and the Cities of Gonzales, Greenfield, Marina and Sand City and to provide 4 workshops in those locations educating seniors, their families and caregivers, and the general public on issues related to housing security. **1. Matrix Code - 05A (24CFR570.201(e));2 .National Objective - LMC (24CFR570.208(a)(2)(i)(A)); 3. Presumed Benefit - Yes, elderly persons aged 62 or older; 4. Performance Objective - Fair Housing and Public Services; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome - Availability/Accessibility to legal services for approximately 300 persons of at least 62-years of age.**
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	300 low-income seniors
	Location Description	Salinas Office: 247 Main Street, Salinas, CA 93901 - Tuesday & Thursday from 9:00 a.m. to 2:00 p.m. Seaside Office: 915 Hilby Avenue, Suite 2, Seaside, California 93955 - open Monday through Friday from 9:00 a.m. to 5:00 p.m. Weekly outreach appointments at 8 locations on Tuesdays in easily accessible locations: • King City (Housing Authority site), • Greenfield (Monterey County Free Library), • Soledad (Monterey County Free Library), • Gonzales (City of Gonzales City Hall). • Prunedale Senior Center • Carmel (Carmel Foundation), • Carmel Valley (Monterey County Free Library) Outreach appointments at two locations every two weeks: • City of Monterey Community Center (Dickman Street), • Pacific Grove (Sally Griffin Center)

	Planned Activities	LSS will provide direct legal services to low-income seniors in the Urban County and provide 4 workshops/seminars with total audience of 100 on recognizing and preventing elder abuse (financial, physical and emotional). LSS provides free legal advice for seniors to address problems that only licensed attorneys can resolve: • Housing: Help seniors access and maintain affordable, subsidized public housing and avoid unlawful evictions and substandard living situations. • Financial Abuse: LSS's confidential attorney representation protects seniors from home equity and home repair scammers. • Public Benefits: LSS attorneys and legal advocates help seniors maintain public benefits that have been denied due to institutional oversight. • Health Care, Insurance and End-of-Life Planning: Seniors with basic health care are better able to remain in and maintain their own homes. • Physical Abuse: LSS helps seniors obtain restraining orders in domestic violence court when family members and friends threaten physical abuse. • Probate Law: We represent seniors in Probate Minor Guardianship petitions and Limited Conservatorships (seniors seeking guardianship of adult disabled children). • Community Education: LSS provides community workshops each year on issues important to Monterey County seniors. Our goal is to address and correct legal harm done to Monterey County.
3	**Project Name**	Alliance on Aging Outreach Services
	Target Area	Not Applicable
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $15,000

	Description	The Alliance on Aging (AOA) provides outreach, benefits assistance, Medicare counsel to seniors in multiple senior venues throughout the County. Since 2021 AOA has had a weekly presence at Taylor Farms Wellness Center where staff offer information & benefits assistance. The center attracts seniors and their families seeking information and resource packet. AOA participates in Meals on Wheels monthly congregate luncheon/social affairs in Greenfield, Gonzales, Marina, unincorporated areas of Monterey County and numerous low-income senior housing complexes **1. Matrix Code - 05A (24CFR570.201(e)); 2 .National Objective - LMC (24CFR570.208(a)(2)(i)(A)); 3. Presumed Benefit - Yes, elderly persons aged 62 or older; 4. Performance Objective - Fair Housing and Public Services; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome - Availability/Accessibility to services for approximately 315 of at least 62-years of age.**
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	315 seniors living in the rural areas of Monterey County
	Location Description	Taylor Farms Family Health and Wellness Center 850 5th St, Gonzales, CA 93926
	Planned Activities	The proposed activities include: • Provide senior resources, information, and referrals to individuals and groups of people as necessary • Assess needs on an individual basis, coordinate services, and refer as necessary. • Provide individual assistance with completing low-income assistance forms, i.e. benefits check-up.
4	**Project Name**	South County Youth Programs and Services (SMART Program)
	Target Area	Not Applicable
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $35,000

	Description	The Boys and Girls Club of Monterey County will bring the Skills Mastery and Resistance Training (SMART) program to Greenfield and Gonzales youth at elementary and middle schools during the school day. SMART Moves is designed to help young people develop healthy decision-making attitudes and skills. SMART Moves programming uses a strengths-based approach to health promotion. Incorporate youth voice and choice, as well as opportunities to learn and practice key social-emotional skills young people need to make healthy choices about goal setting, addressing peer pressure, how to cope with adolescent challenges, and how to seek and confirm credible health sources. Services will be provided on six school campuses through weekly programs offered to students in 8- or 10-week periods. Youth beneficiaries are largely residing in low-income housing and/or qualify for their free/reduced lunch meal program. Youth will benefit by participating and developing positive relationships with staff and continue to adopt a healthy lifestyle. **1. Matrix Code - 05B (24CFR570.201(e)); 2. National Objective - LMC (24CFR570.208(a)(2)(i)(A)); 3. Presumed Benefit - Yes; Adults meeting Bureau of Census definition of severely disabled adults; 4. Performance Objective - Public Services; 5. Performance Measure - Provide Decent Affordable Housing; 6. Performance Outcome- Services provided on six school campuses through weekly programs offered to students in 8 or 10 week periods.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	490 Greenfield youth 170 Gonzales youth
	Location Description	Cesar Chavez Elementary, Oak Avenue Elementary and Arroyo Seco Academy in the Greenfield Unified School District Fairview Middle School in the Gonzales Unified School District

	Planned Activities	SMART is an evidence based, small-group program followed by a prevention involvement component in which the SMART Leaders youth participate as peer leaders and positive role models in prevention-related and other general activities at their school. Completion of the SMART Leaders program will lead to a ceremony and end-of-program reward selected by mentees at the beginning of the program. The funds will be used to increase the level of service from approximately 660 low-income youth.
5	**Project Name**	Volunteer Recruitment Program (CASA)
	Target Area	Not Applicable
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $25,000
	Description	The Court Appointed Special Advocates (CASA) of Monterey County is recruiting volunteers a part of their program. This has been their biggest challenge post pandemic. CASA serves children and youth in foster care ages 0 to 21 and youth in the juvenile justice system. All of the young people qualify as low income. Children and youth with a CASA spend 7.5 fewer months in the foster care system and are half as likely to re-enter it as foster children/ youth without a CASA. Often CASAs hold education rights for their children. In these cases: 85% improve school attendance 77% improve grades 84% of high school students improve their number of credits. **1. Matrix Code - 05N (24CFR570.201(e)); 2. National Objective - LMC (24CFR570.208(a)(2)(i)(B)) ; 3. Presumed Benefit - Yes; 4. Performance Objective - Homeless Services and Homeless Prevention and Anti-Poverty Strategy; 5.Performance Measure - Create Suitable Living Environments; 6. Performance Outcome – Provide support for youth in the juvenile justice system**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 youth ages 0 to 21
	Location Description	CASA of Monterey County 945 S Main Street, Suite 107 Salinas, CA 93901

	Planned Activities	Marketing and recruitment efforts include social media posts, print ads in several Monterey County publications such as the Pinecone, the Monterey Herald and Weekly, Carmel Magazine and more. CASA also advertises on KSBW and KAZU and table at a wide variety of local events including monthly office hours in South County at Supervisor Chris Lopez' office and attendance at many County wide farmer's markets.
6	**Project Name**	After School Program (Girls, Inc)
	Target Area	Not Applicable
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG: $30,000
	Description	Provide youth development and prevention services to low-income girls, ages 9-12 and 15-18, at 5 school sites in North Monterey County, Greenfield and NEW at Marina. We will offer 2 programs that (1) encourage girls to pursue a college education, plan for future careers, develop decision-making and leadership skills, while providing paid internships to program graduates to develop leadership and employment skills, while mentoring younger girls; and (2) promote positive, open communication between parents and daughters, who learn facts about health and sexuality, and gain problem-solving skills. **1. Matrix Code - 05D (24CFR570.201(e)); 2. National Objective - LMC (24CFR570.208(a)(2)(i)(A)); 3. Presumed Benefit - No; 4. Performance Objective - Public Services; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome - Availability/Accessibility for 110 low income youth.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	110 youth in North Monterey County, City of Greenfield and City of Marina
	Location Description	Mary Chapa Elementary and Castroville Elementary School North Monterey County, Greenfield, and Marina High Schools.

	Planned Activities	Girls Inc. offers after-school programs for girls, ages 9-12 and their parents, at 2 elementary schools and young women at 3 high school schools. ECHO participants learn the importance of a college education, entrance requirements, potential career paths, and understand healthy vs. unhealthy relationships. Parents and daughters learn communication skills, and gain knowledge of puberty and reproductive health.89% of girls have been Latina. At least 90% of families have incomes below $50,000/year.
7	**Project Name**	MCHOME (Homeless Street Outreach)
	Target Area	Not Applicable
	Goals Supported	Homeless and Homeless Prevention Services
	Needs Addressed	Homeless and Homeless Prevention Services Public Services
	Funding	CDBG: $25,000
	Description	MCHOME is a street outreach & Full-Service Partnership (FSP) program serving adults, age 18 and older, who have psychiatric disabilities, are homeless, & who are very low income. MCHOME's goal is to provide wrap-around services for individuals with mental illness to enable them to stabilization and get on the pathway to housing. Services include: case management, counseling, assistance with social services apps (Medi-Cal, benefits), referrals, linkage to housing services providers, etc. **1. Matrix Code – 03T (24CFR570.201(e)); 2. National Objective - LMC (24CFR570.208(a)(2)(i)(A)); 3. Presumed Benefit - Yes, homeless; 4. Performance Objective - Public Services; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome – Availability/Accessibility to programs that serve 24 homeless individuals.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	24 homeless individuals
	Location Description	Unincorporated areas of the county as well as in the City of Sand City, Marina, Gonzales, and Greenfield

	Planned Activities	Interim's MCHOME program will work to outreach the hard to reach mentally ill homeless population and provide them with the tools to not only stabilize their mental health but get on the path to housing. A total of 50 bed nights will be provided to those who are receiving needed mental health services, while they prepare for appointments with housing providers, and other medical professionals.
8	**Project Name**	Meals on Wheels Monterey Peninsula Inc. (MOWMP)
	Target Area	Not Applicable
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $29,459
	Description	The Home Delivered Meals program addresses food insecurity among clients in Monterey County, 73% of whom cite food as their number one need. The program benefits low-income clients who cannot shop or cook for themselves and who have no full-time caregiver in the home to prepare meals. 94% of clients will be low-income and will not have the requisite income to meet their basic needs. **1. Matrix Code – 05A (24CFR570.201(e)); 2. National Objective - LMC (24CFR570.208(a)); 3. Presumed Benefit – Yes, elderly, aged 62 or older; 4. Performance Objective - Public Services; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome – Availability/Accessibility to provide home delivered meals to 325 elderly clients.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	325 low-income seniors
	Location Description	Sand City and Marina

	Planned Activities	The Home Delivered Meals program addresses food insecurity among clients in Monterey County, 81% of whom cite food as their number one need. The program benefits low-income clients who cannot shop or cook for themselves and who have no full-time caregivers in their home to prepare meals. 89% of clients are low or moderate income and will not have the requisite income to meet their basic needs. MOWMP anticipates it will serve 325 frail, elderly, and/or disabled homebound clients who reside in Sand City and Marina. Freshly prepared hot meals will help clients use their money for housing and other basic necessities to prevent homelessness.
9	**Project Name**	Meals on Wheels of the Salinas Valley (MOWSV)
	Target Area	Not Applicable
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $29,500
	Description	MOWSV serves homebound seniors, 62 and older who can no longer shop or cook for themselves. They live in the rural areas of Monterey County: Gonzales, Greenfield, Royal Oaks, Boronda, Castroville, Los Lomas & Pajaro. Our home-delivered meal program meets the CDBG National Objective as over 80% of our clients in these areas live at or below the Federal Poverty Level. They will benefit by receiving nutritious meals delivered to their homes weekly and a wellness check. **1. Matrix Code - 05A (24CFR570.201(e)); 2. National Objective - LMC (24CFR570.208(a)); 3. Presumed Benefit - Yes, Disabled or elderly persons aged 62 or older; 4. Performance Objective - Public Services; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome - Sustainability for the program to service 25 seniors who are otherwise unable to shop or cook for themselves.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 seniors will receive home-delivered meals

	Location Description	Meals on Wheels of the Salinas Valley:40 Clark Street, Ste. C, Salinas, CA.
	Planned Activities	MOWSV will deliver nutritious meals every week to the homes of eligible seniors, 62 and older who live in in the rural areas of Monterey County: Gonzales, Greenfield, Royal Oaks, Boronda, Castroville, Los Lomas & Pajaro.
10	**Project Name**	City of Gonzales Fire Engine
	Target Area	Not Applicable
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: $630,566
	Description	The City of Gonzales Fire Department has two engines over 17 years old and have mechanical issues. As a result, requests for mutual aid assistance have been declined due to engines being out of service. **1. Matrix Code - 03O (24CFR570.201(c)); 2. National Objective - LMA (24CFR570.208(a)(1); 3. Presumed Benefit - No, according to the HUD released LMI Area Data, based on 2011-2015 ACS, service area is 54.34% low/mod.; 4.Performance Objective - Public Facilities; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome - Sustainability by improving the fire department's ability to respond to medical/life and fire emergencies within service area with approximately 11,000 residents.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	11,000 residents in the City of Gonzales and nearby unincorporated areas
	Location Description	City of Gonzales Fire Department 325 Center Street Gonzales, CA 93926
	Planned Activities	Purchase of a Type 1 model 18 CAL OES specification Fire Engine
11	**Project Name**	2025 PSH Facilities Improvement Project
	Target Area	Not Applicable
	Goals Supported	Public Facilities

	Needs Addressed	Public Facilities
	Funding	CDBG: $156,587
	Description	Community Homeless Solutions operates a Permanent Supportive Housing, Youth Housing, Bridge Housing and Domestic Violence facility in Marina, CA. The buildings on-site are over 40 years old and are in need of roof replacement. Roofing repairs are needed to maintain units to federal Housing Quality Standards ensuring their availability. Without roofing repairs the units will become uninhabitable, thereby intensifying the shortage of affordable housing. **1. Matrix Code - 14B (24CFR570.201(c)); 2. National Objective - LMC (24CFR570.208(a)(1); 3. Presumed Benefit – No; 4. Performance Objective - Public Facilities; 5. Performance Measure - Create Suitable Living Environments; 6. Performance Outcome - Sustainability by improving facilities that provide housing services to 26 low-income clients.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	26 low-income clients in the City of Marina
	Location Description	Community Homeless Solutions 3087 Witenmyer Court Marina, CA 93933
	Planned Activities	Activities include inspections to identify underlying issues, removal of all existing roofing materials, inspection/repair of roof deck as needed, installation of roofing underlayment, installing flashing around vents/open areas to prevent water leaks, installation of new roofing material, and installation of ventilation along roof edges.
12.	**Project Name**	Marina Bus Stop ADA Improvements
	Target Area	Not Applicable
	Goals Supported	Infrastructure Improvements
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: $150,000

	Description	This project aims to enhance the existing bus stop at Del Monte/Reservation Road by providing safe access to on boarding and alighting for riders with disabilities. Low and moderate-income people will benefit from the bus stops upgrades by providing safer and equitable access to our transit. 77% of MST customers have an annual household income under $40,000 and rely on transit services to access essential services like healthcare. **1. Matrix Code - 03Z (24CFR570.201(c)); 2. National Objective - LMA (24CFR570.208(a)(1); 3. Presumed Benefit - No.; 4. Performance Objective – Infrastructure Improvements; 5. Performance Measure -Create Suitable Living Environments; 6. Performance Outcome - Sustainability by improving transit access for low- and moderate- transit riders.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3,668 low- and moderate-income persons
	Location Description	Bus stop located at Del Monte and Reservation Rd in Marina.
	Planned Activities	ADA upgrades to the bus stop located at Del Monte and Reservation Rd in Marina. Funding from this grant will be used for design and construction enhancements. The proposed project will ensure a barrier-free bus stop by constructing an 8 x 5-foot landing pad to adhere to ADA regulations. The landing pad will connect to the recreational trail which also serves as the sidewalk. This project will provide riders with safe ADA connection between the bus and sidewalk.
13	**Project Name**	General Administration
	Target Area	Not Applicable
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: $238,703

	Description	This project provides for County costs to administer the CDBG program. **1. Matrix Code - 21A (24CFR570.206(a)(1)); 2.National Objective- Per the 2013 CDBG Guide to National Objectives & Eligible Activities for Entitlement Communities: costs that are appropriately charged to this category are presumed to meet a CDBG national objective and a grantee does not have to maintain any other documentation for this purpose (24CFR570.208(d)(4)); 3. Presumed Benefit- N/A; 4. Performance Objective - N/A; 5. Performance Measure - N/A; 6. Performance Outcome -N/A.**
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	There are no direct beneficiaries associated with the County's management of the CDBG funds.
	Location Description	The Housing and Community Development office is located at 1441 Schilling Place – 2nd Fl, South, Salinas, CA 93901. County staff makes annual site visits to Subrecipients and provides on-site technical assistance as requested by the Subrecipients.
	Planned Activities	Preparation of required subrecipient agreements, grant reporting, monitoring of subrecipients, and public noticing.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Urban County is composed of the cities of Gonzales, Greenfield, Marina and Sand City, and the unincorporated areas of Monterey County. The Urban County has not established specific target areas where CDBG funds will be focused. Monterey County covers over 3,000 square miles and outside of the cities there are very few areas of low income and minority concentration. The census block groups that do have concentrations of low income and minority populations are either densely concentrated in the communities of Castroville and Pajaro or so widely disbursed that it is not possible to focus on those areas

Geographic Distribution

The Urban County has not established any specific target area for expending CDBG funds.

Target Area	Percentage of Funds
NA	NA

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Urban County has not established specific geographic target areas where CDBG funds will be focused. Housing and community development needs in the Urban County far exceed the availability of funding to address those needs. Annually, Urban County staff and the CDBG Ad Hoc Committee will evaluate applications for funding based on a number of factors, including:

- Urgency of needs; and
- Availability of other funding sources; and
- Project feasibility and cost effectiveness.

Discussion

See discussions above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County does not anticipate expending any FY 2025-2026 CDBG funds on providing affordable housing. Other funding sources, such as State HOME funds, inclusionary housing in-lieu fees, and Housing Successor Agency funds will be the primary sources of funding to address affordable housing needs in the County.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

The Urban County is not allocating funds to affordable housing during FY 2025-2026.

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AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the County of Monterey (HACM) has converted all its public housing units to Project-Based Rental Assistance and does not currently own or operate any public housing units. The HACM has established the Monterey County Housing Authority Development Corporation (HDC) to manage former public housing developments. There are 22 properties with 1,091 units under HDC management. Approximately one-quarter of the units are restricted to farmworker families. Another quarter of the units are restricted to seniors or persons with disabilities.

Six HDC-managed affordable housing projects are located in the Urban County area.

- HDC has three properties in the unincorporated areas of the Urban County, including the 48-unit Paseo de las Rosas in Castroville and 29-unit Vista del Valle in Chualar. Two of the properties are restricted to occupancy by farmworker families and the third is restricted to seniors or persons with disabilities.
- HDC has two housing developments in Gonzales, the 20-unit Casa de Oro and 30-unit Casa Santa Lucia. Casa de Oro is restricted to seniors or persons with disabilities.
- HDC has one housing development in Greenfield, the 50-unit Los Ositos. This property is restricted to seniors.
- One development in Marina with 56 units.

Actions planned during the next year to address the needs to public housing

HACM privatized all public housing and placed them under the control of HDC. During the coming years, HDC will continue to modernize and rehabilitate or tear down and rebuild former public housing units through the HUD RAD program.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The HACM requires or promotes a range of activities to increase resident involvement. These include:

- Requiring each adult household member to participate in eight hours of community services; and
- Encouraging the installation of neighborhood watch programs; and
- Conducting tenant meetings to receive input from residents; and
- Conducting specific meetings before the HACM board regarding tenant involvement

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The HACM is not designated as "troubled."

Discussion

See discussion above.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Homeless and Homeless Prevention Services are identified as a high priority need in the FY 2025 - FY 2029 Consolidated Plan. For FY 2025-2026, the Urban County anticipates expending approximately 12 percent of its public service cap funds (up to 15 percent of the CDBG annual allocation) and 17 percent ($156,587) of the FY 2025-2026 CDBG project funds to provide homeless and homeless prevention services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

For FY 2025-2026, the Urban County anticipates expending approximately 12 percent of its public service cap funds (up to 15 percent of the CDBG annual allocation) and 17 percent ($156,587) of the FY 2025-2026 CDBG project funds to provide homeless and homeless prevention services through the following:

- Interim, Inc MCHOME (Homeless Street Outreach): MCHOME is a street outreach & Full-Service Partnership (FSP) program serving adults, age 18 and older, who have psychiatric disabilities, are homeless, & who are very low income. MCHOME's goal is to provide wrap-around services for individuals with mental illness to enable them to stabilization and get on the pathway to housing. Services include: case management, counseling, assistance with social services apps (Medi-Cal, benefits), referrals, linkage to housing services providers, etc. A total of 50 bed nights will be provided to those who are receiving needed mental health services, while they prepare for appointments with housing providers, and other medical professionals.

Additionally, 17 percent ($156,587) of the FY 2025-2026 CDBG project funds will go toward the following:

- Community Homeless Solutions Permanent Supportive Housing Facilities Improvement Project: Roofing repairs are needed to maintain the PSH units to federal Housing Quality Standards ensuring their availability. The facility, located in the City of Marina, has a total of 22 buildings with 59 units as part of the PSH, Youth Housing, Bridge Housing and Domestic Violence Program.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The funding for the MCHOME program will focus on outreach to those homeless individuals in the unincorporated areas of the county as well as in Sand City, Marina, Gonzales, and Greenfield. In 2024, Interim acquired office space in Soledad, which has improved outreach to surrounding unincorporated areas in South County. The homeless population in these areas will benefit as they now have access to mental health services as well as increased access

to motel rooms to limit congestion in homeless encampments and get on the path to housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

In addition to the above, the Urban County will continue to rely on a vast network of public and nonprofit agencies in the Continuum of Care (CoC) system to provide a range of housing options and services. The CoC system strives to provide and expand housing opportunities for the homeless and formerly homeless, through emergency shelters, transitional housing, supportive housing, and permanent housing. Outreach, assessment, and case management services are also offered through this network to assist the homeless in transitioning to permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Community Homeless Solutions facilities includes Permanent Supportive Housing, Youth Housing, Bridge Housing and a Domestic Violence Program in the City of Marina. This facility has 22 buildings with 59 units able to serve 200 low-income clients.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

A variety of programs and facilities are available to the homeless population in Monterey County. The County's Community Action Partnership publishes the Monterey County Homeless Services Guide annually to assist the community in connecting to resources that serve the homeless and at-risk populations in the County. These include information about housing and nutrition resources, as well as access to legal, health, and mental health services. Some of the key resources available in Monterey County include the following:

<u>Emergency Shelters and Transitional Housing</u>

In Monterey County, emergency shelter is offered primarily through shelter facilities and safe overnight parking facilities. According to the HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report there are a total of 677 emergency shelter beds available in Salinas/Monterey and San Benito Counties, including 87 family units, 316 family beds, and 361 adult-only beds. Shelters and transitional housing available in Monterey County include:

- Community Human Services – Casa de Noche Buena
    - Shelter for women and families with children, offering essential amenities, supportive services, and housing assistance for up to 90 days.

- Community Human Services – Shuman Hearthouse
  - Shelter for women and families with children, providing essential amenities and supportive services.
- Community Homeless Solutions – Domestic Violence Shelter
  - Emergency shelter for single women, women with children, or single men with children, prioritizing those fleeing domestic violence. Provides food, clothing, and case management.
- Community Homeless Solutions – Chinatown Navigation Center
  - 24/7 navigation center providing meals, shelter, supportive services, and housing navigation for homeless adults in Chinatown and Salinas.
- Community Homeless Solutions – Central Coast Respite Center
  - Respite shelter for homeless adults recovering from hospital stays at CHOMP, Natividad, or SVMH. Access by hospital referral only.
- Interim, Inc. – MCHOME
  - Homeless outreach, emergency motel shelter, linkages to housing, and intensive services for homeless adults with psychiatric disabilities.
- Nation's Finest
  - Supports veterans and their families with housing, health, and employment services, including case management and behavioral health support.
- One Starfish – Safe Parking Programs
  - Provides overnight safe parking for homeless individuals living in their legally registered vehicles, including programs for families of MPUSD students.
- Outreach Unlimited – I-HELP for Men/Women
  - Overnight shelter, meals, and life development support at Peninsula-area houses of faith for single homeless men and women.
- Salvation Army – Frederiksen House
  - 90-day emergency shelter for families with children, offering case management and support services.
- SHARE Center
  - Navigation center offering meals, 24/7 shelter, employment coordination, and housing navigation for homeless individuals and families.
- Veterans Transition Center – HCHV ERS
  - Emergency residential shelter for unaccompanied male veterans, with eligibility determined by the Department of Veterans Affairs.
- Victory Mission
  - Emergency shelter for single homeless men, providing meals, showers, and other supportive services.
- YWCA Monterey County – Domestic Violence Shelter
  - Emergency shelter for women and children fleeing domestic violence.

<u>Transitional/Temporary Housing</u>

Transitional or temporary housing provides safe living space and supportive services until permanent housing becomes available. Transitional and temporary housing available in Monterey County includes:

- Franciscan Workers – House of Peach
  - Transitional program for unaccompanied men and women, case management and supportive services provided.

- Interim, Inc. – Shelter Cove & Sun Rose Apartments
  - Transitional housing for homeless adults with severe mental disabilities.
- Salvation Army – Case de Las Palmas
  - Transitional housing for families with children, provides case management and support services.
- Veterans Transition Center – Coming Home GPD Program
  - Transitional housing for veterans and family

Permanent Supportive Housing

In some cases. ongoing supportive services are required for individuals and families when they move into more permanent housing. Some of the supportive housing provides in Monterey County include:

- Community Homeless Solutions – New Beginnings
  - Permanent supportive housing for low-income homeless families with children and housing vouchers.
- Eden Housing
  - Affordable housing rentals for low-income families, seniors, and disabled individuals.
- Interim, Inc. – Sandy Shores
  - Permanent supportive housing for individuals with mental illness.

Housing and Nutrition Services

Additional housing and food assistance available in Monterey County includes:

- Central Coast Center for Independent Living
  - Provides housing services, case management, and supportive services for homeless individuals and families.
- Housing Resource Center of Monterey County
  - Offers rental assistance, rapid rehousing, homeless prevention, and financial literacy education.
- Food Bank for Monterey County
  - Emergency food assistance through a countywide distribution network.
- Franciscan Workers – Dorothy's Kitchen
  - Serves breakfast and lunch daily and provides emergency food boxes.
- Gathering for Women
  - Provides hot meals and bag lunches for homeless women and their dependents.
- Pass the Word Ministry
  - Provides food, clothing, toiletries, hygiene services, and other supplies.
- Salinas First United Methodist Church – Neighborhood Services
  - Serves breakfast and lunch on select days.
- Victory Mission
  - Provides food bags, snacks, and daily meals, including a nutritious dinner.
- Salvation Army – Sabu Shake Good Samaritan Center & Salinas Army Corps
  - Daily hot meals and food boxes
- Victory Mission
  - Provides food bags, snacks, and daily meals.

Youth and Family Services

In addition to the services described above, there are a variety of services available in Monterey County for families and youth. Many of these are facilitated through the Monterey County Office of Education, which provides professional development, technical assistance, advocacy, community representation, transportation assistance, tutoring, food and clothing, college and career support, and school supplies for preschool through community college students at schools in the County. Similar support is also provided through local school districts at schools and resources centers throughout the County.

Other assistance and services available to families and youth in Monterey County include:

- Salvation Army Salinas Corps – Diaper Distribution
  - Diaper assistance for children and adults.
- Community Homeless Solutions – Serenity Youth Housing
  - Transitional housing for unsheltered youth ages 18-24 and support services.
- Community Human Services – Safe Passage
  - Transitional housing for youth (ages 18-24) with supportive services for stability and self-sufficiency.
- Community Human Services – Safe Place Shelter
  - Provides shelter, counseling, and family reunification services for runaway and homeless youth.
- The Epicenter – Youth Drop-in Center
  - Resource center for youth (ages 16-24) offering support in housing, education, and employment.
- Unity Care Group – Youth Housing Services
  - Provides stable housing and supportive services for young adults (ages 18-25).

Veteran Services

There are a variety of services and housing supports available to Monterey County veterans and their families. Some of these include:

- Front Street Inc. – Pageant Center
  - Temporary emergency housing for homeless veterans and supportive services.
- Monterey County Military & Veterans Affairs Office
  - Assists veterans with accessing federal, state, and local benefits.
- Nation's Finest – Veteran's Services
  - Housing, health, and employment services for veterans and their families.
- Veterans Crisis Line
  - A 24/7 crisis support line for veterans and their families.
- U.S. Department of Veteran Affairs – Outpatient Clinic
  - Provides primary care and specialty health services for veterans.
- Veterans Transition Center of California
  - Provides meals, clothing, and housing to veterans who are homeless or have been incarcerated.

Discussion

See discussion above

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

Market and governmental factors pose constraints to the provision of adequate and affordable housing. These factors tend to disproportionately impact low- and moderate-income households due to their limited resources for absorbing the costs.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Lack of Affordable Housing Funds

The high construction and land costs in Monterey County render the need for substantial subsidies for affordable housing. However, the availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies in the State of California.

State and Federal Davis-Bacon Prevailing Wages

The State Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Prevailing wage adds to the overall cost of development. A prevailing wage must also be paid to laborers when federal funds are used to pay labor costs for any project over $2,000 or on any multi-family project over eight units. Based on discussions with developers, various prevailing wage requirements typically inflate the development costs by 35 percent.

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. Recent State legislation has aimed to streamline affordable housing development, including exempting certain projects from CEQA processing.

California Coastal Act of 1976

The State legislature enacted the Coastal Act in 1976 to protect California's coastline from development encroachment through long-term and comprehensive planning. The Act establishes a coastal zone, outlines standards for development in the coastal zone, and created the Coastal Commission – the State agency tasked with implementing the Act in partnership with local governments. Approximately 197,343 acres, or 10 percent of the County's land area, are located within the coastal zone. The 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.

Land Use Policies

Local land use policies could be a constraint to housing development when the requirements for parking, height limit, density, and setbacks result in limiting the number of housing units that can be feasibly constructed on site. Recent changes in State law now require local jurisdictions to develop objective standards to facilitate housing development.

Planning and Development Fees

Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. Many jurisdictions waive, reduce, or defer fees for affordable housing.

Permit and Processing Procedures

Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. Processing times vary with the complexity of the project. Recent changes to State law require jurisdictions allow certain types of housing by right without discretionary review as a way to streamline housing development.

Discussion:

See discussion above.

AP-85 Other Actions – 91.220(k)

Introduction

This section discusses the Urban County's efforts in addressing underserved needs, developing the institutional structure for delivering housing and community development activities, and expanding and preserving affordable housing opportunities.

Actions planned to address obstacles to meeting underserved needs

Based on the results of the community outreach process, the Urban County's most underserved groups are the homeless and youth. Generally, the lack of funding is the most critical obstacle to meeting the needs of these groups. The Urban County intends to help bridge the gap by allocating CDBG funds to homeless, homeless prevention, and youth programs.

CDBG funds are limited. Therefore, the Urban County will continue to rely on the existing network of public and nonprofit agencies to deliver a variety of housing and supportive services for the homeless and youth in the community.

Actions planned to foster and maintain affordable housing

In accordance with State law, the Urban County will continue to foster and maintain affordable housing development through the following:

- Streamline affordable housing development, including exempting certain projects from CEQA processing.
- Develop objective standards to facilitate housing development.
- Where feasible, waive, reduce, or defer fees for affordable housing
- Allow certain types of housing by right without discretionary review as a way to streamline housing development

Actions planned to reduce lead-based paint hazards

In Monterey County, lead poisoning is addressed by the Monterey County Health Department Childhood Lead Poisoning Prevention Program (CLPPP). CLPPP provides services to the community to:

- Increase awareness of the hazards of lead exposure; and
- Reduce lead exposure.; and
- Increase the number of children assessed and appropriately blood tested for lead poisoning.

A public health nurse provides home visitation and case management, and a registered environmental health specialist provides environmental home inspections to families of children found to be severely lead-poisoned. Local code enforcement staff will continue to provide information on lead-based paint hazards and resources to abatement.

Actions planned to reduce the number of poverty-level families

The Urban County seeks to reduce the number of people living in poverty (extremely low-income households earning

less than 30 percent of the AMI) by providing a number of programs, including housing assistance, supportive services, economic development assistance, and job training opportunities. This anti-poverty strategy utilizes existing County job training and social service programs to increase employment marketability, household income, and housing options.

Actions planned to develop institutional structure

Urban County staff will continue to communicate with local HUD staff, consult with neighboring CDBG jurisdictions, and attend HUD trainings to expand their knowledge in the CDBG program.

Actions planned to enhance coordination between public and private housing and social service agencies

The Urban County will continue to coordinate with public and private housing and services agencies to deliver housing and community development activities in the Urban County area. Various agencies will continue to be invited to attend public meetings related to the CDBG program. The Urban County will continue to maintain and expand the outreach list for the CDBG program.

Discussion:

See discussions above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <*TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]*>

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