

2 COMMUNITY PROFILE AND NEEDS

California Government Code Section 65583(a), requires an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. Per Government Code Section 65583 (a)(1), this Chapter provides a community profile and details the population characteristics and growth, demographics, and employment trends in unincorporated Monterey County (UMC)¹. The UMC's population characteristics, household characteristics, and trends are important factors in evaluating the housing needs of its residents and identifying strategies to meet those needs through plans, programs, and projects.

This Housing Element makes use of multiple definitions of Monterey County to convey its different meanings. For purposes of this Housing Element, Monterey County will be defined in the following ways:

- County of Monterey Government (County) – Represents Monterey County as the government entity responsible for the preparation of this Housing Element and its implementation.
- Unincorporated Monterey County (UMC) – Represents the geographic area overseen by the County as a government entity.
- Monterey County (Monterey County) – Represents the entire Monterey County geographic area, including incorporated and unincorporated communities.

The Association of Monterey Bay Area of Governments (AMBAG) is the primary source of the data in this chapter. AMBAG prepared a housing needs data package for each local jurisdiction for use in the 6th Cycle Housing Element (AMBAG data). Other data sources include the California Department of Finance Population and Housing Estimates; U.S. Census Bureau; 2015-2019 Comprehensive Housing Affordability Strategy (CHAS); and 2020 American Community Survey (ACS) 5-Year Data. The County of Monterey used multiple data sources, including data provided by AMBAG, to prepare tables in this document. It is important to note that the use of multiple data sources that measure data from slightly different time periods may lead to small discrepancies between tables and figures throughout this chapter and other sections of the Housing Element Update. However, the integrity of the assessment remains intact and overall findings remain valid.

¹ Unincorporated Monterey County (UMC) represents the geographic area overseen by the County of Monterey government.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.1 Background

As one of the largest counties in the State of California (State or California), Monterey County covers more than 3,300 square miles and is comprised of diverse natural habitats and residential communities. Monterey County is located on the north-central coast of California and is bordered by counties: Santa Cruz to the north; San Benito, Fresno, and King to the east; and San Luis Obispo to the south.

The UMC includes a mix of Census Designated Places (CDPs) and other communities, located in the following general areas:

- **Big Sur Coast** - South of Malpas Creek to San Luis Obispo County line (e.g., Big Sur, Gorda, Lucia)
- **Carmel Area** – South of Rio Road and West of Highway 1 (e.g., Carmel Highlands, Unincorporated Carmel, Yankee Point)
- **Carmel Valley** – East of Highway 1 (e.g., Carmel Valley Village, Cachagua, Del Monte Forest, Jamesburg, Laureles Grade south of the summit, Mid-Valley)
- **East Garrison** - West of the Salinas River, East of Marina
- **Highway 68 Corridor** – South of Salinas and west to Monterey Peninsula (e.g., Laureles Grade north of the summit, San Benancio, Toro)
- **Pebble Beach/Del Monte Forest** – North of Carmel-by-the-Sea
- **Royal Oaks/North County** – North of Salinas (e.g., Aromas, Castroville, Elkhorn, Las Lomas, Moss Landing, Pajaro, Prunedale)
- **Salinas Area** (e.g., Boronda, Bolsa Knolls, Gabilan Acres, Spreckels)
- **Salinas Valley** – South of Salinas to King City (e.g., Arroyo Seco, Chualar, Pine Canyon, River Road)
- **South County** – South of King City (e.g., Bradley, Jolon, Lockwood, Parkfield, San Ardo, San Lucas, San Miguel)

According to the Land Use Element of the 2010 Monterey County General Plan, approximately 1% of UMC has been developed with residential (0.7%), commercial (0.03%), and industrial (0.3%) uses. Most of this development is concentrated in the northern one-third of the County.

The rich agricultural land, mild climate, and spectacular coastline have made Monterey County famous throughout the world. According to the Monterey County Farm Bureau, Monterey County agriculture contributes almost \$4 billion per year to the County's economic output, while supporting more than 76,000 jobs. It is estimated that nearly 1 in every 5 households in the County relies on income that is related to agriculture. One of the challenges in addressing existing future growth for the largely rural

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

areas used predominately for agricultural purposes is that the better farmlands are located in the lower flatter areas where cities have been established. On the other hand, the foothills lining the valleys present scenic and environmental qualities that are unique to Monterey County. These conditions present greater costs and challenges for development and complicate planning for future growth in Monterey County.

The closure of Fort Ord in 1994 resulted in the reuse of major portions of the former military base an area the size of San Francisco. The reuse of the land resulted in expanding the cities of Marina, Monterey, Del Rey Oaks, and Seaside, creating a new State University (California State University, Monterey Bay), and adding area to be developed in the unincorporated areas of Monterey County. However, redevelopment of the base has been slow. Inadequate infrastructure, such as water availability, and development costs constrain residential development in the former base.

Monterey County is served by AMTRAK rail service with a passenger stop in the City of Salinas, Greyhound Lines buses, public transit service provided by Monterey-Salinas Transit, and four airports: Monterey Peninsula Airport, Salinas Municipal Airport, Marina Municipal Airport, and Mesa Del Rey Airport (King City). Monterey-Salinas Transit provides service to Paso Robles, San Jose, and Santa Clara County. The many visitors passing through Monterey County to access Big Sur and other coastal communities provide economic opportunities, such as expanding hospitality and entertainment, investing in public facilities to support economic growth, and strengthening the County’s image to attract visitors and the business community while serving the range of resident needs.

Monterey County has seen and continues to see growth in population, households, and jobs. This growth will continue to increase the demand for various housing types and sizes to accommodate this growth. Table 2-1. Population Projections, illustrates the growth the County’s population and households will continue to experience into 2030, according to DOF estimates. Monterey County has a total population of 448,732 and is projected to grow 6% by 2030 for a total population of 473,910, as indicated in Table 2-1.

Table 2-1. Population Projections

Monterey County	2020	2030	% Change
Population	448,732	473,910	6%
Households	127,010	138,553	9%

Source: DOF P-4 State and County Projected Households and Household Population 2020-2030

2.2 Population Trends

On February 18, 1850, the Monterey Bay region was officially split into three counties — Monterey, San Benito, and Santa Cruz. At that time, the total population in Monterey County was 1,872 persons. By

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

1900, the population of the County had grown to 19,380 persons, and by 1950, the total countywide population had increased to 130,498 persons. The U.S. Census reported that 401,762 persons resided in the County in 2000. The County’s population continued to grow steadily and in 2010 the total population in Monterey County reached 415,057 persons — a 3% increase from the previous decade. According to U.S. Census, the population in the County was estimated at 439,035 in 2020, representing a 6% increase from 2010 as seen in Table 2-2, Population Growth.

Over the last several decades, the proportion of County residents living in the unincorporated County has steadily decreased. In 1980, approximately 29% of the County’s population resided in the unincorporated areas of the County, but by 2010 only about 24% of the County’s population resided in the unincorporated County. This indicates that the incorporated cities of the County are growing at a faster rate than the unincorporated areas as the result of either direct population growth or annexations (such as lands annexed by the City of Salinas).

According to the 2020 US Census Data, UMC has a total population of 104,482, which represents a 4% increase since 2000. About one-half (49% or 48,836 persons) of the unincorporated County’s 2010 population resides in a “Census Designated Place (CDP).” The largest of these CDPs is Prunedale, which had 17,560 residents in 2010 (Table 2-3. Population in Unincorporated Areas).

Table 2-2. Population Growth

Year	Total County Population	Unincorporated Areas Population	Unincorporated Population as a % of County Population
1980	290,444	84,497	29%
1990	355,660	100,479	28%
2000	401,762	100,252	25%
2010	415,057	100,213	24%
2020	439,035	104,482	24%

Source: U.S. Census (1980-2020)

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-3. Population in Unincorporated Areas

Unincorporated Census Designated Place	Population	
	2010	2020
Aromas	1,358	2,609
Boronda	1,710	1,740
Bradley	93	99
Carmel Valley	4,407	4,175
Castroville	6,481	6,332
Chualar	1,190	1,413
Del Monte Forest	4,514	3,723
Elkhorn	1,565	998
Las Lomas	3,024	3,818
Moss Landing	204	31
Pajaro	3,070	3,509
Prunedale	17,560	20,538
San Ardo	517	628
San Lucas	269	415
Spreckels	673	373
Remaining Unincorporated Areas	53,578	54,081
Total Unincorporated Population	100,213	104,482

Source: U.S. Census (2010-2020)

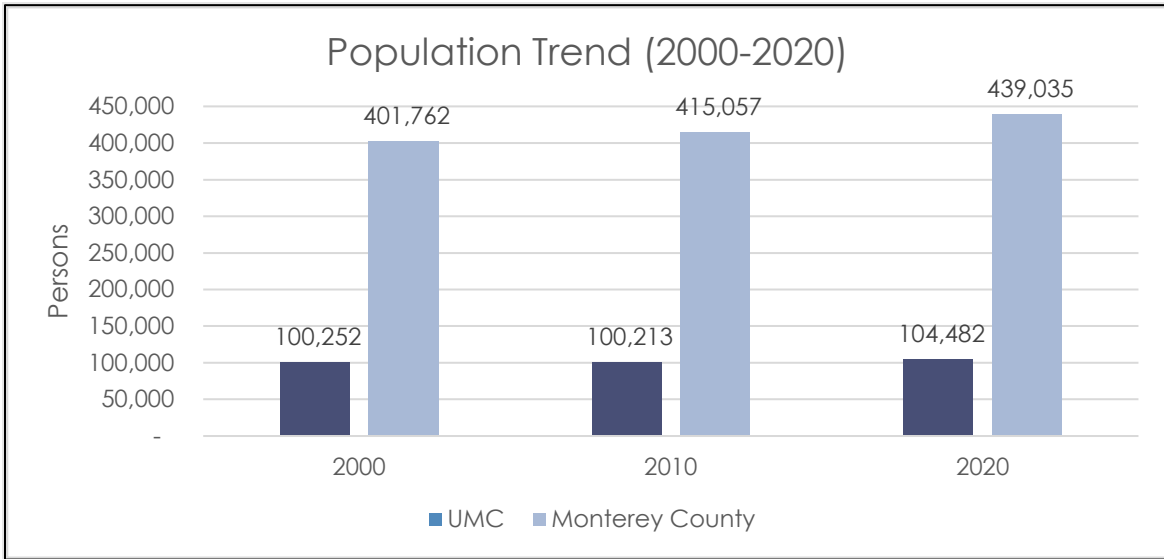
2.2.1 Population Growth in Unincorporated Monterey County versus Monterey County

Figure 2-1. Population Trends (2000–2020), charts the population increases in UMC and the County over the last 20 years from 2000-2020 U.S. Census data provided by AMBAG. In the past decade, UMC's population has grown by 0.4% per year, from 100,213 residents in 2010 to 104,482 residents in 2020. The County experienced a higher growth rate of 0.6% per year, from 415,057 residents in 2010 to 439,035 residents in 2020. In the past 20 years, UMC's population increased 4% while the County's population increased 9%.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-1. Population Trends (2000–2020)

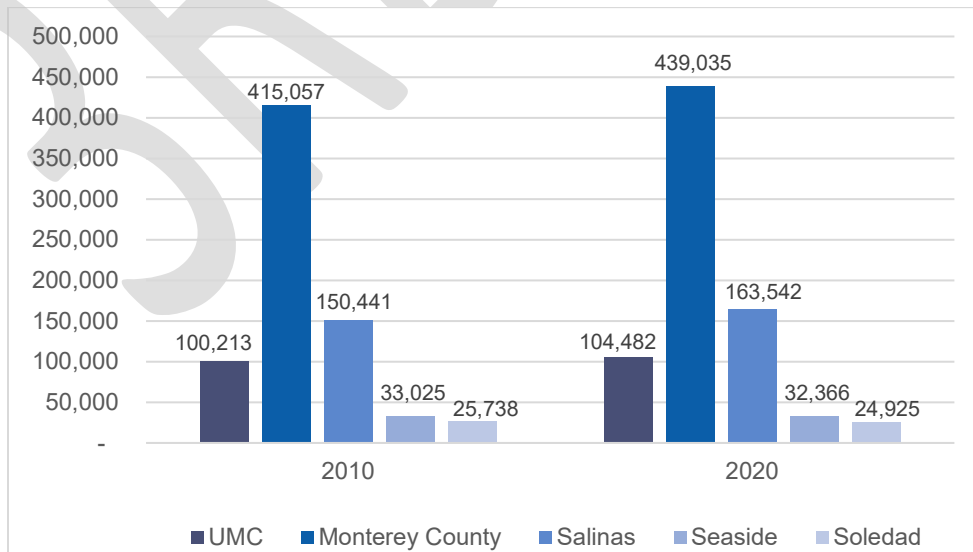


Source: 2000-2020 Census Data Table P-1 provided by AMBAG August 2022.

2.2.2 Population Growth in Unincorporated Monterey County Versus Select Nearby Cities

Figure 2-2. Population Trends in Select Nearby Cities (2010–2020) illustrates the population changes and growth rates between 2010 and 2020 for UMC, the County, and select nearby cities Salinas, Seaside, and Soledad. UMC has experienced slow but consistent growth rates compared to nearby cities, as seen in Table 2-4, Annual Growth Trends – Select Nearby Cities.

Figure 2-2. Population Trends in Select Nearby Cities (2010–2020)



Source: 2010-2020 Census Data Table P-1 provided by AMBAG August 2022.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-4. Annual Growth Trends – Select Nearby Cities

Jurisdiction	2010	2020	Annual Growth Trend
UMC	100,213	104,482	0.41%
Monterey County	415,057	439,035	0.55%
Select Nearby Cities			
Salinas	150,441	163,542	0.80%
Seaside	33,025	32,366	-0.20%
Soledad	25,738	24,925	-0.33%

Source: 2010-2020 Census Data Table P-1 provided by AMBAG August 2022.

2.3 Population and Demographics

2.3.1 Race, Ethnicity, and Diversity

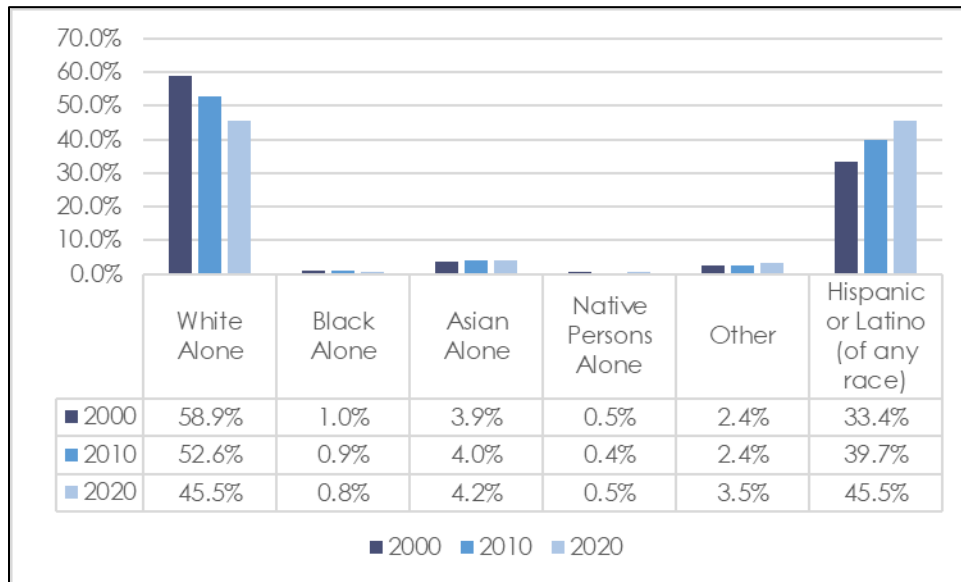
Household characteristics, income levels, and cultural backgrounds tend to vary by race and ethnicity, often affecting housing needs and preferences. Perceptions regarding housing density and overcrowding tend to vary between racial and ethnic groups. Within multigenerational families, household size and overcrowding tend to increase. Understanding the UMC’s racial and ethnic demographics can help analyze housing’s current trends, needs, and projections.

According to the U.S. Census data provided by AMBAG in August 2022, Hispanic or Latino (of any race) account for 45.5% of the UMC population. The predominant race in UMC is White alone, accounting for 45.5% of the population, followed by Asian alone making up 4.2% and all other races and ethnicities (Black or African American alone, Native American, and Alaskan Native alone, and Native Hawaiian and Other Pacific Islander alone) making up 4.3% of the population. Figure 2-3. Race and Ethnic Composition, provides census data on the breakdown of race and ethnicity in UMC. According to U.S. Census data provided by AMBAG in August 2022, the share of White alone population in UMC has decreased from 58.9% in 2000 to 45.5% in 2020, and the share of Hispanic or Latino (of any race) has increased from 33.4% in 2000 to 45.5% in 2020.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-3. Race and Ethnic Composition



Source: U.S. Census Table DP05 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

Note: Hispanic or Latino may be counted among the other races, and therefore, the data is not mutually exclusive.

Table 2-5. Race and Ethnic Composition in 2020, provides a more detailed breakdown of the most current reporting from the Census, identifying the racial and ethnic makeup of UMC as 48,129 Hispanic or Latino residents (of any race) and 57,544 Non-Hispanic or Latino residents.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-5. Race and Ethnic Composition in 2020

Race/Ethnicity	2020
Total population	105,673
Hispanic or Latino (of any race)	48,129
Mexican	45,418
Puerto Rican	554
Cuban	147
Other Hispanic or Latino	2,010
Not Hispanic or Latino	57,544
White alone	48,061
Black or African American alone	840
American Indian and Alaska Native alone	249
Asian alone	4,396
Native Hawaiian and Other Pacific Islander alone	318
Some other race alone	364
Two or more races	3,316
Two races including Some other race	104
Two races excluding Some other race, and Three or more races	3,212

Source: U.S. Census Table DP05 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

Note: Hispanic or Latino may be counted among the other races, and therefore, the data is not mutually exclusive.

2.3.2 Age and Sex (Gender)

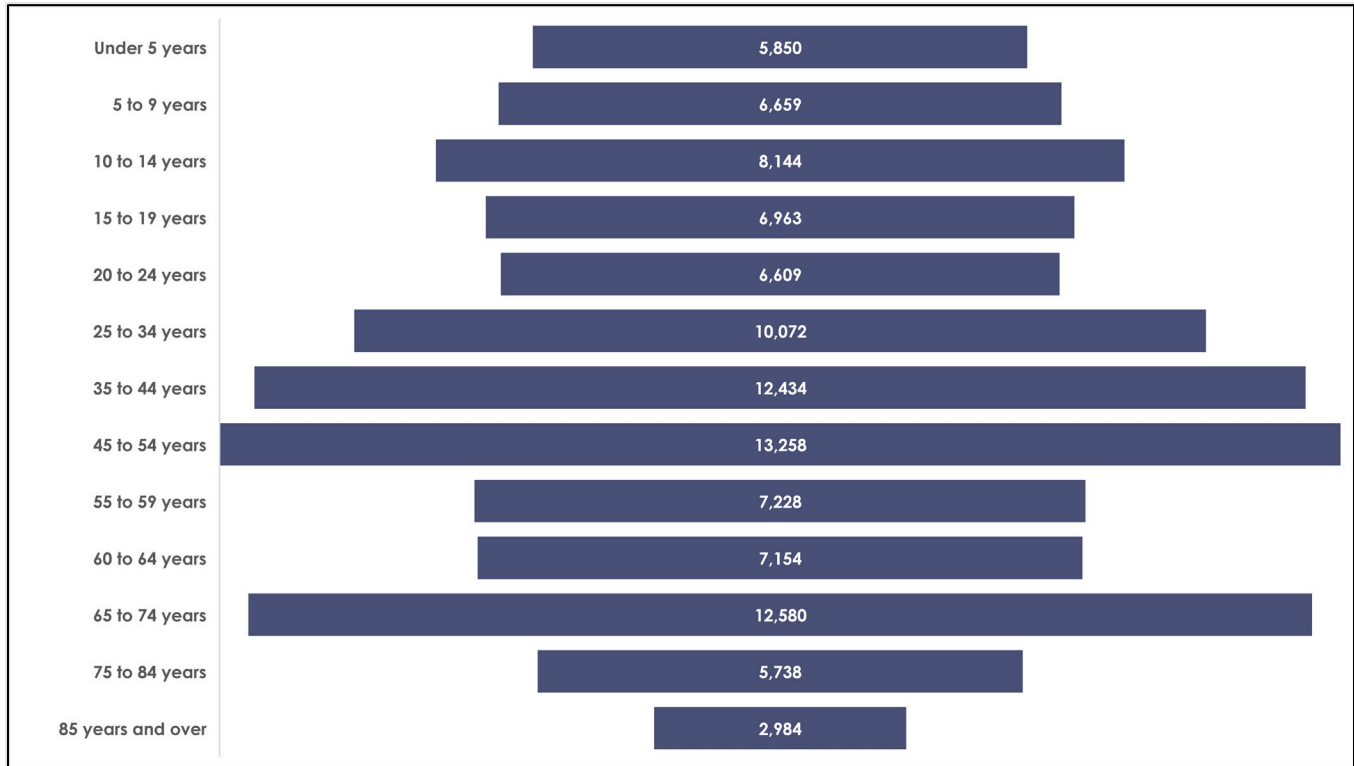
Housing needs are influenced by the age profile and characteristics of residents, which are important factors in evaluating housing needs and planning future development. Different age brackets often have different lifestyles, family sizes, incomes, employment trends, and other preferences that impact housing choices and levels of affordability. For example, younger adults often rent affordable apartments or purchase condominiums close to work, while the older population tends to buy larger homes to accommodate growing families. If the senior population of a community is significant, special housing types or services, such as assisted living facilities, housing rehabilitation programs, paratransit, and services (e.g., Meals on Wheels and home healthcare), may be required to enable seniors to remain in the community. Understanding these characteristics will provide insight and help UMC evaluate its current and projected housing needs.

Figure 2-4. Current Population by Age, shows approximately 26% of the population in UMC (27,616 residents) is under the age of 20, which is lower than the regional percentage of 29% as indicated in the 2020 ACS 5-Year Estimates provided by AMBAG. Seniors (aged 65 and over) in UMC represent 20% of the population (21,302 residents), which is higher than 14% of the County's senior population, as indicated in the 2020 ACS 5-Year Estimates provided by AMBAG.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-4. Current Population by Age



Source: U.S. Census Table DP05 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

As shown in Figure 2-4, UMC’s largest age group is pre-retirement age (ages 45-54) at 13% of the population (13,258 people), followed closely by seniors aged 65-74 at 12% of the population (12,580 people), and middle-aged adults between 35-44 at 12% of the population (12,434 people). Compared to the County, UMC has an older population while the County’s population is concentrated in the 25-54 age bracket with an even distribution of ages in the other brackets, as indicated in 2020 ACS 5-Year Estimates provided by AMBAG.

A jurisdiction with a large proportion of pre-retired age and seniors typically reflects communities where an older adult population with the household income to afford single-family homes settle in areas that are less populated and developed, such as in UMC. As shown in Section 2.5.2, Ownership/Rental Statistics reveal that over 70% of residents are homeowners in UMC as compared to 52% in Monterey County as a whole.

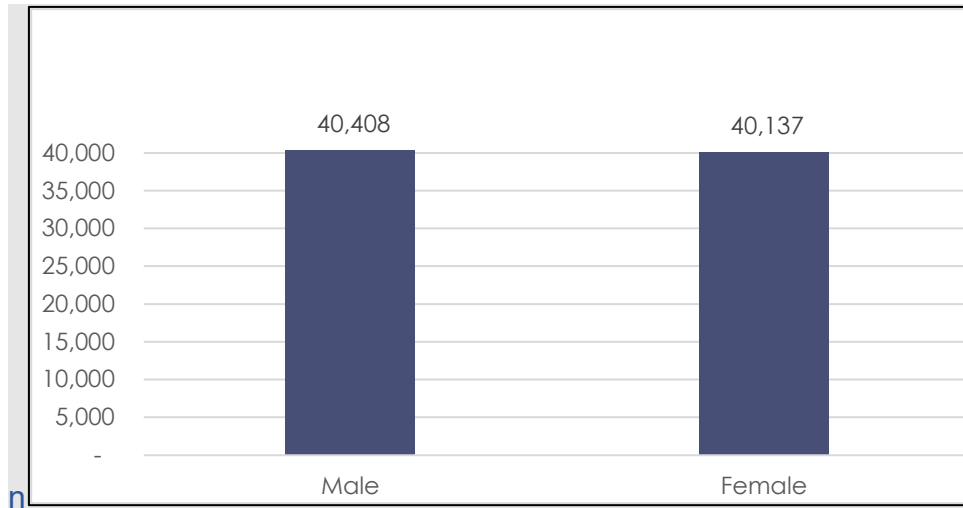
Data from the 2020 ACS 5-Year Estimates provided by AMBAG shows that the sex distribution in UMC for male and female population over 18 years is at approximately 40,000 each. Specifically, the share of the male population over 18 years is 50.2% and the share of the female population over 18 years is

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

49.8%. Figure 2-5. Current Population by Sex over 18 years, summarizes the current sex distribution of UMC.

Figure 2-5. Current Population by Sex over 18 years



Source: U.S. Census Table DP05 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

2.4 Employment Trends

2.4.1 Regional (Salinas Metropolitan Statistical Area)

2.4.1.1 Current Employment/Unemployment Statistics (Through 2021)

The economic effects of the COVID-19 pandemic are widely reported on a regional, State, and national basis. The economic slowdown and loss of jobs in 2020 with a partial recovery in 2021 had a significant impact on employment and unemployment rates across the nation, as indicated by data from the U.S. Bureau of Labor Statistics (USBLS).

Figure 2-6. Salinas Metropolitan Statistical Area and UMC



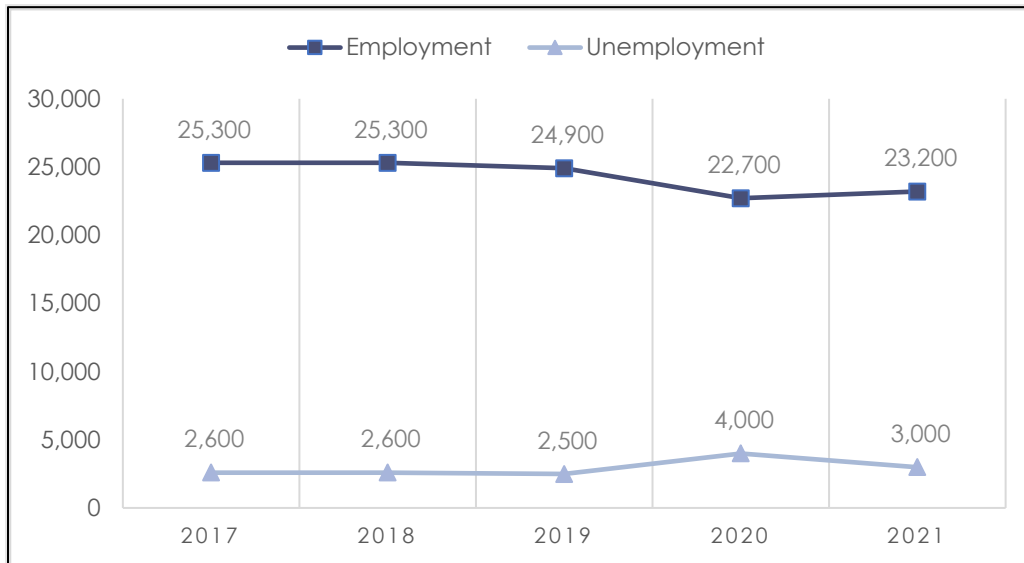
 **Harris & Associates**   **Unincorporated Monterey County & Salinas MSA**

The changes in employment and unemployment between 2017 and 2021 across the County are depicted in Figure 2-7. Employment (2017-2021) and Figure 2-8. Unemployment Rate (2017-2021). In Figure 2-7, data indicates that employment rates in the Salinas Metropolitan Statistical Area dropped from approximately 25,000 employees in 2017 to 23,000 in 2021.

2023–2031 Housing Element

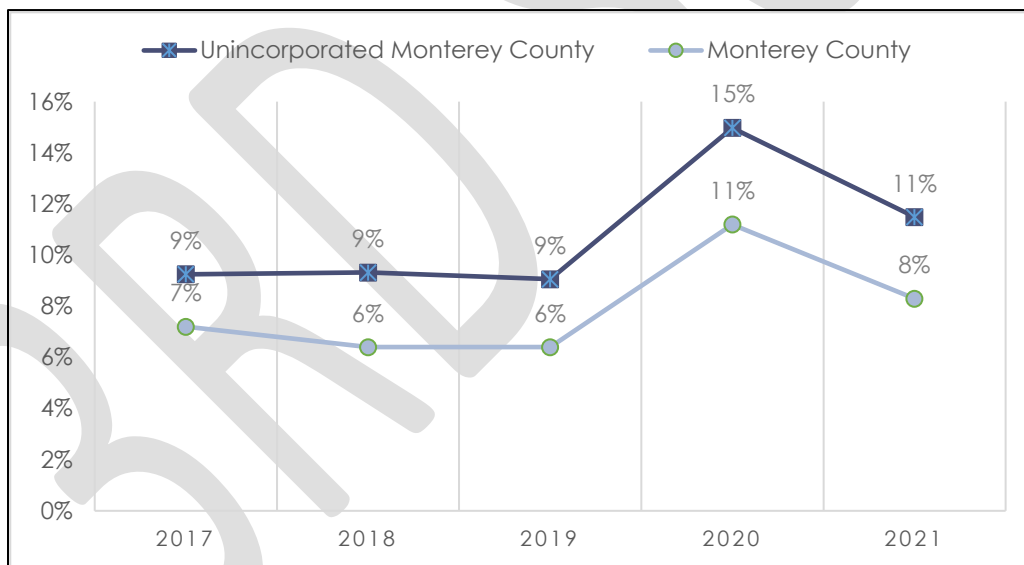
Chapter 2. Community Profile and Needs

Figure 2-7. Employment (2017-2021)



Source: U.S. BLS Employment Data 2017-2021

Figure 2-8. Unemployment Rate (2017-2021)



Source: U.S. BLS Unemployment Data 2017-2021

The data in Figure 2-8. Unemployment Rate (2017-2021) indicates that UMC has had a somewhat higher unemployment rate than the County as a whole and that changes in the unemployment rates have tracked similarly over the last five years. In 2020, UMC experienced a 15% unemployment rate in 2020, which was 4% higher than the rest of the County. In 2021, the unemployment rates in both UMC and the County as a whole decreased to 11% and 8%, respectively.

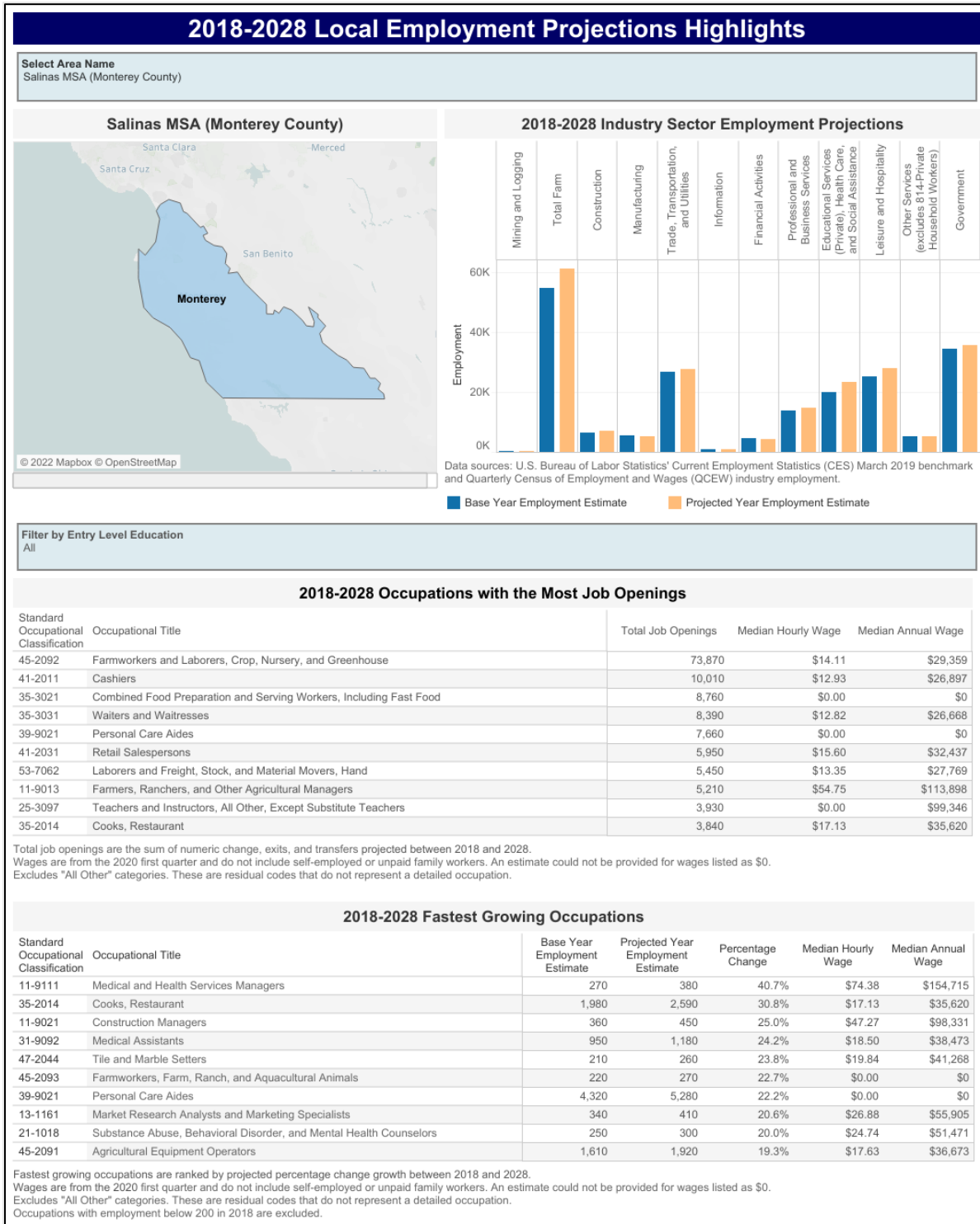
2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.4.1.2 Employment Projections

The USBLS also provides projections for future employment in the Salinas Metropolitan Statistical Area and UMC (Figure 2-6), as shown in Figure 2-9. Employment Projections (2018–2028). The industries shown with the highest number of job openings are farmworkers and related agricultural sector jobs as well as service-related sectors, and the fastest growing occupations are in healthcare, construction, agriculture, and marketing. In general, people employed in these industries tend to earn lower incomes which indicates a significant demand and need for affordable housing. However, the natural beauty of the California coastlines that makes the County a popular vacation destination has also made the region one of the most desirable areas to live in. This has resulted in high real estate and land prices which presents challenges for the provision of affordable housing for those who work to support these industries.

Figure 2-9. Employment Projections (2018–2028)



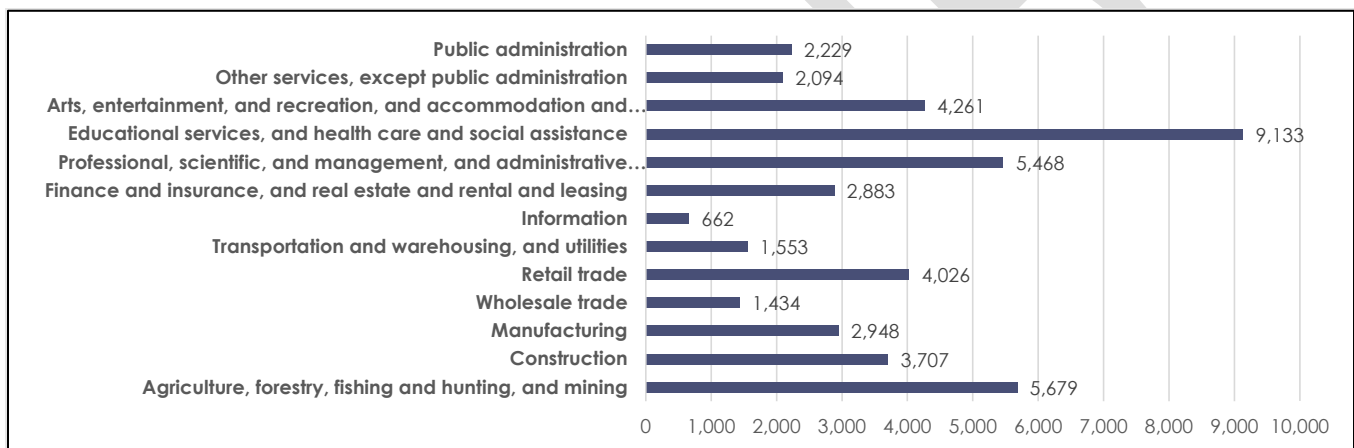
2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.4.2 Unincorporated Monterey County

A total of 46,077 workers residing in UMC are employed across 13 major industrial sectors. Figure 2-10. Employment by Industry identifies employment by industry in UMC. The most prevalent industry in UMC is Education and Social Services with 9,133 employees (20% of the total employed population 16 years and over), followed by Agriculture (12% of the total employed population 16 years and over), and Professional, Scientific, and Management, and Administrative and Waste management services (12% of total employed population 16 years and over). Since UMC is spread across the County, many employees work in surrounding cities.

Figure 2-10. Employment by Industry



Source: U.S. Census Table S2405 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

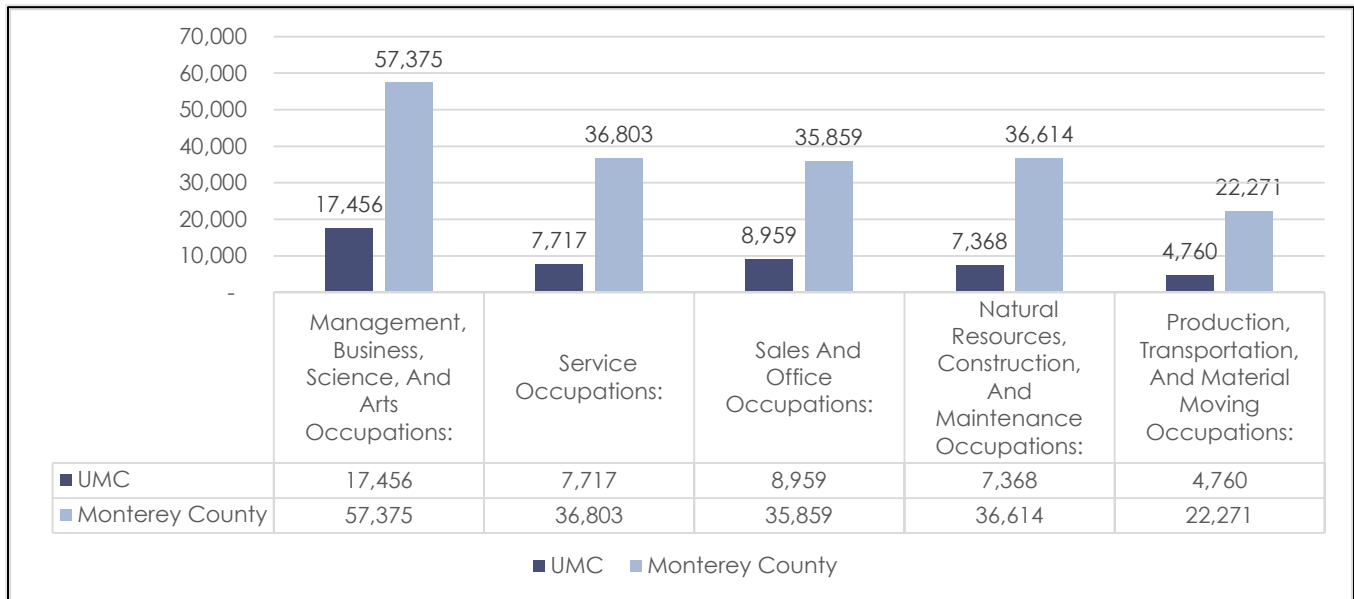
In addition to understanding the industries in UMC, it is also important to identify the types of employment residents hold. As shown in Figure 2-11. Employment by Occupation, the most prevalent occupational category in UMC is Management with 17,456 employees (38% of the total employed population 16 years and over).

Income growth, related to local employment, Household income growth between 2014 and 2022, and analysis of cost-burdened households in UMC is described in Section 2.5.7.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-11. Employment by Occupation



Source: U.S. Census Table S2405 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

2.5 Household/Housing Characteristics

Government Code Section 65583(a), requires an assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs, including an analysis and documentation of household characteristics. This section details housing costs compared to incomes, housing characteristics (including overcrowding), and housing stock conditions in the UMC.

2.5.1 Housing Types

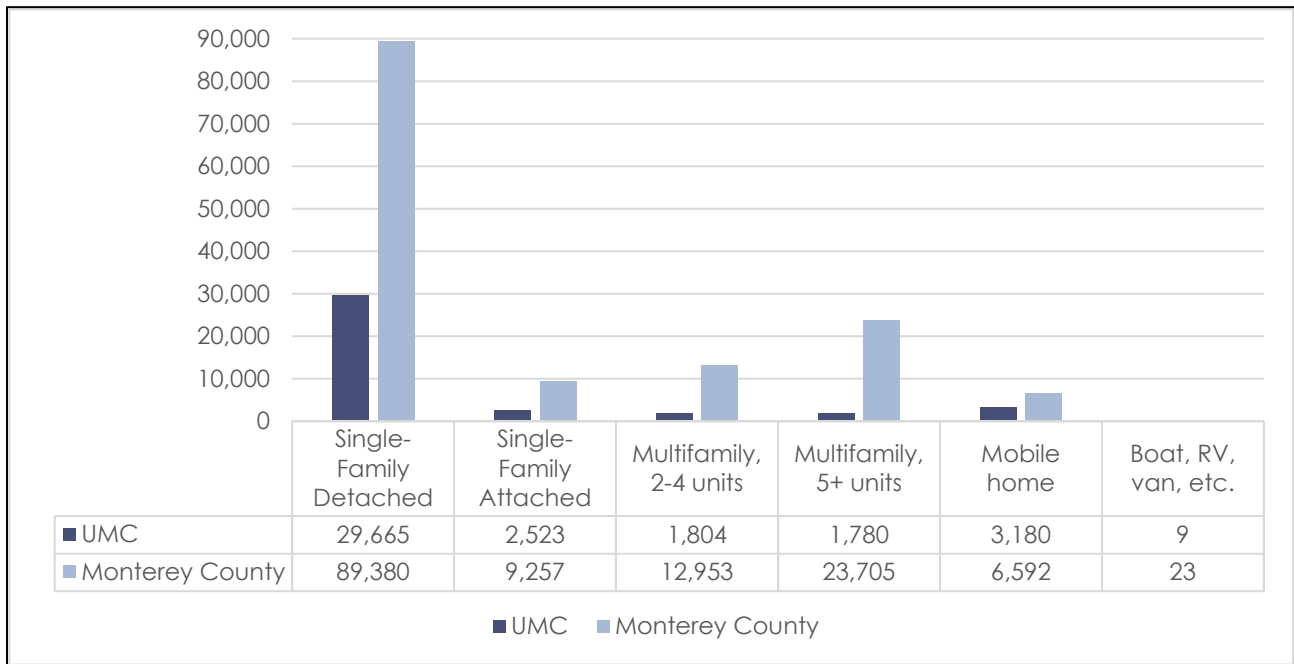
According to the California Department of Finance data provided by AMBAG, there are a total of 38,961 housing units in the UMC (2022). Per Figure 2-12. Housing Stock Characteristics, approximately 76% are single-family detached homes, and 24% are all other housing types (8% are mobile homes, 6% are single-family attached, 5% are multifamily two to four units, 5% are multifamily five or more units, and less than 1% are boat, RV, van, etc.).

These characteristics are similar across the County where the highest share of housing units is single-family detached versus other housing types. More specifically, housing units in the County fall into the following categories: 63% are single-family detached, 17% are multifamily five or more units, 9% are multifamily two to four units, 7% are single-family attached, 5% are mobile home, and less than 1% are boat, RV, van, etc. The share of single-family detached homes in UMC is 13% higher than the percentage of the County.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-12. Housing Stock Characteristics



Source: CA DOF E-5 Population and Housing Estimates provided by AMBAG August 2022.

2.5.1.1 Housing Type Trend

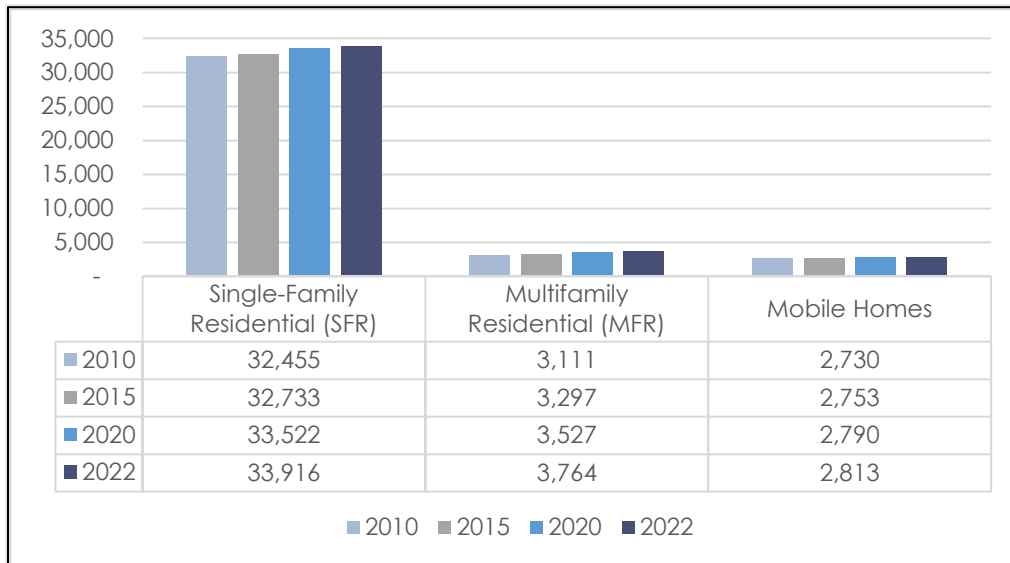
As shown in Figure 2-13. Housing Type Trend (2010-2022) in UMC, single-family residential units have consistently represented the overwhelming majority of housing types over the last 20 years compared to multifamily residential and mobile homes. However, development trends indicate that significantly more multifamily units than single-family units have been built in recent years. While single-family units have increased by 5% between 2000 and 2020, multifamily units have increased by 21% during this same time period.

The primary factor for this trend is a lack of affordability as increasing housing costs in the County have outpaced wage growth, making a single-family residence purchase out of reach for more and more households. The pattern of relatively low wage growth as compared to growth in housing prices is consistent throughout the State.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-13. Housing Type Trend (2010-2022) in UMC



Source: CA DOF E-5 Population and Housing Estimates provided by AMBAG August 2022.

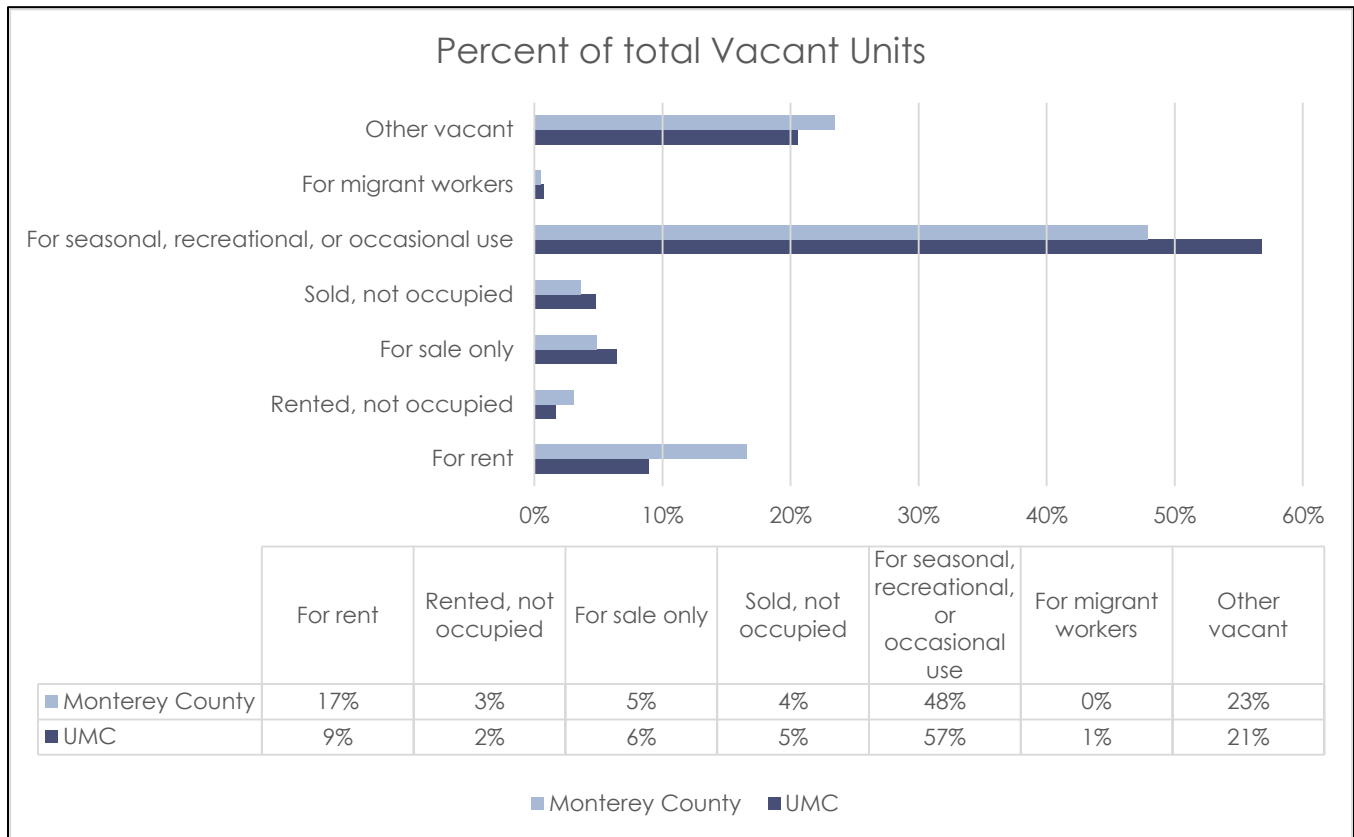
2.5.1.2 Vacant Units by Type

According to the 2020 ACS 5-Year Estimates provided by AMBAG, a total of 5,696 housing units in UMC are vacant. As shown in Figure 2-14. Vacant Units by Type, the majority of the vacant units in UMC are for seasonal, recreational, or occasional use (57%). Other vacancy units make up 21%, followed by for rent representing 9%, and the other unit types represent the remaining 14% of all vacant units in UMC.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-14. Vacant Units by Type

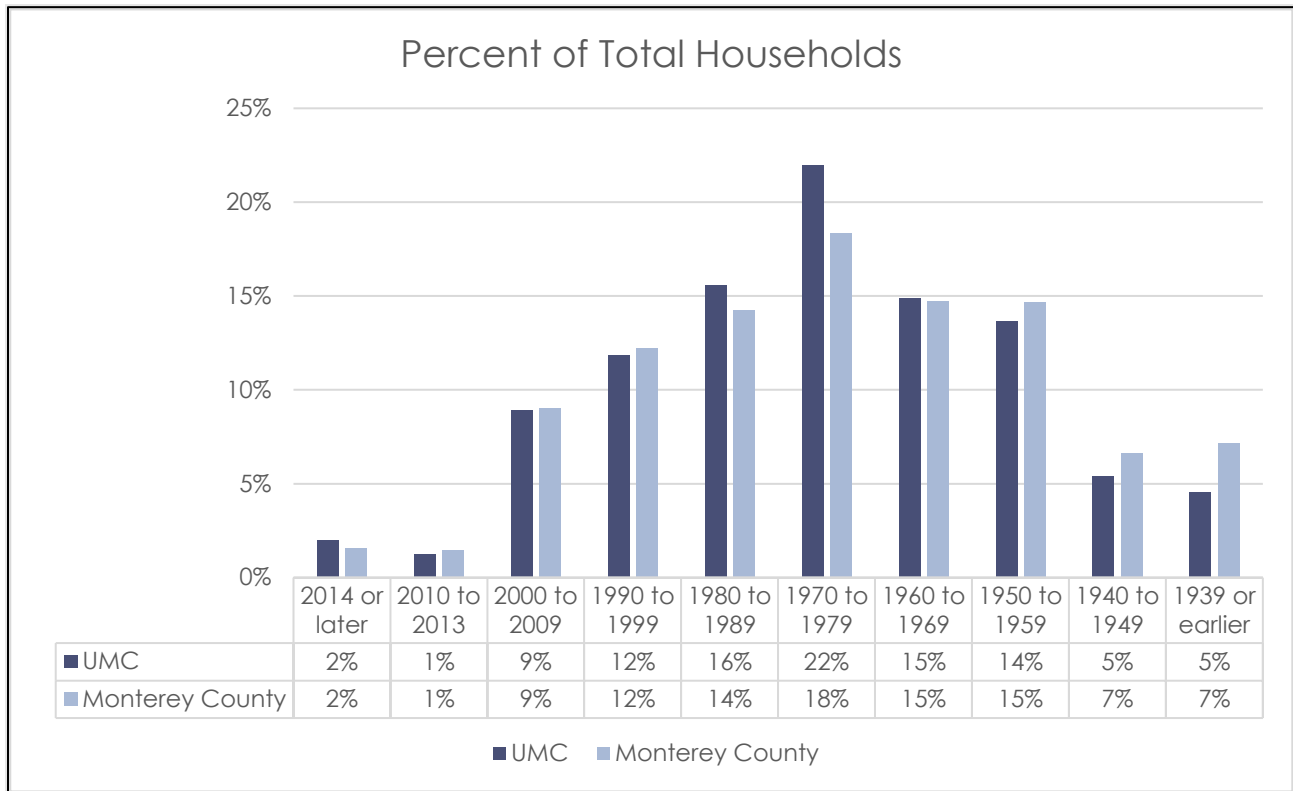


Source: U.S. Census Table B25004 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

2.5.1.3 Housing Units by Year Built

Monterey County experienced the largest growth in housing units from 1970 to 1979 (Figure 2-15. Housing Units by Year Structure Built). UMC had a higher share of housing units built in this time period (22%) compared to the County (18%). In the past decade, housing stock across the County has decreased to lower rates compared to previous years. Since 2010, the housing stock for the County and UMC has increased by less than 3%.

Figure 2-15. Housing Units by Year Structure Built



Source: U.S. Census Table B25034 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

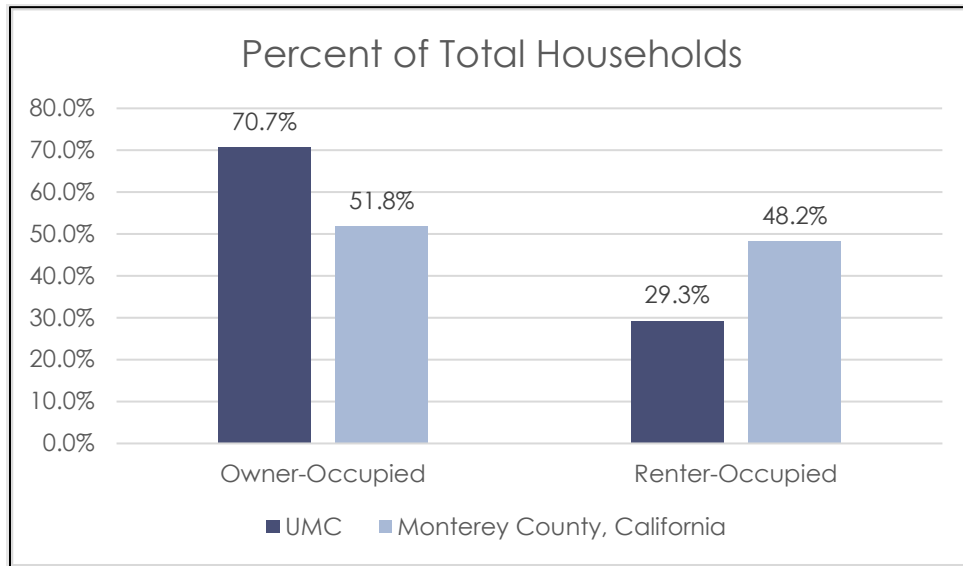
2.5.2 Ownership/Rental Statistics

Housing security can depend heavily on housing tenure (i.e., whether homes are owned or rented). Homeownership units represent approximately 71% of all units in UMC, while rental units make up 29% of units. As shown in Figure 2-16. Ownership versus Rental Units, the share of owner-occupied units in UMC is higher by 19% than the share of owner-occupied units in the County.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

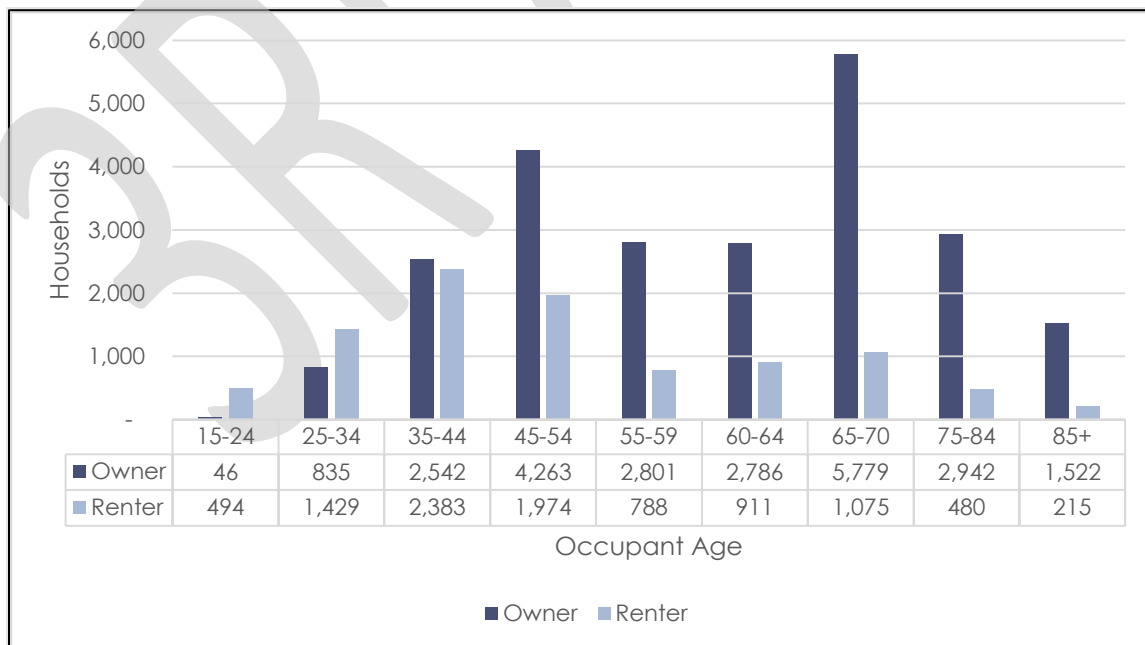
Figure 2-16. Ownership versus Rental Units



Source: U.S. Census Table B25003 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

ACS 5-Year Estimates data provided by AMBAG on the age of the household occupants in UMC indicates that the majority of homeowners are between 65 to 70 years of age, while the highest percentage of renters are 35 to 44 years of age. This data indicates a direct correlation between age and homeownership, as depicted in Figure 2-17. Housing Tenure by Age.

Figure 2-17. Housing Tenure by Age

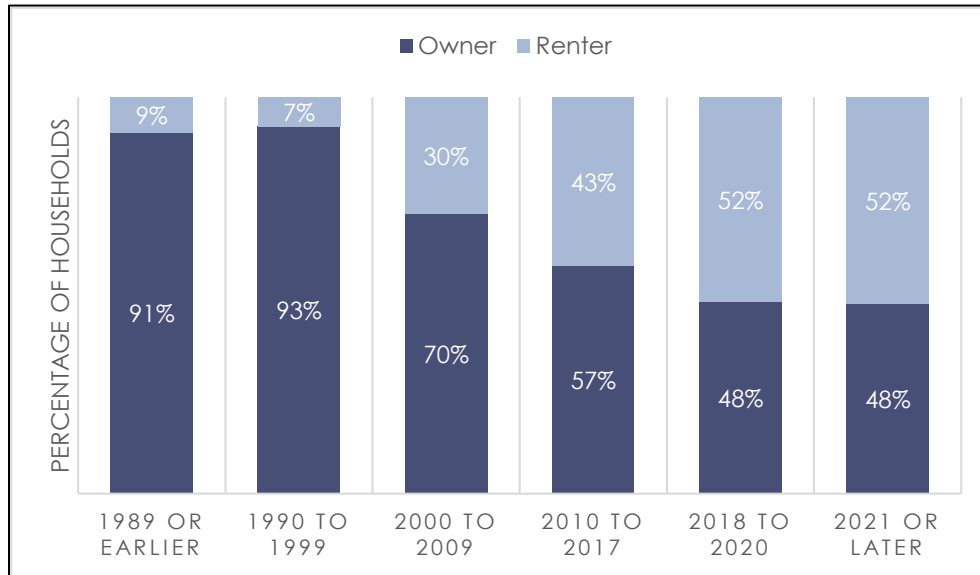


Source: U.S. Census Table B25007 2020 ACS 5-Year Estimate provided by AMBAG August 2022

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-18. Households Locating to UMC by Housing Tenure



Source: U.S. Census Table B25026 2022 ACS 5-Year Estimate

As shown in Figure 2-18. Households Locating to UMC by Housing Tenure 47% of households located to their current UMC residence in 2009 or earlier. Additionally, renter-occupied households are more likely to have moved to their current residence more recently than owner-occupied households as ownership encourages residents to stay in one home for a longer duration. Table 2-6. Households Locating to UMC by Housing Tenure, shows the number of owner and renter households that moved to UMC by year bracket.

Table 2-6. Households Locating to UMC by Housing Tenure

Move in Year	Owner	Renter
1989 or earlier	11,933	1,169
1990 to 1999	10,315	811
2000 to 2009	16,863	7,057
2010 to 2017	19,867	14,759
2018 to 2020	7,600	8,100
2021 or later	1,525	1,665
Total	68,103	33,561

Source: U.S. Census Table B25026 2022 ACS 5-Year Estimate

2023–2031 Housing Element

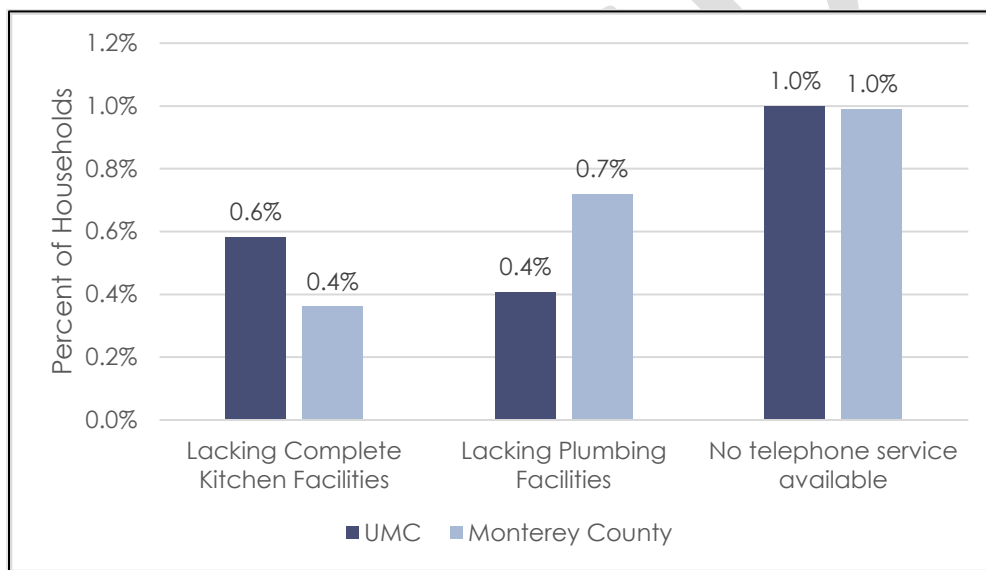
Chapter 2. Community Profile and Needs

2.5.3 Housing Conditions

2.5.3.1 Census Data

The results of the 2022 ACS 5-Year Estimates indicate that a relatively low number of units would be considered substandard. More specifically, approximately 1% of units (336 units) lack telephone service, and less than 1% lack plumbing facilities (196 units) and complete kitchen facilities (137 units) in UMC, as shown in Figure 2-19. Housing in Need of Rehabilitation and Replacement.

Figure 2-19. Housing in Need of Rehabilitation and Replacement



Source: U.S. Census Table DP04 2022 ACS 5-Year Estimate

2.5.3.2 Windshield Survey – 19 County Residential Areas

Additionally, a 2022 windshield survey of homes throughout 19 County residential areas was conducted to assess current conditions that can be observed from the public right-of-way. Surveyors assessed residential buildings on foot and via vehicles, assessing the overall conditions of residential structures in the neighborhoods referenced in Table 2-7. 2022 Housing Conditions Survey. It should be noted that the survey did not include any evaluation of the interior housing conditions of the residential structures surveyed nor did it include an evaluation of any other physical conditions that were not visible from the street. The survey solely focused on the demonstration of rehabilitative needs of the exterior of the structures being surveyed. Building conditions observed included deteriorated foundation, compromised or missing electrical boxes, hipped and peeling paint and/or stucco, deteriorated or missing building material, damaged/deteriorated roof, and broken windows or screens.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

In total, County staff surveyed approximately 1,152 housing units, and over 67% were evaluated as being in sound condition, meaning they presented 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. The survey did, however, identify 58 parcels, roughly 5% of the residential structures surveyed, showing signs of dilapidation. The conditions observed included electrical box issues, peeling paint/stucco, window and/or door damage, roof deterioration, and foundational damage.

Table 2-7. 2022 Housing Conditions Survey

Planning Area	Total # Units with Maintenance Issues	Foundation Damage	Peeling Paint/ Stucco	Window/Door Damage	Roof Deterioration	Electrical Box Damage
San Miguel/Royal Oaks	65	1	28	7	28	1
Moss Landing	72	0	44	8	20	0
Castroville	8	0	5	0	3	0
Pajaro	18	1	8	4	4	1
Prunedale	18	1	9	6	2	0
Las Lomas	17	2	5	2	7	1
Aromas	70	14	25	9	19	3
Carmel Highlands/Spindrift	3	0	2	0	1	0
Yankee Point/Rivera/Malpasso	13	4	0	0	9	0
Carmel Valley	10	0	4	1	4	1
River Road	1	0	0	0	1	0
Bolsa Knolls-Gabilan Acres	168	24	59	43	39	3
Chualar	36	4	13	8	11	0
Boronda	153	12	54	30	49	8
Bradley	23	0	9	9	5	0
San Ardo	61	3	23	22	12	1
Pine Canyon	45	1	15	19	9	1
San Lucas	80	10	30	22	18	0
Total	861	77	333	190	241	20

Source: Windshield Survey as observed from the public right-of-way conducted between December 12 - December 16, 2022

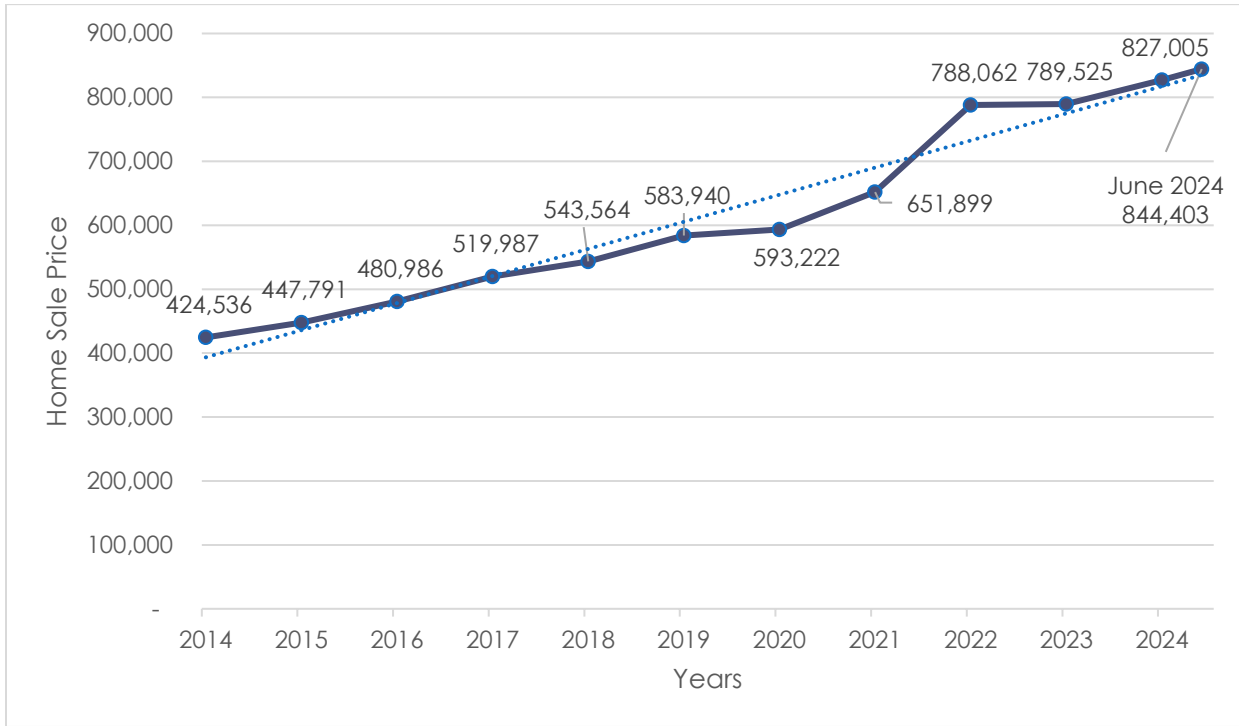
2.5.4 Median Home Sales Price for Existing Homes

According to Zillow home price data, median home prices in the County were recorded at \$827,005 in June 2024, with large increases experienced during the COVID-19 pandemic, as shown in Figure 2-20. Median Home Sales Price for Existing Homes in Monterey County. From 2020 to 2024, median home prices in the County increased 39%, from approximately \$600,000 to \$800,000. Since 2014, median home prices increased by 95%, while median income for a family of four in Monterey County has increased by 50%.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-20. Median Home Sales Price for Existing Homes in Monterey County



Source: Zillow Home Price Data 2014-2024

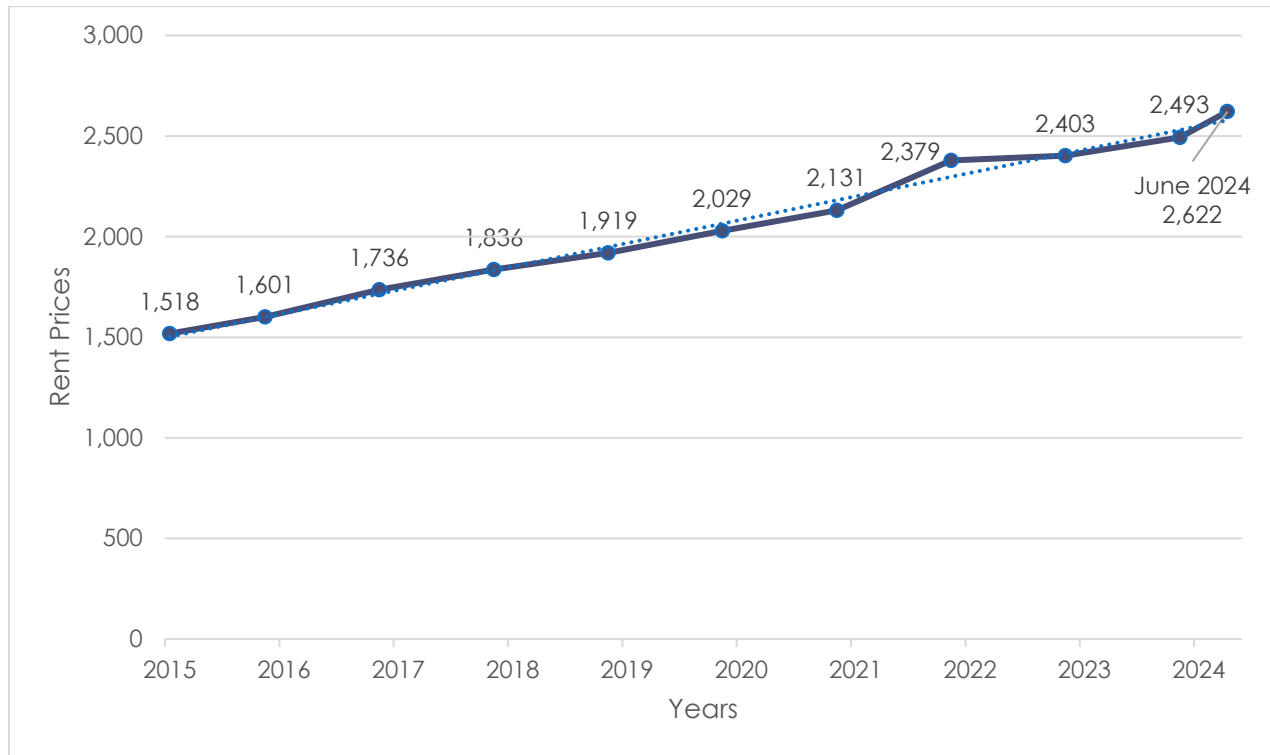
2.5.5 Median Rent

The median monthly rent in the County was \$2,622 in June 2024 according to rent data provided on Zillow. Figure 2-21. Median Rent in Monterey County, provides a comparison of rents in the County between 2015 and 2024. Prior to the COVID-19 pandemic, median rent increased steadily, and not more than 8% each year. From 2021 to 2024, median rent in the County increased by 23%, from \$2,131 to \$2,622. In total, median rent in Monterey County has increased by 73% between 2015 and 2024, while median income has grown by 50% over roughly the same time period.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-21. Median Rent in Monterey County



Source: Zillow Rent Data 2014-2024

2.5.6 Housing Units Permitted

According to the County’s 2021 Annual Progress Report (APR), 1,848 building permits for housing units were issued in the County during the 5th Cycle Housing Element. Of this total, 219 were very low-income, 189 were low-income, 35 were moderate-income, and 1,405 were above moderate-income. Overall, 119% of the RHNA units were permitted during the 5th Cycle.

As shown in Table 2-8. Housing Units Permitted, 170 very low-income, 254 low-income, 280 moderate-income, and 2,330 above moderate-income units are planned in the UMC’s current pipeline.

Table 2-8. Housing Units Permitted

Income Group	5th Cycle			6th Cycle		
	RHNA	Permits	% Attained	RHNA	Pipeline	% Attained
Very Low-Income Permits	374	219	59%	1,070	107	10%
Low-Income Permits	244	189	77%	700	91	13%
Moderate-Income Permits	282	35	12%	420	205	49%
Above Moderate-Income Permits	651	1,405	216%	1,136	116	10%
Total	1,551	1,848	119%	3,326	519	

Source: 2022 APR HCD, Monterey County

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.5.7 Overpayment and Overcrowding

Government Code Section 65583(a)(2), requires analysis and documentation of household characteristics including the level of payment compared to ability to pay and housing conditions (including overcrowding). The sections below address this requirement.

2.5.7.1 Household Income

Household income is significant as it demonstrates an individual or household’s ability to pay for housing. According to State HCD 2016- and 2024 income limits, the median income for a family of four in Monterey County has grown by 50% over this 8-year period.

The HCD identifies the following income categories based on the AMI of each county:

- **Extremely Low-income:** Households with income up to 30% of the AMI.
- **Very Low-income:** Households with income between 31 and 50% of the AMI.
- **Low-income:** Households with income between 51% and 80% of the AMI.
- **Moderate-income:** Households with income between 81% and 120% of the AMI.
- **Above Moderate-income:** Households with income over 120% of the AMI.

The HUD Comprehensive Housing Affordability Strategy (CHAS) data separates households slightly differently, with a category for households with income between 81% and 100% of the AMI (Below Median) and a category for households with income above 100% of the AMI (Above Median).

According to data provided by AMBAG, between 2015 and 2019, 29 % of UMC households had lower incomes, 9% had Below Median incomes, and 62% had Above Median incomes. UMC has fewer lower-income households compared to the County’s (38%). Table 2-9. Households by Income Category, provides a summary of the analysis of household income in UMC compared to the County.

Table 2-9. Households by Income Category

Income Category (% of County AMI)	UMC		Monterey County	
	Households	%	Households	%
Extremely Low (30% AMI or less)	2,391	7%	12,110	10%
Very Low (31 to 50% AMI)	2,855	9%	14,480	11%
Low (51 to 80% AMI)	4,471	13%	21,850	17%
Moderate (81% to 100% AMI)	3,005	9%	13,360	11%
Above Moderate (Over 100% AMI)	20,835	62%	64,250	51%
Total	33,557	100%	126,050	100%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS provided by AMBAG August 2022

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.5.7.2 Cost Burden by Income

Housing cost burden is most commonly measured as the percentage of gross income spent on housing, with an amount of over 30% considered “cost-burdened” or “overpaying” and 50% considered “severely cost-burdened.” However, a lower-income household spending the same percentage of income on housing as a higher-income household will likely experience a truer “cost burden.”

The CHAS data query for 2015–2019 ACS as provided by AMBAG contains information from HUD on the number of households in the County that pay 30% or more of their gross income on housing costs (Table 2-10. Cost Burden by Income). This data indicates that approximately 33% of households in UMC (11,233 of the 33,557 households) are “cost-burdened,” or spend 30% or more of their gross income on housing costs. Approximately 15% of households in UMC (5,039 of the 33,557 households) spend over 50% of their gross income on housing costs and are considered “severely cost-burdened.”

Table 2-10. Cost Burden by Income

Income Category (% of County AMI)	Households by Share of Income			
	UMC		Monterey County	
	>30%	>50%	>30%	>50%
Extremely Low (30% AMI or less)	1,786	1,525	9,575	8,045
Very Low (31 to 50% AMI)	1,952	1,060	11,470	6,865
Low (51 to 80% AMI)	2,272	1,036	13,150	4,325
Below Median (81% to 100% AMI)	1,146	411	5,445	1,195
Above Median (Over 100% AMI)	4,077	1,007	11,215	1,940
Total Households	11,233	5,039	50,855	22,370

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS provided by AMBAG August 2022

Based on lower-income households, 18% of households (6,010 of the 33,557 households) with incomes less than 80% of AMI spent 30% or more of their gross income on housing costs. Of these cost-burdened households, 3,621 households (11 % of total households) spend over 50% of their gross income on housing and are considered “severely cost-burdened.”

Table 2-11. Housing Problems for All Households by Tenure, compares the cost burden between renters and owners with renters making up 38% (4,186 of 11,030) of households that are cost-burdened. Although cost-burdened renters at less than 80% AMI account for approximately 10% of the total households in the County, they bear the majority of housing costs relative to their incomes.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-11. Housing Problems for All Households by Tenure

2019 Monterey County Area Median Income \$74,100	Total Renters		% of Total Households	Total Owners		% of Total Households	Total Owners and Renters		% of Total Households
Household income less than 30% AMI	1,511		4%	1,185		4%	2,696		8%
% With any housing problems	1,221	81%	4%	915	77%	3%	2,136	79%	6%
% Cost burden > 30%	1,216	80%	4%	911	77%	3%	2,127	79%	6%
% Cost burden > 50%	856	57%	3%	730	62%	2%	1,586	59%	5%
Household income 30% to 50% AMI	2,001		6%	1,715		5%	3,716		11%
% With any housing problems	1,541	77%	5%	1,031	60%	3%	2,572	69%	8%
% Cost burden > 30%	1,264	63%	4%	996	58%	3%	2,260	61%	7%
% Cost burden > 50%	377	19%	1%	660	38%	2%	1,037	28%	3%
Household income 50% to 80% AMI	2,540		8%	2,976		9%	5,516		16%
% With any housing problems	1,510	59%	4%	1,705	57%	5%	3,215	58%	10%
% Cost burden > 30%	1,012	40%	3%	1,491	50%	4%	2,503	45%	7%
% Cost burden > 50%	176	7%	1%	865	29%	3%	1,041	19%	3%
Household income 80% to 100% AMI	1,150		3%	2,036		6%	3,186		9%
% With any housing problems	611	53%	2%	935	46%	3%	1,546	49%	5%
% Cost burden > 30%	262	23%	1%	845	42%	3%	1,107	35%	3%
% Cost burden > 50%	111	10%	0%	385	19%	1%	496	16%	1%
Household income more than 100% AMI	3,500		10%	15,150		45%	18,650		55%
% With any housing problems	760	22%	2%	3,106	21%	9%	3,866	21%	11%
% Cost burden > 30%	432	12%	1%	2,601	17%	8%	3,033	16%	9%
% Cost burden > 50%	17	0%	0%	505	3%	1%	522	3%	2%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS

Table 2-12. Percentage of Low-Income Households Overpaying for Housing by Tenure, provides a summary of the share of household income that lower-income households spend on housing costs by tenure. The analysis shows that of lower-income categories, 59% of owner-occupied units are cost-burdened while 56% of renter-occupied units are cost-burdened.

Table 2-12. Percentage of Low-Income Households Overpaying for Housing by Tenure

Owner-Occupied Units		
Households with incomes less than 80% AMI	Paying 30% or more of households income	Percent
5,876	3,492	59%
Renter-Occupied Units		
Households with incomes less than 80% AMI	Paying 30% or more of households income	Percent
6,052	3,398	56%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS

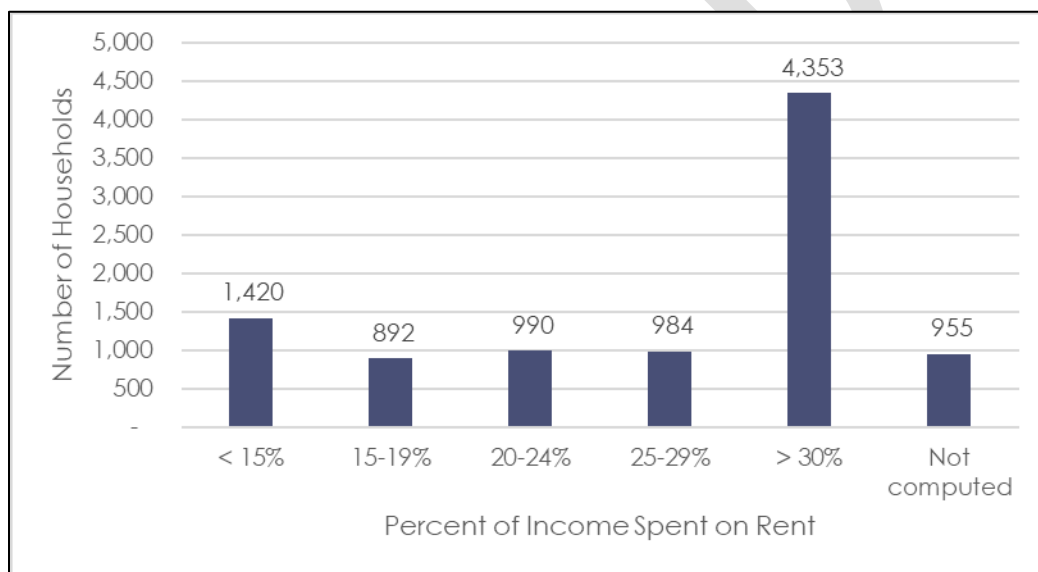
2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.5.7.3 Spending on Rent

Data from the 2020 ACS 5-Year Estimates indicates that 50% of Unincorporated Monterey County’s renter-occupied households (4,353 of 8,639 households) spend 30% or more of gross income on housing costs. Figure 2-22. Spending on Rent, indicates the percent of income spent for renter-occupied households.

Figure 2-22. Spending on Rent



Source: U.S. Census Table DP04 2022 ACS 5-Year Estimate

2.5.7.4 Spending on Rent by Income

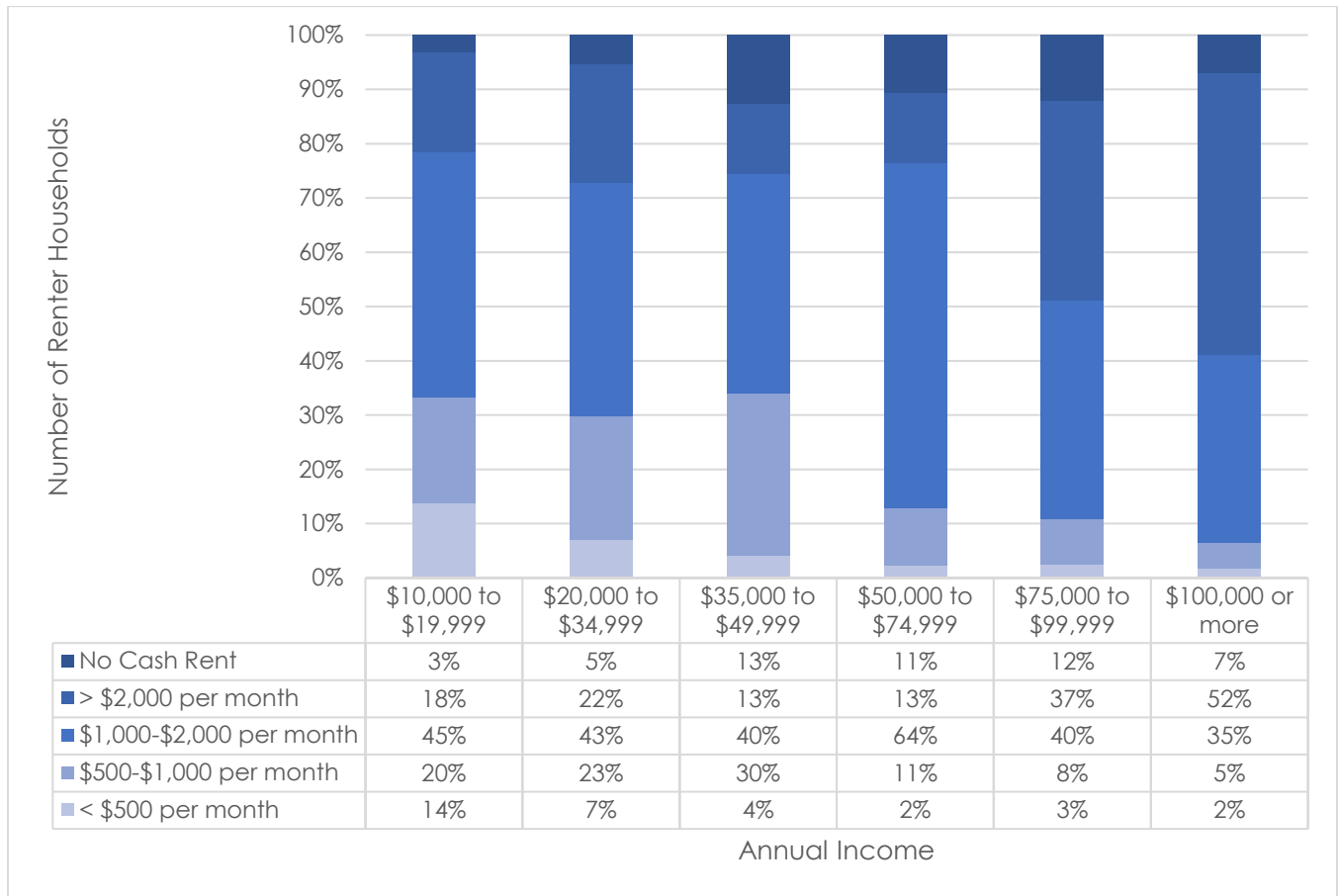
Another method to analyze the extent of rent-burdened households in UMC is to examine rent expenditure by income bracket. The 2022 ACS 5-Year Estimates on renter households (i.e., the 9,594 renter households in UMC where income data is available) shows that approximately 62% (1,397 of 2,262) of households making less than \$35,000 annually spend more than \$1,000 of their monthly income in rent, which is approximately half or more of their income.

Figure 2-23. Monthly Spend on Rent by Income, shows the share of renter households spending on rent by income. Higher incomes tend to spend more cash on rent, as expenses on essential items become a smaller share of spending income. Nevertheless, Figure 2-22 shows that the majority of households spend \$1,000 to \$2,000 on rent across all income levels.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-23. Monthly Spend on Rent by Income



Source: U.S. Census Table B25122 2022 ACS 5-Year Estimate

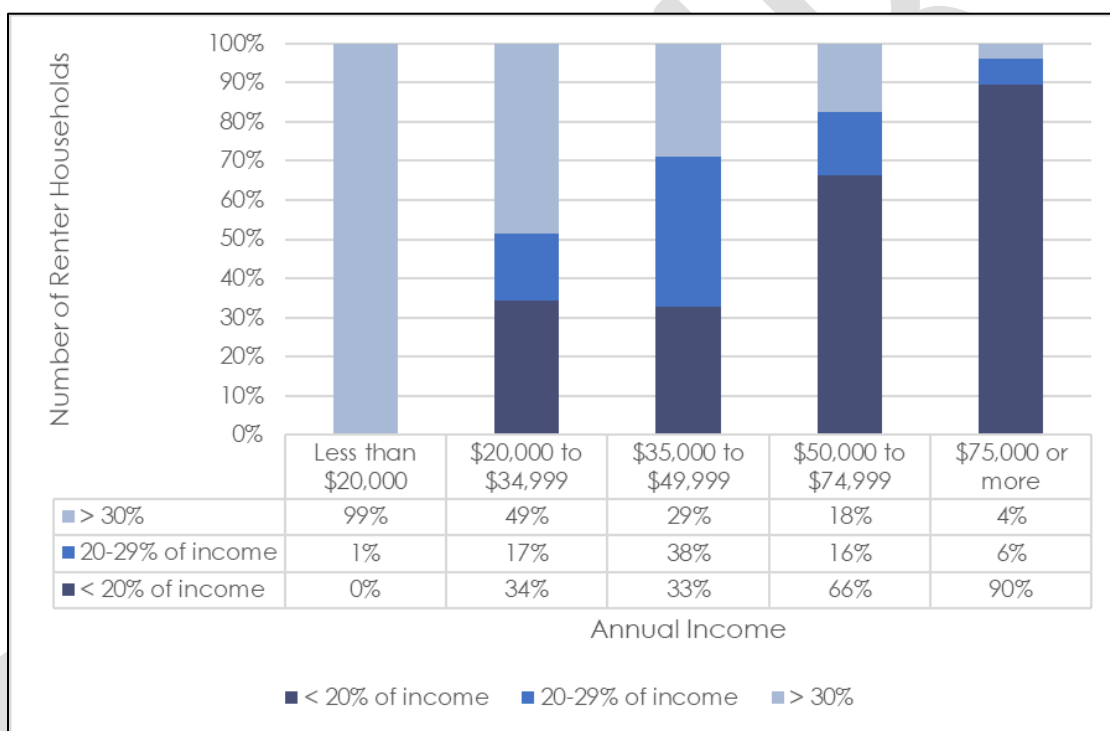
2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.5.7.5 Household Income by (Cash) Rent

The 2020 ACS 5-Year Estimates data on cash rent paid by household income indicates a general trend that lower-income renter households in UMC spend more than one-third of their income on rent than higher-income households. As shown in Figure 2-24. Household Income by (Cash) Rent, approximately 70% (872 of 1,247) of renter households making less than \$35,000 spend over one-third of their income on (cash) rent while only 4% of renter households making over \$75,000 per year spend over one-third of their income to (cash) rent.

Figure 2-24. Household Income by (Cash) Rent



Source: U.S. Census Table S2507 2022 ACS 5-Year Estimate

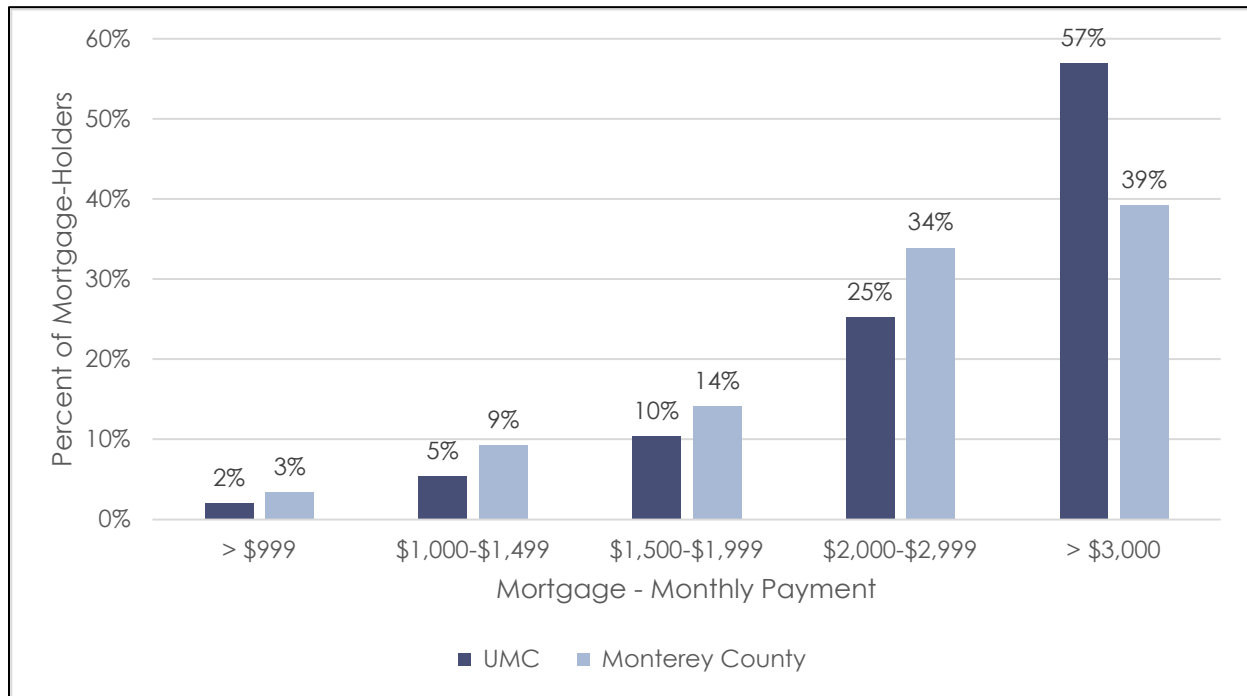
2.5.7.6 Monthly Costs for Mortgage Holders

According to 2022 ACS 5-Year Estimates, the majority of mortgage holders (57%) in UMC pay over \$3,000 per month on their mortgage compared to 39% of mortgage holders in the County (**Figure 2-25. Monthly Owner Costs for Mortgage Holders**). Given that a higher share of pre-retirement age (ages 45-54) and middle-aged adults (ages 35-44) reside in UMC, as shown in **Figure 2-4. Current Population by Age**, means the older adult population is likely settling into UMC and paying higher mortgages.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-25. Monthly Owner Costs for Mortgage Holders



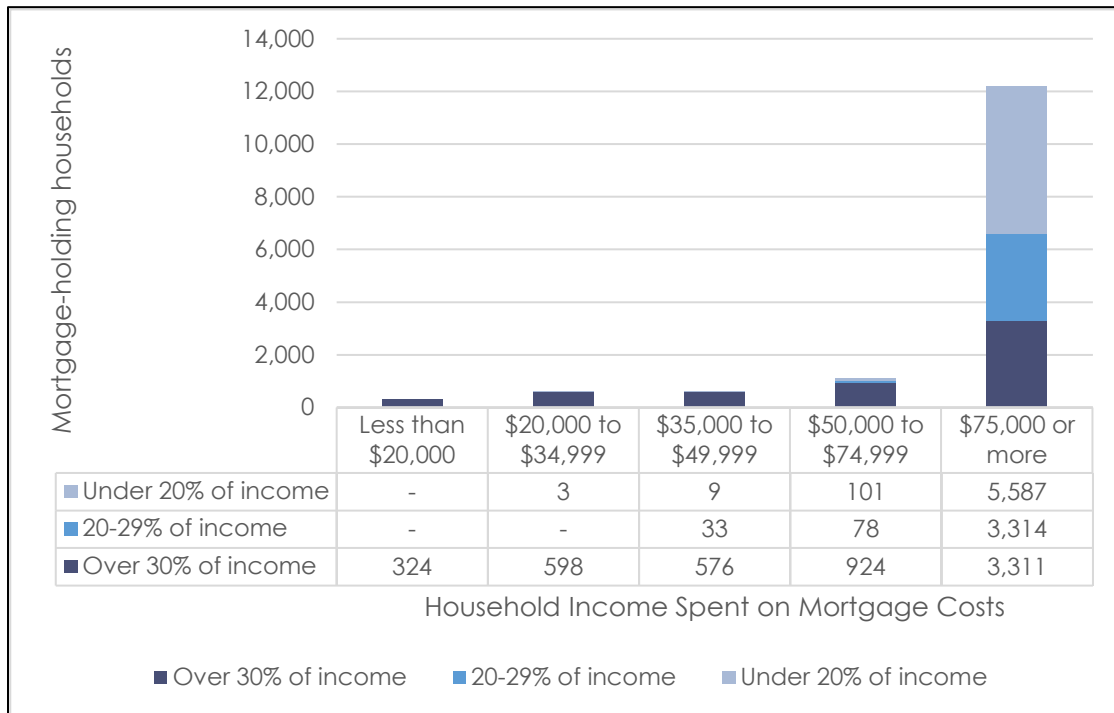
Source: U.S. Census Table S2506 2022 ACS 5-Year Estimate

2.5.7.7 Costs for Mortgage Holders by Income

The 2022 ACS 5-Year Estimates data on mortgage-holding households in UMC (by income and the percentage of income spent on mortgage costs) indicates that lower-income households spend a higher share of income on housing costs, while higher-income households spend a lower share of income on housing costs.

Although the share of mortgage-holding households across income levels has a similar rate of payments exceeding one-third of the household income (91% for mortgage-holding households making less than \$75,000 and 27% for mortgage-holding households making over \$75,000) there is a greater disparity amongst mortgage-holding households in UMC spending less than 20% of their income. A higher share (46% or 5,587 of 12,212) of mortgage-holding households making over \$75,000 spend under 20% of household income on the mortgage while only 4% (113 of 2,646) of households making less than \$75,000 spend under 20% of household income, as shown in **Figure 2-26. Costs for Mortgage Holders by Income.**

Figure 2-26. Costs for Mortgage Holders by Income



Source: U.S. Census Table S2506 2022 ACS 5-Year Estimate

2.5.7.8 Overcrowding by Extent and Tenure

According to recent HUD CHAS data provided by AMBAG, 9% of total households in UMC meet the ACS definition of “overcrowding.” More specifically, AMBAG reports that 1,124 owner-occupied and 1,871 renter-occupied households in UMC had more than one occupant per room. Of the total households in UMC, 265 owner-occupied households and 747 renter-occupied households, representing 3% of total households, had more than 1.5 occupants per room, which meets the ACS definition of “severe overcrowding.”

Table 2-13. Overcrowding by Tenure, provides a summary of overcrowding in UMC by tenure. Figure 2-27. Crowding by Extent and Tenure, provides a chart comparing overcrowding by tenure in UMC versus the County. In general, UMC has less overcrowding than the County for both renter- and owner-occupied housing units. A greater proportion of renter-occupied housing units have overcrowding than owner-occupied housing units in both unincorporated and incorporated areas.

2023–2031 Housing Element

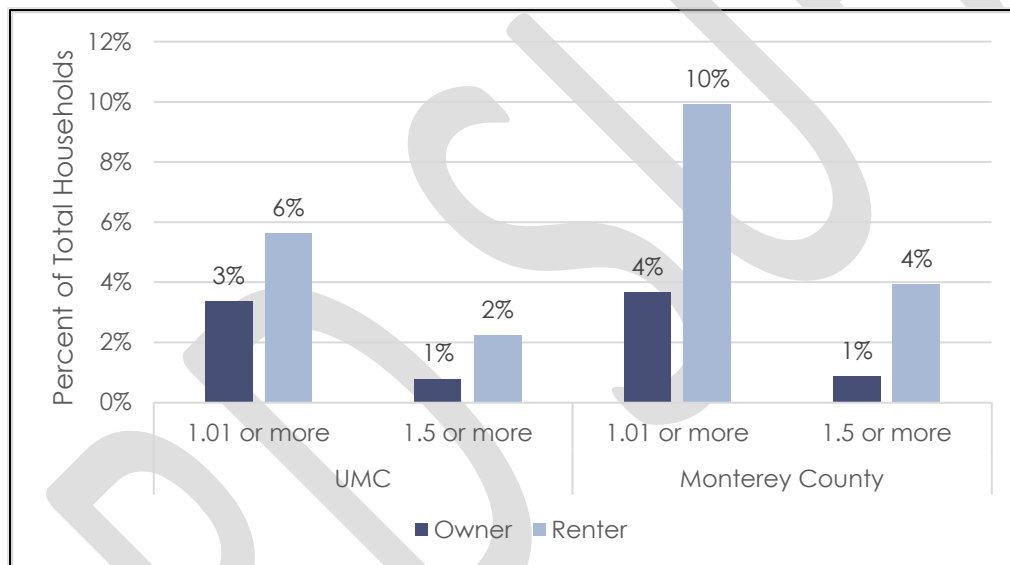
Chapter 2. Community Profile and Needs

Table 2-13. Overcrowding by Tenure

Persons Per Room	Owner	Renter	Percent
0.50 or less	16,695	4,239	63%
0.51 to 1.00	5,697	3,639	28%
1.01 to 1.50	859	1,124	6%
1.51 to 2.00	164	436	2%
2.01 or more	101	311	1%
Total Households	23,516	9,749	100%
% Overcrowded by Tenure	5%	19%	9%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS provided by AMBAG August 2022

Figure 2-27. Crowding by Extent and Tenure



Source: U.S. Census Table B25014 2020 ACS 5-Year Estimate provided by AMBAG August 2022.

2.6 Extremely Low-Income Housing Needs

Extremely low-income is defined as households with income less than 30% of AMI. According to the HCD “State Income Limits for 2024” letter dated May 9, 2024, the 2024 AMI in Monterey County is \$103,200. For extremely low-income households, this results in an income of \$39,700 or less for a four-person household or \$27,800 or less for a one-person household. Households with extremely low incomes have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as Social Security Insurance (SSI) or disability insurance, are considered extremely low-income households. At the same time, a minimum wage worker with an annual income of approximately \$46,630 or less could be part of an extremely low-income household, depending on their household size.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.6.1 Existing Needs

According to a CHAS data query for the 2015–2019 period, approximately 2,696 extremely low-income households resided in the UMC area, as shown in Table 2-14. Housing Needs for Extremely Low-Income Households by Tenure. The number of extremely low-income households represents approximately 8% of the total households in the UMC area.

As shown in Table 2-14, most (1,511) extremely low-income households are renters and experience a high incidence of housing problems. For example, 79% of extremely low-income households faced housing problems (defined as a cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities), and 79% were in overpayment situations. Even further, 59% of extremely low-income households paid more than 50% of their income toward housing costs.

Table 2-14. Housing Needs for Extremely Low-Income Households by Tenure

	Total Owners	Total Renter	Total Households
Total Number of ELI Households	1,185	1,511	2,696
Percent with Any Housing Problems	77%	81%	79%
Percent with Cost Burden (30% of income)	77%	80%	79%
Percent with Severe Cost Burden (50% of income)	62%	57%	59%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS

2.6.2 Projected Needs

Based on guidance previously provided by HCD via communications with their staff, the County calculated the projected housing needs required to address extremely low-income households by assuming 50% of its very low-income RHNA (786) are extremely low-income households, or 393 units. Many extremely low-income households will be seeking rental housing, and most of them will likely face overpayment, overcrowding, or substandard housing conditions. Some extremely low-income households could be diagnosed with disabilities or have other special needs.

Supportive housing is generally defined as permanent, affordable housing with on-site services that help residents transition into more stable and productive lives. Services may include childcare, after-school tutoring, and career counseling. Most transitional housing includes a supportive services component. The County regulates supportive housing as a residential use, provided supportive services are subordinate to the residential use.

To address the housing needs of extremely low-income households, UMC has identified several initiatives to help expand affordable housing opportunities. These include the following programs from the Housing Plan (Chapter 8, Housing Plan, focused on lower-income housing development (including extremely low-income housing units):

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

- H-1.A. Preservation and Monitoring of Existing and Future Affordable Units
- H-2.A. Encourage, Incentivize, and Monitor Accessory Dwelling Units (ADUs)
- H-2.K. Assist with the Development of Affordable Housing
- H-5.A. Prioritize Review and Expedite the Development of Affordable and Special Needs Projects
- H-5.B. Housing Mobility
- H-5.C. Facilitate Access to Affordable Housing for Residents
- H-5.D. Support Counseling and Housing Services for Seniors, Low-Income Households, and Unhoused Individuals
- H-5.F. Housing Opportunities
- H-5.H. Displacement Prevention
- H-5.J. Fair Housing Education, Enforcement, Outreach, and Services
- H-5.K. Homebuyer Assistance Programs

As part of this effort, the County will follow its Housing Plan and collaborate with housing providers and stakeholders to meet the County's affordable housing needs.

2.7 Special Housing Needs

Government Code Section 65583(a), requires an assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs. Per Government Code Section 65583(a)(7), this section includes an analysis of any special housing needs. This section details the needs of seniors, people with disabilities (including those with developmental disabilities), large families, farmworkers, families with female heads of households, and families and individuals in need of emergency shelter in the County. Studying these groups is an important component of identifying special housing needs and meeting them through plans, programs, and projects.

These specific segments of the population may have more difficulty finding decent, affordable housing due to special needs. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics, among other factors. Furthermore, many of these groups overlap. For example, many seniors have a disability, and many single mothers experience homelessness. Generally, these groups would be assisted by an increase in affordable housing, especially housing located near public transportation and services.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.7.1 Data Sources

The County used the HUD Comprehensive Housing Affordability Strategy 2015-2019 ACS, as well as the U.S. Census FY 2018-2022 5-Yr. ACS to identify special housing needs for this 6th Cycle Housing Element. Additionally, the goals, resources, and services dedicated to serving special housing needs are derived from the County’s 2020–2024 Consolidated Plan, adopted in 2020.

As mentioned previously, the Association of Monterey Bay Area of Governments (AMBAG) is the primary source of the data in this chapter. AMBAG prepared a housing needs data package for each local jurisdiction for use in the 6th Cycle Housing Element (AMBAG data). Other data sources include the California Department of Finance Population and Housing Estimates; U.S. Census Bureau; 2015-2019 Comprehensive Housing Affordability Strategy (CHAS); and 2022 American Community Survey (ACS) 5-Year Data. The County used multiple data sources, including data provided by AMBAG to prepare tables in this document. It is important to note that the use of multiple data sources that measure data from slightly different time periods may lead to small discrepancies between tables and figures throughout this chapter and other sections of the Housing Element Update. However, the integrity of the assessment remains intact and overall findings remain valid.

2.7.2 Resource Challenges

Regarding resources for special needs housing, it is important to note that, in the last eight years, demand for housing in the County and the rising costs of land and construction have presented challenges to the development of affordable housing. State housing measures over the last several years have been slow to provide an alternative revenue stream equal to the former redevelopment housing set-aside funds that were lost when local redevelopment agencies were eliminated in 2011–2012. This public policy change exacerbated already difficult local conditions and remains the most significant public policy change that has negatively impacted the development and preservation of affordable housing.

2.7.3 Seniors

Federal housing data defines a household type as a “senior family” if it consists of two people and at least one of these people is 62 years old or over. The special needs of many senior households result from their fixed incomes, higher rates of physical disabilities, and the common need for assistance from others. Senior households have special housing needs primarily due to three major concerns: physical disabilities or limitations, income, and healthcare costs.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.7.3.1 Needs Assessment

According to the HUD CHAS for the 2015–2019 period, 7,466 households (roughly 22% of the total households) in the UMC were senior households (Table 2-15. Senior Households by Income and Tenure). Of this total:

- 6,626 (or 89%) were owner households.
- 840 (or 11%) were renter households.
- 293 (or 4%) earn less than 30% of the family AMI.
- 820 (or 11%) earn less than 50% of the family AMI.

Table 2-15. Senior Households by Income and Tenure

Income Level	Owner	Renter	Total	Percent of Total Elderly Households
< 30% AMI	252	41	293	4%
30-50% AMI	437	90	527	7%
50-80% AMI	755	196	951	13%
80-100% AMI	526	101	627	8%
> 100% AMI	4,656	412	5,068	68%
Total	6,626	840	7,466	

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS

As a special needs group, seniors are unique in some respects. As shown in Table 2-15, the majority of UMC’s senior households are homeowners and represent 89% of all senior households. According to the 2015-2019 ACS 5-Year Estimates, 23,516 homeowner households exist, 6,626 (or 28%) of which are senior homeowner households, which is a high percentage considering that senior households represent approximately 22% of the total households in the UMC. Furthermore, of the total 7,466 senior homeowner households in UMC, 5,068 (or 68%) have incomes above the 100% AMI.

While most senior households within the senior renter household category in UMC enjoy stable incomes, it is important to recognize that 131 (or 15%) of the 840 total renters fall below the 50% AMI, making very low-income senior renters a demographic in UMC that could need services.

Poverty thresholds, as defined by the ACS, vary by household type. For instance, in 2019, Census Poverty Threshold data cited a single-person senior household was considered to be in poverty with an annual income below \$12,261 per year at the national level. Alternatively, a two-person senior household was considered to be in poverty with an annual income of \$15,453, assuming they lived with no children under the age of 18. With these figures in consideration, the 2015-2019 ACS 5-Year Estimates reported the following:

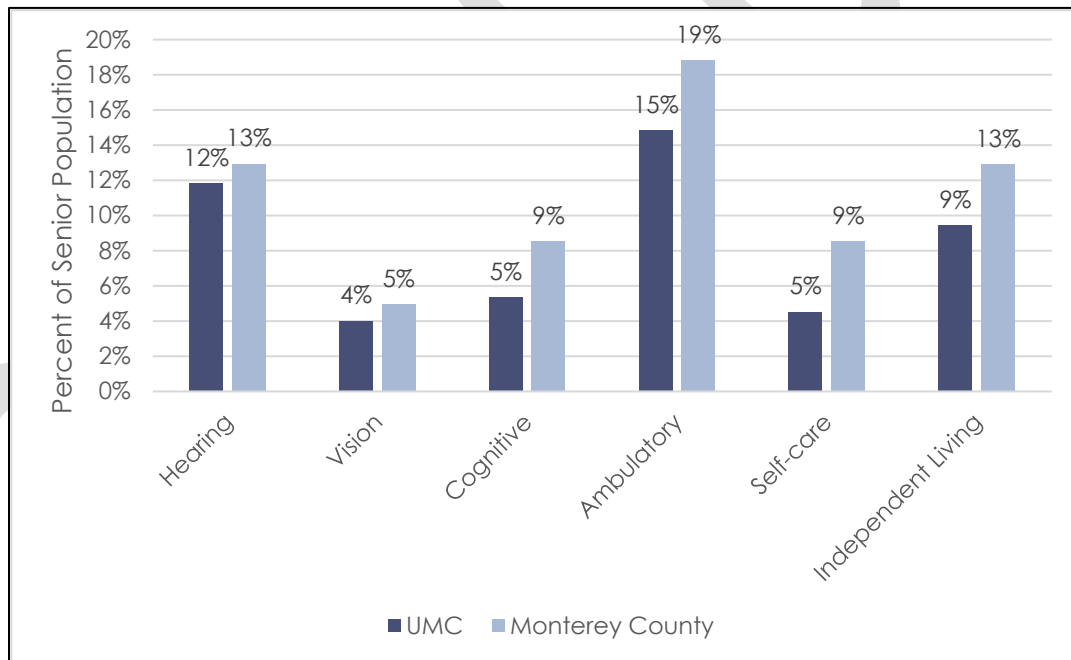
2023–2031 Housing Element

Chapter 2. Community Profile and Needs

- Less than 293 (or less than 1%) of UMC residents with incomes below the poverty level were age 65 or older.
- 6,626 households in UMC have a household member aged 65 or older who worked, and 9% of these families live below the poverty level.

Seniors typically have additional physical and social needs. As shown in Figure 2-28. Disability by Type – Seniors (Age 65 or Older), the most commonly occurring disability among seniors is an ambulatory disability, which 15% of seniors in UMC experience (compared to 19% of seniors in the County). Ambulatory disabilities are those that result in serious difficulty walking or climbing stairs, which requires that housing be more accessible to transportation, in-house assistance, and housing options with more accessible accommodations. Although the percentage of seniors experiencing an ambulatory disability in UMC is lower than in the County, UMC shall consider this need during the development of housing for seniors.

Figure 2-28. Disability by Type – Seniors (Age 65 or Older)



Source: U.S. Census Table S1810 2022 ACS 5-Year Estimate

In terms of housing, seniors typically require smaller, more affordable housing options and/or assistance with accessibility and home maintenance. Seniors can often require ramps, handrails, and lower cupboards and counters to allow greater access and mobility for wheelchairs or walkers. Housing options that provide proximity to transportation assistance to shopping and medical facilities are often required for seniors with mobility issues.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

2.7.3.2 Resources and Services for Seniors

The County currently has several existing programs and services available to seniors. These services are outlined in Table 2-16. Resources for Seniors.

Table 2-16. Resources for Seniors

Resources	Description
Alliance on Aging (AA)	The AA administers several programs to support the County's senior residents, including HICAP Medicare Counseling, Ombudsman Program, Senior Peer Counseling, IRS Tax Counseling Program, and various outreach, nutrition, and benefits services. For a complete listing of additional residential opportunities for seniors in Monterey County, the Monterey County Area Agency on Aging has published the Aging and Disability Services Network Monterey County—2014 Resource Guide. Copies of this guidebook are available from the Agency on Aging's website and office in Salinas.
Bay Area Community Services	Operates the SHARE Center, Monterey County's largest housing navigation center that includes rapid re-housing, diversion, and shelter beds.
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.
Central Coast Center for Independent Living	Rapid Rehousing and Homeless Prevention program for homeless individuals and families. Access to case management and other supportive services. CCCIL provides services to people with disabilities in Monterey.
CHISPA	Non-profit housing developer in Monterey County that offers affordable rentals for families and seniors who qualify by income.
Community Homeless Solutions	Transitional housing, emergency shelter, housing navigation, Rapid Re-housing, and permanent supportive housing for individuals and families experiencing homelessness.
Community Human Services	Rapid Re-housing, housing navigation, case management, and emergency shelter for women experiencing homelessness on the Monterey Peninsula.
Dorothy's Place	Transitional housing, permanent supportive housing, and community kitchen providing no-cost breakfast and lunch, as well as emergency food boxes.
Eden Housing	Affordable apartment rentals for extremely low, very low, and low-income families.
Food Bank of Monterey County	Food bank providing emergency supplemental food to low-income residents of Monterey County.
Gathering for Women	Food service, case management, and housing navigation for women experiencing homelessness on the Monterey Peninsula.
Housing Authority of the County of Monterey	The Housing Authority provides housing and housing support services through the administration of Housing Choice Vouchers (formerly Section 8), Public Housing, Farm Labor Housing, and other programs.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
Housing Resource Center of Monterey County	Rapid Rehousing and homeless prevention services, rental assistance, and low-income housing program referrals – Provides financial literacy education and monthly goal planning.
Midpen Housing	Non-profit housing developer in Monterey County that offers affordable rentals to households who qualify by income.
Monterey County Aging and Adult Services	Provides support and assistance to people with disabilities, seniors, and their family caregivers. Services include 24-hour reporting and investigations of elder and independent adult abuse, in-home supportive services, the SSI-Advocacy Program, and senior information and assistance services.
Monterey County Area Agency on Aging (AAA)	The County established the AAA to be an influential voice for seniors and engage community partners to ensure that all service providers understand the needs and issues that affect seniors and dependent adults. The AAA hopes to build relationships with community partners and actively seek to engage new partners to ensure the target population has access to services. AAA also hopes to foster the development of programs and services to ensure access to high-quality, inclusive, and culturally responsive services.
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 (cash aid), general assistance, Medi-Cal, CalFresh, and CalWORKs. Eligibility for these public benefits is based on income and resource levels.
Monterey County Department of Social Services and Adult Services Branch (DSSAS)	The DSSAS provides health and social work services to seniors and people with disabilities. They aim to empower and serve the aging population and persons living with disabilities, more specifically, to allow those persons to live safely in their homes and with dignity and to delay or prevent inappropriate institutionalization of seniors and people with disabilities. This goal is achieved through the delivery and coordination of home and community-based services.
Residential Care Facilities	<p>Although most services and facilities serve the entire County, most are located in incorporated cities, such as Monterey and Salinas. The UMC, however, has facilities in the following areas:</p> <ul style="list-style-type: none"> • Carmel Valley (3 facilities with a total of 96 beds) • Castroville (2 facilities with a total of 10 beds) • Various unincorporated areas (14 facilities with a total of 194 beds)
Step Up	Permanent supportive housing for chronically homeless individuals in Salinas and King City.
The Salvation Army – Monterey Peninsula Corp.	Transitional Housing, emergency rental assistance, emergency shelter, housing navigation, meals, and assistance with utility arrears.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
The Salvation Army – Monterey Peninsula Corp.	Transitional Housing, emergency rental assistance, emergency shelter, housing navigation, meals, and assistance with utility arrears.
VA DOD Outpatient Clinic	Support services to veterans experiencing homelessness, including benefits, food, clothing, and blankets.
Nation's Finest	Rapid re-housing and homeless prevention program for veterans and families.
Veterans Transition Center of California	Emergency shelter, transitional housing, and permanent supportive housing for Veterans.
Victory Mission	Emergency Shelter with breakfast and hot dinners provided for anyone hungry.
YWCA	Transitional housing and emergency shelter for men and women fleeing domestic violence.

Source: Monterey County Homeless Services Resource Guide February 2021

As shown in Table 2-17. Affordable Housing for Seniors, some affordable housing developments in UMC accommodate seniors.

Table 2-17. Affordable Housing for Seniors

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
La Gloria	23	23/30-50%	(23) 1-bedroom
Los Ositos	50	50/30-50%	(50) 1-2 bedroom
Rippling River	79	78 / 50-60%	(78) 1-bedroom
Pacific Meadows	200	200/50-60%	(30) studio (110) 1-bedroom (60) 2-bedroom
Portola Vista	63	63/30-50%	(64) 1-bedroom
Van Buren	19	19/30-50%	(19) 1 -bedroom

Source: HCD Affordable Rental Housing in Monterey County November 2018

Furthermore, the Monterey County FY 2020-2024 Consolidated Action Plan includes the following goals to address any housing and service gaps for special needs communities, including seniors:

- Focus CDBG funds primarily on the rehabilitation of existing housing or providing infrastructure improvement to support affordable housing development.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

- Use CDBG funds to complement the Continuum of Care’s (CoC) Lead Me Home Strategic Plan to provide homeless services and prevention services for those who are at risk of becoming homeless.
- Pursue infrastructure improvements to benefit low- and moderate-income areas and households. Infrastructure improvements may include, but are not limited to water and sewer improvements, drainage improvements, streetlights, streets and sidewalks, and Americans with Disabilities Act (ADA) improvements.
- Use CDBG funds 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, and emergency and transitional housing facilities.
- Place emphasis on youth services (including services for at-risk youth), health services, senior services, and fair housing and legal services.

The Consolidated Action Plan also contains projects that will be funded using CDBG funds to make progress on the above goals:

- Eden Council for Hope and Opportunity (ECHO) will 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 the County.
- Legal Services for Seniors (LSS) will provide direct legal services to 300 low-income seniors in UMC to provide four workshops educating seniors, their families and caregivers, and the general public on issues related to housing security.
- 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. Outreach specialists can link them to other services provided by AOA’s many partners in senior service who provide

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

services that offer financial relief and are at no cost to seniors. This “patchwork” of services allows many seniors to maintain optimum independence and wellness and remain in their homes and engaged in their communities.

- Central Coast Center for Independent Living (CCCIL) will provide housing and case management services to people with disabilities in the County. By accessing CCCIL services, consumers will be able to increase their independence by accessing and securing county, State, and federal programs that will assist them in increasing their income and securing affordable housing.
- Meals on Wheels (MoW) of the Salinas Valley will serve between 14-19 seniors, every week, their choice of either 5 or 7 main meals. As a supplement to the main meals, Meals on Wheels offers a large bag of fruits and vegetables, bread, and other non-perishables. An additional benefit to clients and the community is the fact that MoW provides a “safety/welfare/check during the regular weekly delivery.

2.7.4 Large Families

Large households are identified in State housing law as a “group with special housing needs based on the generally limited availability of adequately sized, affordable housing units.” Large households are defined as those with five or more members. Due to the limited supply of adequately sized units to accommodate large-family households, large families face an above-average level of difficulty in locating adequately sized, affordable housing. Even when larger units are available, the cost is generally higher than that of smaller units. The lack of supply, compounded with the low incomes of larger families, results in many large families living in overcrowded conditions.

2.7.4.1 Needs Assessment

According to the 2015-2019 ACS 5-Year Estimates, 33,652 households are in UMC (see Figure 2-29. Households by Household Size). Of that total:

- 9,594 were renters, and 24,058 were homeowners.
- 5,203 (or 15%) were households with five or more members.
- 2,195 of the total 9,594 (or 23%) renter households have five or more members.
- 3,008 of the total 24,058 (or 13%) owner households have five or more members.

In addition, the most common household size is two people (35%), and the second most common household size is one person (19%).

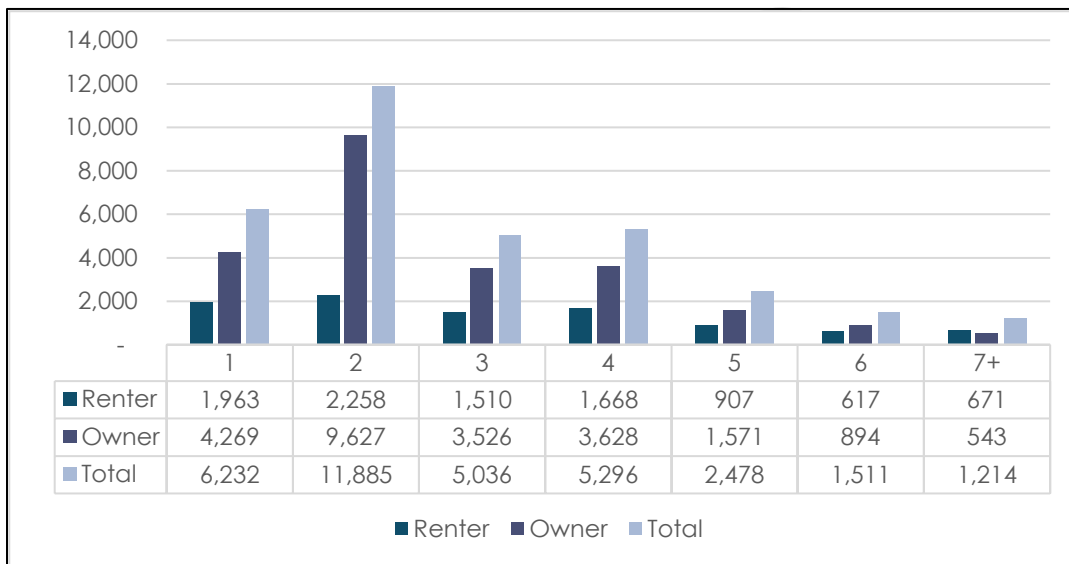
2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Compared to the County, UMC has the following:

- A slightly lower share of single-person households than the County overall (19% versus 20%).
- A slightly lower share of seven+ person households than the County overall (4% versus 5%).

Figure 2-29. Households by Household Size



Source: U.S. Census Table B25009 2022 ACS 5-Year Estimate

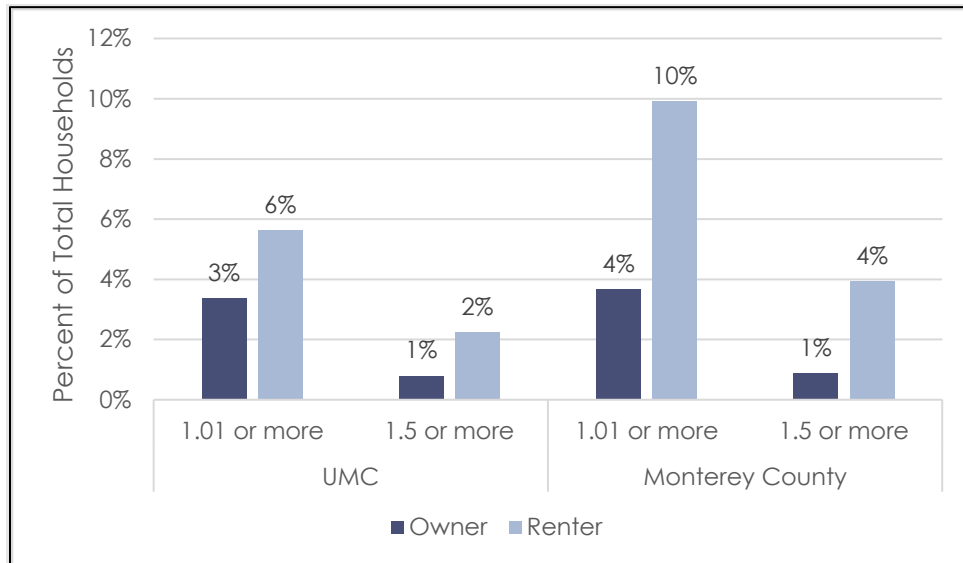
As mentioned previously, the ACS defines “overcrowding” as a unit with more than one person per room and “severe overcrowding” as a unit with more than 1.5 people per room.

As shown in Figure 2-30. Crowding by Extent and Tenure, the incidence of overcrowding in UMC is lower than it is in the County, suggesting that UMC has an adequate supply of larger homes to accommodate its households. However, nearly 62% of the total 2,995 overcrowded households are renter households, pointing to a need for larger rental units. More specifically, 1,871 of the total 9,749 (19%) renter households are overcrowded, and 747 (8%) are severely overcrowded. In contrast, 1,124 of the total 23,516 (5%) owner households are overcrowded, and 265 (or 1%) are severely overcrowded.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-30. Crowding by Extent and Tenure



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS

2.7.4.2 Resources and Services for Large Families

Large households can benefit from County programs and services that provide assistance to lower- and moderate-income households in general. The County currently has several existing programs and services available to large families. These services are outlined in Table 2-18. Resources for Large Families.

Table 2-18. Resources for Large Families

Resources	Description
Bay Area Community Services	Operates the SHARE Center, Monterey County's largest housing navigation center that includes rapid re-housing, diversion, and shelter beds.
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.
Community Homeless Solutions – Permanent Supportive Housing	Permanent Supportive Housing and transitional housing for low-income, homeless families with children and housing vouchers.
Dorothy's Place	Transitional housing, permanent supportive housing, and a community kitchen provide no-cost breakfast and lunch, as well as emergency food boxes.
Eden Housing	Affordable apartment rentals for extremely low, very low, and low-income families.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
Food Bank of Monterey County	Food bank providing emergency supplemental food to low-income residents of Monterey County.
Housing Authority of the County of Monterey	The Housing Authority provides housing and housing support services through the administration of Housing Choice Vouchers (formerly Section 8), Public Housing, Farm Labor Housing, and other programs.
Housing Resource Center of Monterey County	Rapid Rehousing and homeless prevention services, rental assistance, and low-income housing program referrals – Provides financial literacy education and monthly goal planning
Midpen Housing	Non-profit housing developer in Monterey County that offers affordable rentals to households who qualify by income.
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 (cash aid), general assistance, Medi-Cal, CalFresh, and CalWORKs. Eligibility for these public benefits is based on income and resource levels.
Monterey County First Time Home Buyer Program (FTHBP)	The FTHBP lends income-qualified households part of the down payment to purchase a home in UMC.
The Salvation Army – Monterey Peninsula Corp.	Transitional Housing, emergency rental assistance, emergency shelter, housing navigation, meals, and assistance with utility arrears.
Victory Mission	Center with breakfast and hot dinners provided for anyone hungry.

Sources: Monterey County Homeless Services Resource Guide February 2021 and Monterey County Community Resource Guide 2019

As shown in Table 2-19. Affordable Housing for Large Families, UMC has several affordable housing developments that accommodate large families.

Table 2-19.

Table 2-19. Affordable Housing for Large Families

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
El Cerrito Townhomes	60	59/45-50%	(20) 2-bedroom (35) 3-bedroom (4) 4-bedroom
Moro Lindo Townhomes	30	29/45-50%	(10) 2-bedroom (17) 3-bedroom (2) 4-bedroom
Grey Goose Townhomes	9	9/50-60%	(5) 2-bedroom (4) 3-bedroom

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Brooklyn Street	2	2/60%	(1) 1-bedroom (1) 2-bedroom
Nuevo Amanecer	63	6/40% 41/50% 13/60%	(8) 1-bedroom (20) 2-bedroom (30) 3-bedroom (2) 4-bedroom
The Commons at Rogge Road	48	15/50% 15/60% 18/110%	(8) 1-bedroom (24) 2-bedroom (16) 3-bedroom
Jardines de Boronda	16	15/50%	(8) 2-bedroom (7) 3-bedroom
Cynara Court	58	48/50% 9/60%	(4) 1-bedroom (33) 2-bedroom (20) 3-bedroom
Sea Garden	58	34/50% 18/55%	(32) 2-bedroom (26) 3-bedroom
Manzanita Place	66	12/50% 53/60%	(11) 1-bedroom (27) 2-bedroom (21) 3-bedroom (6) 4-bedroom
Geil Street Apartments (MidPen Housing)	11	2/35% 4/50% 5/80% (4 units are for farmworkers)	(4) 1-bedroom (7) 2-bedroom
Camphora Apartments	44	9/30% 10/35% 6/40% 6/45% 6/50% 5/55% 1/60%	(22) 2-bedroom (21) 3-bedroom
Artichoke Inn	6	5/80%	(6) 3-bedroom
Belmont Heights	4	1/50% 2/70% 1/80%	(4) 2-bedroom
Kents Court	19	19/80%	(8) 2-bedroom (11) 3-bedroom
Oak Hills Infill	6	6/50-80%	(6) 3-bedroom

Source: HCD Affordable Rental Housing in Monterey County November 2018

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Furthermore, the Monterey County FY 2020-2024 Consolidated Action Plan includes the following goals to address any housing and service gaps for special needs communities, including large families:

- Focus Community Development Block Grant (CDBG) funds primarily on the rehabilitation of existing housing or providing infrastructure improvement to support affordable housing development.
- Use CDBG funds to complement the Continuum of Care Strategy (CoC) to provide homeless services and prevention services for those who are at risk of becoming homeless.
- Pursue infrastructure improvements to benefit low- and moderate-income areas and households. Infrastructure improvements may include, but are not limited to water and sewer improvements, drainage improvements, streetlights, streets and sidewalks, and ADA improvements.
- Use CDBG funds 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, and emergency and transitional housing facilities.
- Place emphasis on youth services (including services for at-risk youth), health services, senior services, and fair housing and legal services.

The Consolidated Action Plan also contains projects that will be funded using CDBG funds to make progress on the above goals:

- Eden Council for Hope and Opportunity (ECHO) will 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 the County.
- Rancho Cielo will provide transitional living for young adults. Rancho Cielo's version of Transitional Living is their Transitional Housing Village, where residents aged 18-24 come together to support each other in the quest for a fresh start. Students benefit from having a stable and safe place to call home instead of returning to the streets or to neighborhoods that may have enabled a lifestyle characterized by bad choices and illegal activity. Participants will

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

take part in various case management activities including behavioral health services, leadership-building opportunities, job readiness, life skills, and financial literacy workshops. When combined with the academic and vocational training opportunities that program participants will receive, these services will help ensure that these youth leave our campus fully prepared to retain permanent housing.

- 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. Elements of the SMART program are as follows:
 - SMART Girls - This program is a health, fitness, prevention/education, and self-esteem enhancement program for girls. The program is designed to encourage healthy attitudes and lifestyles that will enable adolescent/teen girls to develop to their full potential. Sessions incorporate learning experiences that include mentors, guest speakers, hands-on activities, and field trips.
 - Passport to Manhood - This program concentrates on specific areas of manhood through highly interactive activities for young men who have been identified as a group that is at increased risk for participation in risky behaviors. Passport to Manhood addresses critical issues young men face including fatherhood, decision-making, and employment.
- Pajaro Park Programs will offer a variety of programs and activities that youth, adults, and all residents can participate in.
 - Day Camps during summer and other school break sessions provide youth ages 3-15 with caring adult role models, structured and constructive use of time, meaningful engagement, and high expectations for success.
 - Youth Sports leagues including soccer, T-ball, and basketball allow youth to enjoy healthy activity, teamwork, and fun and age-appropriate competition in a supportive environment.
 - Monthly health and wellness programs such as Zumba and Kids Fit that offer fun, healthy activities for all levels of ability.
 - Community-wide events (8 in all) such as National Night Out, Day of the Dead, Healthy Kids Day, and Pajaro Park Pride Day draw between 200-500 residents per event and encourage community building, crime prevention, and community pride.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

- Central Coast YMCA will coordinate park rentals throughout the year for occasions such as birthdays, family reunions, and graduation parties that encourage residents to enjoy the park and being outdoors. These events draw an average of 150 residents monthly to the park.
- Girls Inc. of the Central Coast will provide age and developmentally appropriate after-school programming for girls, ages 9 -18, at eight school sites in North Monterey County and Greenfield. It will hire teens who have graduated from prior years' programs as facilitators and mentors to younger girls. Programs focus on pregnancy prevention, leadership development, pursuing post-secondary education, self-empowerment, developing healthy behaviors, avoiding drugs and alcohol, and developing skills to resist peer pressure to use drugs, engage in sexual activities, and/or join a gang.

2.7.5 People with Disabilities

The ADA defines a person with a disability as a person having a physical or mental impairment that substantially limits one or more major life activities. People with disabilities have special needs, and many earn little income, have high healthcare costs, are dependent on supportive services, and/or require special accessibility accommodations, such as access ramps or elevators.

People with disabilities face unique problems obtaining adequate housing. This specific segment of the population, which includes individuals with mental, physical, and developmental disabilities, requires affordable housing conveniently located to needed services that are specially adapted for their specific needs. Living arrangements for people with disabilities depend on the severity of the disability and can include arrangements such as living at home in an independent environment with the help of other family members, special housing design features for those with physical disabilities, income support for those unable to work, and in-home supportive services for people with medical conditions.

2.7.5.1 People with Physical and Mental Disabilities

Physical and mental disabilities can hinder access to housing units of conventional design and limit the ability of individuals with disabilities to earn an adequate income. The proportion of individuals with physical disabilities is increasing nationwide due to overall increased longevity and lower fatality rates. Individuals with mental disabilities include those disabled by a mental illness or injury, including schizophrenia, Alzheimer's disease, and conditions related to brain trauma. Disabilities tabulated by the census include sensory, physical, and mental limitations.

2023–2031 Housing Element

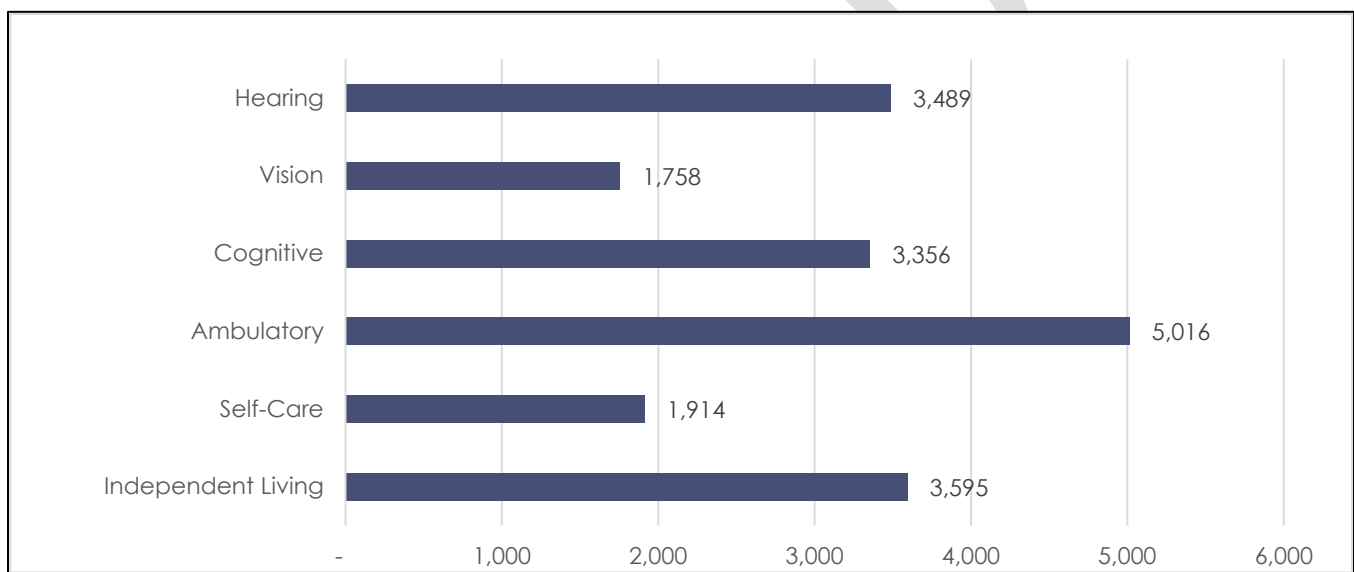
Chapter 2. Community Profile and Needs

2.7.5.2 Needs Assessment

According to the 2018-2022 ACS 5-Year Estimates, 19,128 UMC residents (approximately 20% of UMC’s population) were identified as having a disability. Disabilities included each of the categories tabulated by the census, with the majority of residents having a physical disability.

Figure 2-31. Disability by Type, presents the number of residents in UMC with a disability as reported by the 2018-2022 ACS 5-Year Estimates.

Figure 2-31. Disability by Type



Source: U.S. Census Table S1810 2022 ACS 5-Year Estimate

Per the 2018-2022 ACS 5-Year Estimates, 5,609 seniors in UMC have a disability. Of this total, 3,466 seniors (or 62% of the disabled senior population) live with an ambulatory disability (ambulatory disability is the most occurring among seniors aged 65 or older in UMC). Compared to the County, UMC’s disabled population has a higher percentage of seniors with a disability than the County (55% and 49%, respectively). This points to UMC’s need to continue to address the needs of senior residents who are part of UMC’s population with disabilities (Figure 2-28. Disability by Type – Seniors (Age 65 or Older)).

Understanding the employment status of individuals with disabilities may also be an important component in evaluating specialized housing needs. In UMC, only 43% of the population with a disability are employed compared to 71% of the population with no disability. Additionally, the unemployment rate for individuals with a disability in UMC is slightly higher than it is for those with no disability (8% and 5%, respectively). Although it is expected for unemployment rates to be higher for individuals with disabilities, it is important to consider that 49% of individuals with a disability are not in the labor force

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

(Table 2-20. Disability by Employment Status). Overall, individuals with a disability can often be unemployed and, thus, require more assistance with finding affordable housing options.

Table 2-20. Disability by Employment Status

	With a Disability	Percent of Total	No Disability	Percent of Total
Employed	1,633	43%	36,988	71%
Not in Labor Force	1,875	49%	12,569	24%
Total	3,807		51,974	

Source: U.S. Census Table S1810 2022 ACS 5-Year Estimate

2.7.5.3 People with Developmental Disabilities

Pursuant to California Welfare and Institutions Code, Section 4512(a), developmental disabilities are those disabilities that begin before adulthood and include intellectual disability, cerebral palsy, epilepsy, autism, and those disabling conditions that are closely related to intellectual disabilities or require treatment similar to that of those with intellectual disabilities. This definition does not include handicapping conditions that are solely physical in nature.

Using this definition as a benchmark for this analysis, data provided by the ACS for the population of UMC with cognitive difficulties was used to quantify the total number of people with developmental disabilities. The definition of a “cognitive difficulty” provided by the ACS includes those resulting “because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.” Therefore, the ACS estimates used as the definitions provided by the ACS incorporate those noted by the California Welfare and Institutions Code.

2.7.5.4 Needs Assessment

As mentioned previously, the 2018-2022 ACS 5-Year Estimates indicate that 10,264 UMC residents (approximately 10% of UMC’s population) were identified as having a disability. Of this total:

- Approximately 3,356 (or 32%) of residents with a disability have a disabling cognitive difficulty.
- Of those 3,356 residents with a disabling cognitive difficulty, approximately 1,159 are age 65 or older (or 35% of residents with a disabling cognitive difficulty) (see Figure 2-31 and Figure 2-32).

Developmental disabilities can result in individuals with self-care and/or independent living difficulties, thereby preventing the usability of housing units of typical design and function without personal care. Due to these individuals’ ability to remember, concentrate, and make decisions, their housing opportunities are

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

further hindered because of economic constraints. These factors together drive the need for facilities designed to accommodate individuals with developmental disabilities.

Table 2-21 below illustrates the number of individuals with developmental disabilities by residence type as of December 2021 in the County, according to the California Department of Developmental Services (DDS).²³ The DDS provided data at the zip-code level; for this reason, County-wide data was examined, as data pertaining specifically to UMC was not available at the time of the Study. The data indicated that approximately 88% of individuals with developmental disabilities in the County reside with a parent, family member, or guardian. However, a small percentage of individuals with developmental disabilities reside in other residence types including independent/supported living (5%), community care facilities (3%), intermediate care facilities (1%), foster/family homes (1%), and other residence types (1%). Of the data examined, the Greater Salinas CPA had the highest number of individuals with developmental disabilities, followed by Central Salinas Valley. Individuals with developmental disabilities living outside the home of a parent, family member, or guardian were most-likely to live in the Greater Salinas and Greater Monterey Peninsula CPAs.

Table 2-21. Population with Developmental Disabilities by Residence

Residence Type	Percentage
Home of Parent / Family / Guardian	88%
Independent/Supported Living	5%
Community Care Facility	3%
Intermediate Care Facility	1%
Foster/Family Home	1%
Other	1%

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (December 2021)

The County's 5th Cycle Housing Element included programs designed to assist households with special needs, including Program H-2.C (Extremely Low-income and Special Needs Individuals and Households). During the 5th Cycle Planning Period, the County addressed the housing needs of various special needs populations, including individuals with disabilities. Specifically, the County used local, state, and federal grants and loans to support the construction of 9 permanent supportive housing units and 7 transitional

² California Department of Developmental Services data is collected at the zip-code level. The analysis utilized the most recent data available (December 2021). Data was not available for all zip codes within the County, including several zip codes serving the City of Monterey. Therefore, the DDS data does not match the ACS data used in this chapter.

³ DDS did not report a specific number when fewer than 11 individuals were served per zip code for a certain housing type. In these instances, a value of 5 was used to estimate totals.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

housing bedrooms at Sun Rose Gardens in the City of Salinas in 2022. The project intended to serve previously homeless persons with psychiatric disabilities. Furthermore, the County used federal grants in 2017 to support the construction of 20 permanent supportive housing apartments at Bridge House in the City of Marina for people with psychiatric disabilities.

2.7.5.5 Resources and Services for People With Disabilities (All Disability Types)

Fair Housing Accessibility Standards and California Administrative Code, Title 24, set forth access and adaptability requirements for those with physical disabilities. These regulations apply to public buildings such as motels, employee housing, factory-built housing, and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that rampways, wider doorways, and restroom modifications be designed to enable free access. Such standards, however, are not mandatory for new single-family residential construction.

In addition to complying with accessibility standards, the County has several existing programs and services available to people with disabilities. These services are outlined in Table 2-22. Resources for People with Disabilities.

Table 2-22. Resources for People with Disabilities

Resources	Description
Bay Area Community Services	Operates the SHARE Center, Monterey County's largest housing navigation center that includes rapid re-housing, diversion, and shelter beds.
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.
Central Coast Center for Independent Living (CCCIL)	The CCCIL is one of a nationwide network of Centers for Independent Living whose philosophy is that people with disabilities have the right to control their lives and make their own choices. CCCIL provides the following services: independent living information and referral; advocacy; housing assistance; personal assistance services; peer support; independent living skills and life skills training; community and systems advocacy; and assistive technology to people with disabilities who live in the Counties of Santa Cruz, Monterey, and San Benito. Additionally, CCCIL runs the New Options Traumatic Brain Injury Project.
CHISPA	Non-profit housing developer in Monterey County that offers affordable rentals for families and seniors who qualify by income.
Dorothy's Place	Transitional housing, permanent supportive housing, and a community kitchen providing no-cost breakfast and lunch, as well as emergency food boxes.
Eden Housing	Affordable apartment rentals for extremely low, very low, and low-income families.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
Food Bank of Monterey County	Food bank providing emergency supplemental food to low-income residents of Monterey 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.
Interim, Inc. – Soledad House / Sunflower Gardens	Transitional housing for individuals with mental illness.
Monterey County Aging and Adult Services	Provides support and assistance to people with disabilities, seniors, and their family caregivers. Services include 24-hour reporting and investigations of elder and independent adult abuse, in-home supportive services, the SSI-Advocacy Program, and senior information and assistance services.
The Salvation Army – Monterey Peninsula Corp.	Center with breakfast, lunch, and mobile meal services.
Step Up	Permanent supportive housing for chronically homeless individuals in Salinas and King City.
Victory Mission	Center with breakfast and hot dinners provided for anyone hungry.

Sources: *Monterey County Homeless Services Resource Guide February 2021 and Monterey County Community Resource Guide 2019*

As shown in Table 2-23. Affordable Housing for People with Disabilities, several affordable housing developments are located in UMC that accommodate families with disabilities.

Table 2-23. Affordable Housing for People with Disabilities

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Rippling River	79	24/50% 54/60%	(2) studio (76) 1-bedroom

Source: *HCD Affordable Rental Housing in Monterey County November 2018*

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Furthermore, the Monterey County FY 2020-2024 Consolidated Action Plan includes the following goals to address any housing and service gaps for special needs communities, including individuals with a disability:

- Focus CDBG funds primarily on the rehabilitation of existing housing or providing infrastructure improvement to support affordable housing development.
- Use CDBG funds to complement the Continuum of Care Strategy (CoC) to provide homeless services and prevention services for those who are at risk of becoming homeless.
- Pursue infrastructure improvements to benefit low- and moderate-income areas and households. Infrastructure improvements may include, but are not limited to water and sewer improvements, drainage improvements, streetlights, streets and sidewalks, and ADA improvements.
- Use CDBG funds 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, and emergency and transitional housing facilities.
- Place emphasis on youth services (including services for at-risk youth), health services, senior services, and fair housing and legal services.

The Consolidated Action Plan also contains projects that will be funded using CDBG funds to make progress on the above goals:

- Eden Council for Hope and Opportunity (ECHO) will 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 the County.
- Legal Services for Seniors (LSS) will provide direct legal services to 300 low-income seniors in UMC to provide four workshops educating seniors, their families and caregivers, and the general public on issues related to housing security.
- 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

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

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. Outreach specialists can link them to other services provided by AOA’s many partners in senior service who provide services that offer financial relief and are at no cost to seniors. This “patchwork” of services allows many seniors to maintain optimum independence and wellness and remain in their homes and engaged in their communities.

- Central Coast Center for Independent Living (CCCIL) will provide housing and case management services to people with disabilities in the County. By accessing CCCIL services, consumers will be able to increase their independence by accessing and securing County, State, and federal programs that will assist them in increasing their income and securing affordable housing.
- Meals on Wheels (MoW) of the Salinas Valley will serve between 14-19 seniors, every week, their choice of either 5 or 7 main meals. As a supplement to the main meals, Meals on Wheels offers a large bag of fruits and vegetables, bread, and other non-perishables. An additional benefit to clients and the community is the fact that MoW provides a “safety/welfare/ check during the regular weekly delivery.”

2.7.6 Female-Headed Households

Single-parent households require special consideration and assistance because of their greater need for daycare, healthcare, and other facilities. According to HCD’s website, “female-headed households can have lower incomes and higher living expenses and may lack the resources needed for adequate childcare or job training services, often searching for affordable, decent, and safe housing more difficult.”

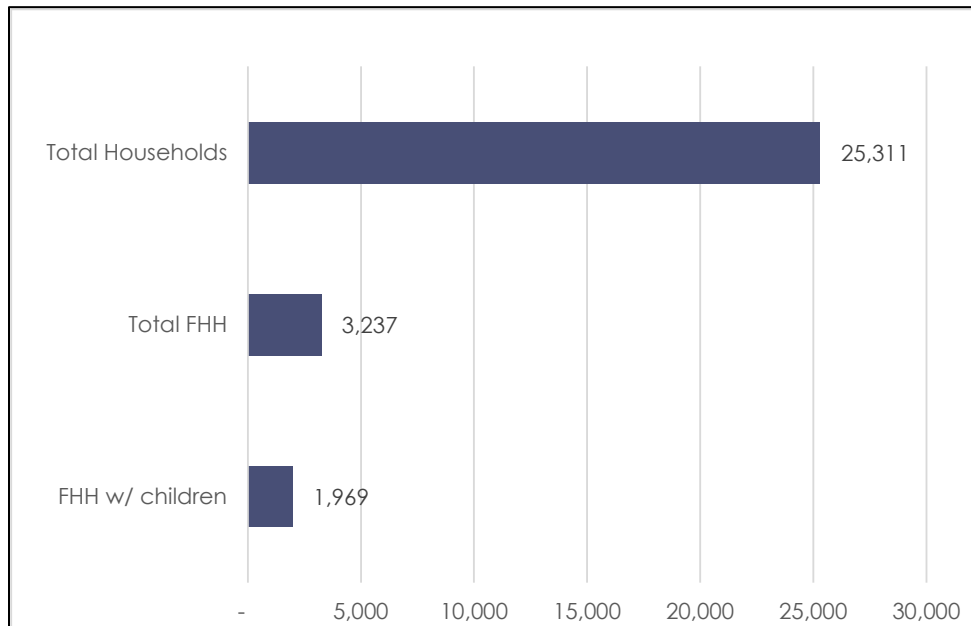
2.7.6.1 Needs Assessment

As shown in Figure 2-32. Female-Headed Families, the 2018-2022 ACS 5-Year Estimates report 3,237 female-headed families in UMC. This number represents 13% of the 25,311 families in UMC. It is important to keep in mind that the 2018-2022 ACS 5-Year Estimates report 33,652 households, of which 25,311 are families. The data presented in this needs assessment analyzes the number of female-headed families and not households. It should be noted that a slight discrepancy in data exists with these figures due to the use of differing data sources. This discrepancy, however, does not impact the integrity of the data and/or findings.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-32. Female-Headed Families

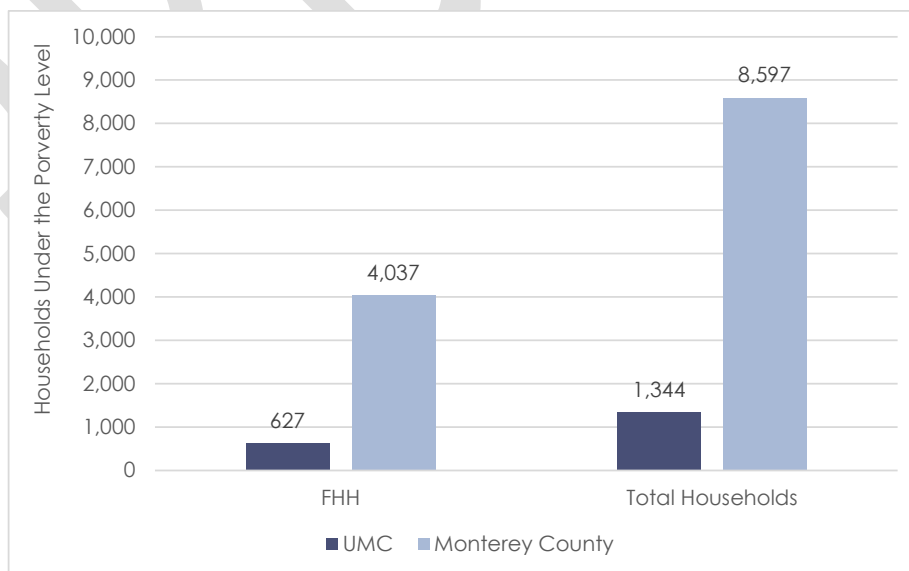


Source: U.S. Census Table B17012 2022 ACS 5-Year Estimate

Approximately 4% of UMC’s households (33,652 households) are experiencing poverty compared to the 6% in the County. The distribution of this total includes the following (Figure 2-33. Households by Poverty Status):

- 627 (or 47% of the total households in poverty) are female-headed households.

Figure 2-33. Households by Poverty Status



Source: U.S. Census Table B17012 2022 ACS 5-Year Estimate

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

High-quality, affordable childcare is a challenging issue that affects all family households, but especially those headed by women. This can be a significant constraint that can prevent parents from being fully employed, resulting in lower income for the household and an inability to pay market rents or mortgages.

Although female-headed households in UMC represent a smaller special needs group than seniors and people with disabilities, the Housing Element provides for the needs of this group through policies that promote the maintenance and construction of affordable housing, specifically in areas close to commercial districts and transportation corridors.

2.7.6.2 Resources and Services for Female-Headed Households

Female-headed households can benefit from County programs and services that provide assistance to lower- and moderate-income households in general. The County currently has several existing programs and services available to female-headed households. These services are outlined in Table 2-24. Resources for Female-Headed Households.

Table 2-24. Resources for Female-Headed Households

Resources	Description
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 from November – March.
CHISPA	Non-profit housing developer in Monterey County that offers affordable rentals for families and seniors who qualify by income.
Community Homeless Solutions	Permanent Supportive Housing, emergency shelter, rapid re-housing, and transitional housing for individuals and families experiencing homelessness.
Community Human Services	Emergency Shelter, transitional housing, rapid re-housing, and housing navigation for women, transition-aged youth, and families experiencing homelessness.
Eden Housing	Affordable apartment rentals for extremely low, very low, and low-income families.
Food Bank of Monterey County	Food bank providing emergency supplemental food to low-income residents of Monterey County.
Dorothy's Place	Transitional housing, permanent supportive housing, and a community kitchen providing no-cost breakfast and lunch, as well as emergency food boxes.
Eden Housing	Affordable apartment rentals for extremely low-, very low-, and low-income families.
Gathering for Women	Center 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.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
Housing Authority of the County of Monterey	The Housing Authority provides housing and housing support services through the administration of Housing Choice Vouchers (formerly Section 8), Public Housing, Farm Labor Housing, and other programs.
Housing Resource Center of Monterey County	Rapid rehousing and homeless prevention services, rental assistance, and low income housing program referrals – Provides financial literacy education and monthly goal planning
Midpen Housing	Non-profit housing developer in Monterey County that offers affordable rentals to households who qualify by income.
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 (cash aid), general assistance, Medi-Cal, CalFresh, and CalWORKs. Eligibility for these public benefits is based on income and resource levels.
Monterey County First Time Home Buyer Program (FTHBP)	The FTHBP lends income-qualified households part of the down payment to purchase a home in UMC.
The Salvation Army – Monterey Peninsula Corp.	Emergency shelter, transitional housing, emergency rental assistance, utility arrears, and meals for people experiencing homelessness.
Victory Mission	Center with breakfast and hot dinners provided for anyone hungry.
YWCA Monterey County	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.

Sources: Monterey County Homeless Services Resource Guide February 2021 and Monterey County Community Resource Guide 2019

As shown in Table 2-25. Affordable Housing for Female-Headed Households, UMC has several affordable housing developments that accommodate female-headed households.

Table 2-25. Affordable Housing for Female-Headed Households

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Artichoke Inn	6	5/80%	(6) 3-bedroom
Belmont Heights	4	1/50% 2/70% 1/80%	(4) 2-bedroom
Brooklyn Street	2	2/60%	(1) 1-bedroom (1) 2-bedroom

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Camphora Apartments	44	9/30% 10/35% 6/40% 6/45% 6/50% 5/55% 1/60%	(22) 2-bedroom unit (21) 3-bedroom unit
Cynara Court	58	48/50% 9/60%	(4) 1-bedroom (33) 2-bedroom (20) 3-bedroom
El Cerrito Townhomes	60	29/45% 30/50%	(20) 2-bedroom (35) 3-bedroom (4) 4-bedroom
Geil Street Apartments	11	2 - 35% 4 - 50% 5 - 80% (4 units are for farmworkers)	(4) 1-bedroom (7) 2-bedroom
Grey Goose Townhomes	9	4/50% 5/60%	(5) 2-bedroom (4) 3-bedroom
Jardines de Boronda	16	15/50%	(8) 2-bedroom (7) 3-bedroom
Kents Court	19	19/80%	(8) 2-bedroom (11) 3-bedroom
Manzanita Place	66	12/50% 53/60%	(11) 1-bedroom (27) 2-bedroom (21) 3-bedroom (6) 4-bedroom
Moro Lindo Townhomes	30	12/45% 17/50%	(10) 2-bedroom (17) 3-bedroom (2) 4-bedroom
Nuevo Amanecer	63	6/40% 41/50% 13/60%	(8) 1-bedroom (20) 2-bedroom (30) 3-bedroom (2) 4-bedroom
Oak Hills Infill	2	2/50-70%	(2) 3-bedroom
Sea Garden	58	34/50% 18/55%	(32) 2-bedroom (26) 3-bedroom
The Commons at Rogge Road	48	15/50% 15/60% 18/110%	(8) 1-bedroom (24) 2-bedroom (16) 3-bedroom

Source: HCD Affordable Rental Housing in Monterey County November 2018

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Furthermore, the Monterey County FY 2020-2024 Consolidated Action Plan includes the following goals to address any housing and service gaps for special needs communities, including large families:

- Focus CDBG funds primarily on the rehabilitation of existing housing or providing infrastructure improvement to support affordable housing development.
- Use CDBG funds to complement the Continuum of Care’s (CoC) Lead Me Home strategic plan to provide homeless services and prevention services for those who are at risk of becoming homeless.
- Pursue infrastructure improvements to benefit low- and moderate-income areas and households. Infrastructure improvements may include, but are not limited to water and sewer improvements, drainage improvements, streetlights, streets and sidewalks, and ADA improvements.
- Use CDBG funds 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, and emergency and transitional housing facilities.
- Place emphasis on youth services (including services for at-risk youth), health services, senior services, and fair housing and legal services.

The Consolidated Action Plan also contains projects that will be funded using CDBG funds to make progress on the above goals:

- Eden Council for Hope and Opportunity (ECHO) will 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 the County.
- Rancho Cielo’s will provide transitional living for young adults. Rancho Cielo’s version of Transitional Living is their Transitional Housing Village, where residents aged 18-24 come together to support each other in the quest for a fresh start. Students benefit from having a stable and safe place to call home instead of returning to the streets or to neighborhoods that may have enabled a lifestyle characterized by bad choices and illegal activity. Participants will

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

take part in various case management activities including behavioral health services, leadership-building opportunities, job readiness, life skills, and financial literacy workshops. When combined with the academic and vocational training opportunities that program participants will receive, these services will help ensure that these youth leave our campus fully prepared to retain permanent housing.

- 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. Elements of the SMART program are as follows:
 - SMART Girls - This program is a health, fitness, prevention/education, and self-esteem enhancement program for girls. The program is designed to encourage healthy attitudes and lifestyles that will enable adolescent/teen girls to develop to their full potential. Sessions incorporate learning experiences that include mentors, guest speakers, hands-on activities, and field trips.
 - Passport to Manhood - This program concentrates on specific areas of manhood through highly interactive activities for young men who have been identified as a group that is at increased risk for participation in risky behaviors. Passport to Manhood addresses critical issues young men face including fatherhood, decision-making, and employment.
- Pajaro Park Programs will offer a variety of programs and activities that youth, adults, and all residents can participate in.
 - Day Camps during summer and other school break sessions provide youth ages 3-15 with caring adult role models, structured and constructive use of time, meaningful engagement, and high expectations for success.
 - Youth Sports leagues including soccer, T-ball, and basketball allow youth to enjoy healthy activity, teamwork, and fun and age-appropriate competition in a supportive environment.
 - Monthly health and wellness programs such as Zumba and Kids Fit that offer fun, healthy activities for all levels of ability.
 - Community-wide events (8 in all) such as National Night Out, Day of the Dead, Healthy Kids Day, and Pajaro Park Pride Day draw between 200-500 residents per event and encourage community building, crime prevention, and community pride.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

- Central Coast YMCA will coordinate park rentals throughout the year for occasions such as birthdays, family reunions, and graduation parties that encourage residents to enjoy the park and being outdoors. These events draw an average of 150 residents monthly to the park.
- Girls Inc. of the Central Coast will provide age and developmentally appropriate after-school programming for girls, ages 9 -18, at eight school sites in North Monterey County and Greenfield. It will hire teens who have graduated from prior years' programs as facilitators and mentors to younger girls. Programs focus on pregnancy prevention, leadership development, pursuing post-secondary education, self-empowerment, developing healthy behaviors, avoiding drugs and alcohol, and developing skills to resist peer pressure to use drugs, engage in sexual activities, and/or join a gang.

2.7.7 Farmworkers

According to the U.S. Department of Agriculture, farmworkers make up less than 1% of all U.S. wage and salary workers and play an essential role in U.S. agriculture. The special housing needs of many farmworkers stem from their low wages and the seasonal nature of their employment. Farmworkers are particularly vulnerable to substandard dwelling conditions, including inadequate kitchen, heating, and bathroom facilities, as well as overcrowding.

Estimates of the farmworker population in UMC are based on individuals who categorize their employment as Agriculture, Forestry, Fishing and Hunting, and Mining in the census. This category also includes people who work in such non-agricultural fields as boating, veterinarian services, and landscape and horticulture.

2.7.7.1 Needs Assessment

The 2017 U.S. Department of Agriculture Census of Agriculture (2017 USA Census of Agriculture) listed 26,929 agricultural workers in Monterey County: 14,806 workers who worked 150 days or more and 12,123 workers who worked less than 150 days. Of the total number of workers, 4,972 are migrants. Furthermore, there are 514 farms in Monterey County. Table 2-26. Farmworkers in Monterey County and California, 2017, presents data on farmworkers in Monterey County.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-26. Farmworkers in Monterey County and California, 2017

Employer	Monterey County	California
Farms	514	30,421
Hired Farm Labor	26,929	377,593
Workers by days worked (150 days or more)	14,806	187,875
Workers by days worked (less than 150 days)	12,123	189,718
Migrant Farm Labor on Farms with Hired Labor	4,554	86,179
Migrant Far Labor on Farms with only Contract Labor	418	18,878

Source: 2017 USDA Census of Agriculture Table 7 Monterey County

2.7.7.2 Characteristics and Trends

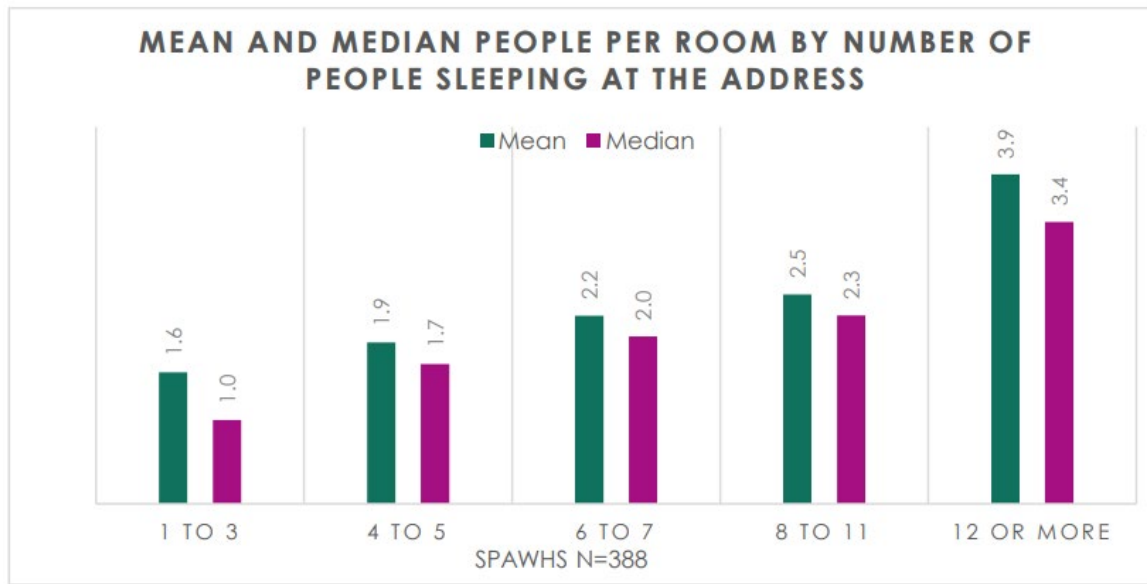
There are significant limitations on the collection of data on farmworkers due in part to the periodic and oftentimes inconsistent nature of the work. As of 2018, an estimated total of 60,390 farmworkers were active in Monterey County over the course of a year, representing up to 14% of the County's total population. The demand for labor in the farming industry fluctuates in tandem with patterns in crop production, which causes changes in the data year to year. Using the information made available by a 2022 study from the University of California, Merced and the California Department of Public Health, certain housing trends have emerged among farmworker households. The vast majority of California farmworkers are permanent residents (80%), renters (92%) living in a single-family home (55%) or apartments (31%) who do not receive direct financial assistance on rent from their employers (98%). The Salinas Pajaro Agricultural Workers Housing Survey (SPAWHS) conducted by California Institute for Rural Studies (CIRS) established that 83% of farmworkers in the Salinas and Pajaro valleys are permanent residents, while only 17% are migrant workers in need of temporary seasonal housing. The estimate by the CIRS is that 73% of farmworkers are married. More specifically, the data notes that 50% of farmworkers are married to other farmworkers, while 23% are married to someone outside of their occupation. On average, each farmworker has 1.36 minor children.

The most common housing concerns identified in the study's survey of farmworkers fall into three categories: overcrowding, cost of living, and substandard living conditions. The median household size for respondents was 4.0 persons, which is 1.0 greater than the average in California of 3.0. In addition, the CIRS study found that among their farmworker sample, the average farmworker dwelling unit was home to 7 people, with an average of 5.2 people per bathroom. Additionally, 25% of respondents noted that they slept in a room with three or more persons. Each of these statistics indicates that overcrowding, including severe overcrowding, is a prevalent issue amongst the farmworker population. It is important to note that severe overcrowding is defined in the SPAWHS results as more than 1.5 people per room.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-34. Salinas Pajaro Agricultural Workers Housing Survey (SPAWHS), Residents by Room



Source: Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley Figure 24

Table 2-27. Salinas Pajaro Agricultural Workers Housing Survey (SPAWHS), Number of People per Bathroom

People per Bathroom			
	Mean	Median	N
All	5.2	4.5	383
Indigenous	6.9	6	49
Solo Person & Others	5.1	4	66
Only Family	4.0	4	175
Family And Others	6.8	6	142
SPAWHS N=388			

Source: Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley Table 24

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Nearly two-thirds of those surveyed indicated financial difficulty with paying for basic necessities including food and bills. Adding to their financial strain, a large proportion of farmworkers have obligations to provide financial support to family members. Specifically, 70% live in households with children under the age of 18, and 57% support relatives outside of their household. Further reinforcing this theme, the CIRS study found that the median household income among farmworkers in the Salinas and Pajaro Valleys is \$25,000, with 89% of households with 8 or more people making below \$50,000 per year. By comparison, the 2017 income limit for a 2-person household to be classified as Low Income was \$52,100 in Monterey County, according to the California Department of Housing and Community Development.

Sub-standard living conditions also plague a significant portion of farmworkers in California. The SPAWHS denoted that roughly half of respondents complained about the conditions of their dwellings, citing concerns about broken appliances, plumbing, mold, leaks, inadequate heat, and safety. The UC Merced survey respondents reported similar concerns including difficulties keeping their homes warm (36%) or cool (39%), pests such as cockroaches (24%) and rodents (17%), problems relating to water, such as rotting wood (16%), mold (14%), and signs of poor water quality (37%).

2.7.7.3 Disproportionate Needs

Given the characteristics of farmworker households in Monterey County and the challenges described by researchers, the needs of this population can be identified. Future farmworker designated housing should be concentrated in areas where they are already living, which is primarily near the farms in Salinas. Farmworker households are almost universally low, very low, or extremely low income, and yet only 7.6% are accessing affordable housing according to SPAWHS. The majority of farmworker housing needed is for permanent, affordable housing units, because 83% of all farmworkers who are not part of the H2-A visa program (which requires employers to provide housing at no cost to the worker) live in Monterey County year-round. As of 2018, there were 939 units of farmworker restricted permanent affordable housing in Monterey County leaving a gap in supply of 572-2,336 units depending on how many people per dwelling (PPD) are targeted.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-28. Salinas Pajaro Agricultural Workers Housing Survey (SPAWHS) Affordable Housing Gap

Affordable Housing Gap			
Monterey County	Demand	Supply	Gap
At Current PPD	1,511	939	572
At Hispanic PPD	2,415	939	1,476
At Average PPD	3,275	939	2,336

Source: Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley Table 47

The current average PPD among farmworker households in Monterey County is 7.0, well above the average for Hispanics in the County and total population average which are 4.38 and 3.23 PPD, respectively. SPAWHS observed 82,130 children, 13,889 non-farmworker spouses in addition to 60,390 farmworkers bringing the total number of individuals eligible to live in farmworker restricted housing in the County up to 156,410. This number does not include the average 3.2 additional individuals per current farmworker household that are either extended family, friends, or co-workers.

Table 2-29. Salinas Pajaro Agricultural Workers Housing Survey (SPAWHS), Housing Demand

Farmworker Range of Housing Demand Based on People Per Dwelling (PPD)				
		Demand	Renters	Owners
Monterey County	156,410		89%	11%
At Current PPD	7	22,344	19,886	2,458
At Hispanic PPD	4.38	35,710	31,782	3,928
At Average PPD	3.23	48,424	43,098	5,327

Source: Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley Table 45

Due to the larger average household size of farmworkers, there is a greater demand for large units that can accommodate multi-generational households than for the general population. In addition, farmworker households may benefit from wrap around services to connect them with resources that target their demographic needs. For example, a high proportion of farmworkers in Monterey County are immigrants from Spanish-speaking countries indicating a need for legal, immigration, and translation services. Farmworkers also exhibit a relatively high need for programs designed to benefit low-income families and individuals, as well as adult educational opportunities, due to the fact that 53% of immigrants surveyed by CIRS have only achieved a primary school education. To accommodate the large

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

number of families with children, farmworker restricted housing should be designed to ensure availability of childcare, access to public school, and youth activities.

To ensure housing is available for all farmworkers regardless of Immigration status, providers must accommodate various forms of personal identification and housing eligibility documentation. The process of demonstrating eligibility for affordable housing or housing that is restricted to a specific population commonly requires applicants to provide specific documentation. Standard procedures may include documentation that is exclusive to U.S. citizens. Requiring such documentation may cause undue hardship on the large proportion of immigrant farmworkers.

In addition to permanent housing solutions, there are a portion of migrant seasonal farmworkers who only require temporary housing. CIRS approximates that 20% of farmworkers are seasonally employed and non-permanent residents of Monterey County. Of that subset, about 25% are H-2A visa holders. These individuals are defined as foreign migrant workers, and categorized as non-permanent residents. Their employers are legally required to provide them with temporary housing for the duration of their employment. In addition to year-round affordable farmworker-restricted housing, temporary accommodations must be made available to meet demand at the peak of farming season which occurs in July. Farm owners may need assistance and/or guidance in providing temporary housing arrangements to H-2A employees that meet appropriate living standards. Non-visa holders will need separate temporary accommodations that are not tied to a specific employer.

2.7.7.4 Resources and Services for Farmworkers

Farmworker households can benefit from County programs and services that assist extremely low- and very low-income households in general. The County currently has several existing programs and services available to farmworker households. These services are outlined in Table 2-30. Resources for Farmworker Households.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Table 2-30. Resources for Farmworker Households

Resources	Description
Center for Community Advocacy	Provides affordable housing and leadership training.
Community and Housing Improvement Systems and Planning Association, Inc.	Non-profit housing developer in Monterey County that offers affordable rentals and services to their residents.
Eden Housing	Affordable apartment rentals for extremely low, very low, and low-income families.
Food Bank of Monterey County	Food bank providing emergency supplemental food to low-income residents of Monterey County.
Franciscan Workers – Dorothy’s Kitchen	The community kitchen provides no-cost breakfast and lunch, as well as emergency food boxes.
King City Migrant Center	The King City Migrant Center is in King City and is open for 6 months each year.
Midpen Housing	Non-profit housing developer in Monterey County that offers affordable rentals to households who qualify by income.
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.
The Salvation Army – Monterey Peninsula Corp.	Emergency shelter, transitional housing, emergency rental assistance, utility arrears, and meals.
VIDA Project	Free and confidential casework, healthcare education, and linkage to resources including food, legal, and mental health.
Victory Mission	Center with breakfast and hot dinners provided for anyone hungry.

Sources: *Monterey County Homeless Services Resource Guide February 2021 and Monterey County Community Resource Guide 2019*

As shown in Table 2-31. Affordable Housing for Farmworker Households, UMC has several affordable housing developments that accommodate farmworker households. In addition, the County offers an array of services through the Farmworker Resource Center (FRC) in the six following programmatic areas: health and human services; labor and employment rights and legal services; finance; emergency support; education; and employee assistance and advocacy. Beginning in July 2023, the Farmworker Resource Center program has engaged in over 14,000 outreach and service interactions. While the program has made a significant impact by successfully engaging farmworkers, only 618 received financial assistance “through CalWorks application support, information on community vouchers, and referrals to 211 for available cash assistance supports.” (February 23, 2024 Board of Supervisors Report, Agenda Item No. 5, County of Monterey) This number is far below the number of farmworkers that would be eligible based on the earlier data regarding average farmworker income. However, a much larger number of farmworkers accessed emergency assistance indicating an urgency potentially created by lack of access to non-emergency assistance programs. Specifically, “Under the emergency support services FRC assisted 3,282 people, providing referrals to agencies such as rental and deposit assistance agencies, utility aid through Central Coast Energy Services, and references for food, clothing, household goods, and hygiene product supports” (February 23, 2024 Board of Supervisors Report, Agenda Item No. 5, County of Monterey).

The 2019 Monterey County Analysis of Impediments to Fair Housing Choice identified two new Farmworker housing developments: Boronda Villas [75 units with capacity for up to 600 unaccompanied

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

farmworkers), and Spreckels Crossing, also known as Tanimura and Antle Agricultural Employee Housing (100 units with capacity for up to 800 unaccompanied farmworkers). Additional farmworker housing projects approved since 2019 include Casa Boronda (75 units with capacity for up to 600 employees), Rossi/Davis (150 units with capacity for up to 1,200 employees), Bengard (45 units with capacity for up to 360 employees), Pajaro – Susan Street (45 units with capacity for up to 360 employees), and Pajaro – Gonda Street (32 units with capacity for up to 250 employees). While the County has led the effort to address housing needs for farmworkers in the region, and has made significant progress in creating farmworker housing, additional housing supply is needed to fulfill the current demand from domestic employees. California Rural Legal Assistance (CRLA) is a nonprofit legal service for low-income rural Californians that can assist farmworkers with improving their working conditions and housing issues.

Table 2-31. Affordable Housing for Farmworker Households

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Camphora Apartments	44	9/30% 10/35% 6/40% 6/45% 6/50% 5/55% 1/60%	(22) 2-bedroom (21) 3-bedroom
Castroville Farm Labor Housing	54	6/30% 8/40% 24/50% 6/60%	(12) 2-bedroom (33) 3-bedroom (9) 4-bedroom
Geil Street Apartments	11	2/35% 4/50% 5/80% (4 units are for farmworkers)	(4) 1-bedroom (7) 2-bedroom
Jardines de Boronda	16	15/50%	(8) 2-bedroom (7) 3-bedroom
Nuevo Amanacer	63	6/40% 41/50% 13/60%	(8) 1-bedroom (20) 2-bedroom (30) 3-bedroom (2) 4-bedroom
Vista Del Valle	29	30% - 80%	(29) 2-4 bedroom

Source: HCD Affordable Rental Housing in Monterey County November 2018

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Furthermore, the Monterey County FY 2020-2024 Consolidated Action Plan includes the following goals to address any housing and service gaps for special needs communities, including farmworker households:

- Use CDBG funds to complement the Continuum of Care’s (CoC) Lead Me Home strategic plan to provide homeless services and prevention services for those who are at risk of becoming homeless.
- Use CDBG funds 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, and emergency and transitional housing facilities.

The Consolidated Action Plan also contains projects that will be funded using CDBG funds to make progress on the above goals:

- Eden Council for Hope and Opportunity (ECHO) will 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 the County.
- Pajaro Park Programs will offer a variety of programs and activities that youth, adults, and all residents can participate in.
 - Day Camps during summer and other school break sessions provide youth ages 3-15 with caring adult role models, structured and constructive use of time, meaningful engagement, and high expectations for success.
 - Youth Sports leagues including soccer, T-ball, and basketball allow youth to enjoy healthy activity, teamwork, and fun and age-appropriate competition in a supportive environment.
 - Monthly health and wellness programs such as Zumba and Kids Fit that offer fun, healthy activities for all levels of ability.
 - Community-wide events (8 in all) such as National Night Out, Day of the Dead, Healthy Kids Day, and Pajaro Park Pride Day draw between 200-500 residents per event and encourage community building, crime prevention, and community pride.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

- Central Coast YMCA will coordinate park rentals throughout the year for occasions such as birthdays, family reunions, and graduation parties that encourage residents to enjoy the park and being outdoors. These events draw an average of 150 residents monthly to the park.
- Girls Inc. of the Central Coast will provide age and developmentally appropriate after-school programming for girls, ages 9 -18, at eight school sites in North Monterey County and Greenfield. It will hire teens who have graduated from prior years' programs as facilitators and mentors to younger girls. Programs focus on pregnancy prevention, leadership development, pursuing post-secondary education, self-empowerment, developing healthy behaviors, avoiding drugs and alcohol, and developing skills to resist peer pressure to use drugs, engage in sexual activities, and/or join a gang.

2.7.8 Homelessness, Transitional, and Emergency Shelters

Throughout Monterey County, homelessness has become a substantial issue. Previous factors contributing to the rise in people experiencing homelessness included the general lack of housing affordable to lower-income people, increases in the number of people whose incomes fall below the poverty level, reductions in public subsidies, the de-institutionalization of those with mental illness, and increasing substance abuse issues. The increase in the number of layoffs and the loss of employment during the COVID-19 pandemic have likely contributed to an increase in this population because these effects resulted in the inability to afford housing.

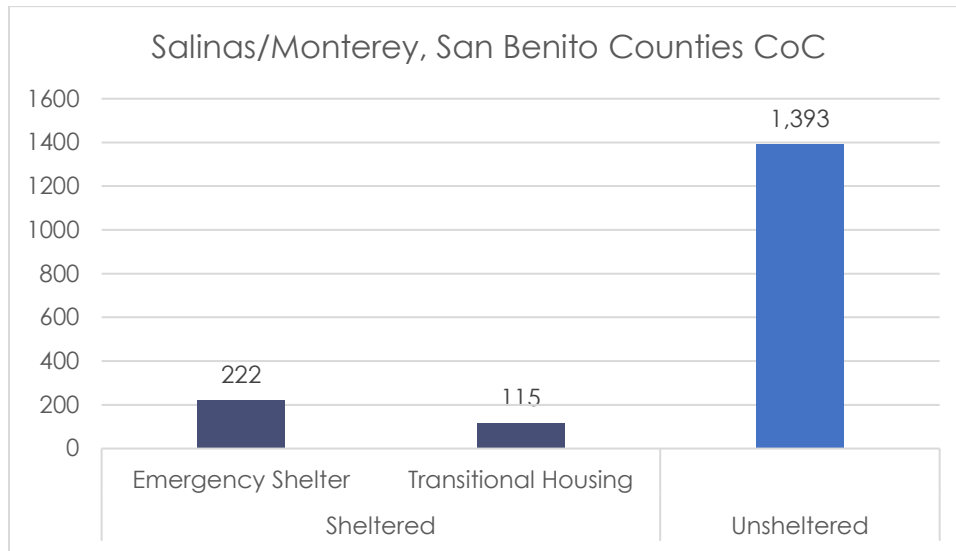
2.7.8.1 Needs Assessment

According to the HUD 2022 Continuum of Care Homeless Assistance Program (data provided by AMBAG), 1,876 individuals are experiencing homelessness in the Counties of Monterey and San Benito, with 1,393 individuals (74%) who are unsheltered, 139 (7%) individuals who are in transitional housing, and 344 (18%) individuals who are in emergency shelters (Figure 2-35. People Experiencing Homelessness). It is not known how many individuals and families are experiencing homelessness in the UMC alone.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Figure 2-35. People Experiencing Homelessness



Source: HUD 2023 Continuum of Care Homelessness Assistance Programs Homeless Populations and Subpopulations

A more recent survey and report was conducted in Monterey County by Applied Survey Research (ASR) in 2022. According to the 2022 Monterey County Homeless Count and Survey Comprehensive Report, 2,047 individuals are experiencing homelessness in Monterey County. Of this total, 1,357 individuals (66%) are unsheltered, and 690 (34%) individuals are in transitional housing or emergency shelters.

2.7.8.2 Resources and Services for People Experiencing Homelessness

People experiencing homelessness can benefit from County programs and services that assist extremely low- and very low-income households in general. The County currently has several existing programs and services available to people experiencing homelessness. These services are outlined in Table 2-32. Resources for People Experiencing Homelessness.

Table 2-32. Resources for People Experiencing Homelessness

Resources	Description
Access Support Network	Mobile health care services for people living in encampments.
Bay Area Community Services – SHARE Center	130 emergency shelter beds with rapid re-housing and housing navigation services.
Bay Area Community Services – TAY Program	Housing navigation and rapid re-housing for transition-aged youth.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
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 from November – March.
Central Coast Center for Independent Living	Rapid rehousing and Homeless Prevention program for homeless individuals and families. Access to case management and other supportive services. CCCIL provides services to people with disabilities in Monterey.
CHISPA	Non-profit housing developer in Monterey County that offers affordable rentals for families and seniors who qualify by income.
Coalition of Homeless Services Providers	Continuum of Care lead agency for Monterey and San Benito Counties. Administrator of the Coordinated Assessment and Referral System, the local implementation of coordinated entry.
Community Homeless Solutions – Central Coast Respite Center	A 6-bed shelter in the City of Seaside for adults experiencing homelessness and in need of respite care following stays in 3 participating hospitals. The shelter provides access to meals, case management, and supportive services designed to help participants transition to permanent housing.
Chinatown Navigation Center	A 16-bed navigation center that provides meals and 24/7 shelter to adults experiencing homelessness in Chinatown. The center provides supportive services and housing navigation.
Community Homeless Solutions – Hamilton Shelter	A 16-bed emergency shelter in the City of Marina. The shelter serves women and children experiencing homelessness and has prioritized beds for those fleeing domestic violence. The shelter also provides access to food, clothing, and case management.
Community Homeless Solutions – Navidad Shelter	A 32-bed emergency shelter in the City of Salinas. The shelter serves women and children experiencing homelessness and has prioritized beds for those fleeing domestic violence. The shelter also provides access to food, clothing, and case management.
Community Homeless Solutions – Permanent Supportive Housing & Transitional Housing	Permanent supportive housing and transitional housing for low-income, homeless families with children and housing vouchers. Interested persons can call the program directly for application.
Community Homeless Solutions – Youth Transitional Housing	Transitional housing for unaccompanied youth between the ages of 18-24.
Community Human Services – Casa de Noche Buena	Emergency shelter and rapid re-housing for unaccompanied women and families.
Community Human Services – Safe Passage	Transitional housing for young adults (18-21 years old) experiencing homelessness and aging out of foster care.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
Community Human Services – Safe Place	A 12-bed shelter in the City of Monterey for young adults (18-21 years old). The shelter also provides case management and breakfast/dinner for youth experiencing homelessness.
Community Human Services – Shuman Heart House	Emergency shelter and housing navigation center for unaccompanied women and families.
CSUMB – Community Health Engagement (CHE)	Outreach and mobile case management, housing navigation, and linkages to services for people living unsheltered.
Dorothy’s Place	Transitional housing, permanent supportive housing, and meals for chronically unsheltered people.
Eden Housing	Affordable apartment rentals for extremely low, very low, and low-income families.
First United Methodist Church	Community kitchen serving breakfast and lunch for persons experiencing homelessness. The kitchen also provides a clothes closet, art room, 12-step groups, computer lab, and access to other supportive services.
Food Bank of Monterey County	Food bank providing emergency supplemental food to low-income residents of Monterey County.
Franciscan Workers – Dorothy’s Kitchen	The community kitchen provides no-cost breakfast and lunch, as well as emergency food boxes.
Franciscan Workers – House of Peace	Transitional program for unaccompanied men and women. Provides access to case management and other supportive services.
Gathering for Women – Women’s Day Center	Center 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.
Housing Authority of the County of Monterey	The Housing Authority provides housing and housing support services through the administration of Housing Choice Vouchers, Homeless Set-Aside Vouchers, Foster Youth for Independence, Family Unification, HUD-VASH, and Emergency Housing Vouchers. Public Housing, Farm Labor Housing, and other programs.
Housing Authority of the County of Monterey – Pueblo del Mar	Transitional housing program for families in recovery from substance abuse.
Housing Resource Center of Monterey County	Rapid Rehousing and homeless prevention services, rental assistance, and low-income housing program referrals – Provides financial literacy education and monthly goal planning.
Interim, Inc. – MCHOME	Program in the County that provides emergency shelter, outreach, housing, and intensive, integrated services to adults with psychiatric disabilities experiencing homelessness.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
Interim, Inc. – Permanent Supportive Housing	Permanent supportive housing for individuals with mental illness. This program has apartments and shared housing available.
Interim, Inc. – Shelter Cove, Marina	Transitional housing program for adults experiencing homelessness and living with severe mental illness.
Interim, Inc. – Soledad House / Sunflower Gardens	Transitional housing for individuals with mental illness.
Midpen Housing – Moon Gate Plaza	Affordable housing with permanent supportive housing set-aside units located in Salinas' Chinatown.
Monterey County Aging and Adult Services	Provides support and assistance to people with disabilities, seniors, and their family caregivers. Services include 24-hour reporting and investigations of elder and independent adult abuse, in-home supportive services, the SSI-Advocacy Program, and senior information and assistance services.
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 (cash aid), general assistance, Medi-Cal, CalFresh, and CalWORKs. Eligibility for these public benefits is based on income and resource levels.
Orphan Productions	Overnight safe parking program for people living in their legally registered vehicles on the Peninsula. The program opens at 7:00 pm nightly and closes each morning at 7:00 am.
Step Up	Permanent Supportive Housing for chronically homeless individuals in Salinas and King City.
The Salvation Army – Casa de las Palmas & Phase II	Transitional housing program for families with children.
The Salvation Army – Frederiksen House	A 90-day emergency shelter for families with children experiencing homelessness in the City of Seaside.
The Salvation Army – Monterey Peninsula Corp.	Emergency shelter, transitional housing, emergency rental assistance, utility arrears, and meals.
VA DOD Outpatient Clinic	Support services to veterans experiencing homelessness, including benefits, food, clothing, and blankets.
Nation's Finest – Emergency Shelter	Supportive services in the City of Monterey for military veterans experiencing homelessness and their families. Emergency shelter through approved motel stays is provided. The program also offers access to case management and additional supportive services.
Nation's Finest – Rapid Re-Housing	Rapid re-housing and homeless prevention program for veterans and families.

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Resources	Description
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 – HCHV ERS	Emergency residential shelter in the City of Marina for unaccompanied veterans.
Veterans Transition Center – Permanent Supportive Housing	Permanent Supportive Housing for unaccompanied Veterans and Veterans for Families.
Victory Mission	A 70-bed emergency shelter for single men and women experiencing homelessness. Provides shelter, food (for anyone hungry), showers, clothing, and other supportive services.
YMCA Monterey County – Domestic Violence Shelter	Emergency shelter serving victims of domestic violence and human trafficking (women and children only).
YWCA Monterey County – Step Down	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.

Sources: Monterey County Homeless Services Resource Guide February 2021 and Monterey County Community Resource Guide 2019

As shown in Table 2-33. Affordable Housing for Families at Risk of Homelessness, several affordable housing developments that accommodate low-income families at risk of homelessness are located in UMC.

Table 2-33. Affordable Housing for Families at Risk of Homelessness

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Artichoke Inn	6	5/80%	(6) 3-bedroom
Belmont Heights	4	1/50% 2/70% 1/80%	(4) 2-bedroom
Brooklyn Street	2	2/60%	(1) 1-bedroom (1) 2-bedroom
Camphora Apartments	44	9/30% 10/35% 6/40% 6/45% 6/50% 5/55% 1/60%	(22) 2-bedroom unit (21) 3-bedroom unit

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
Cynara Court	58	48/50% 9/60%	(4) 1-bedroom (33) 2-bedroom (20) 3-bedroom
El Cerrito Townhomes	60	29/45% 30/50%	(20) 2-bedroom (35) 3-bedroom (4) 4-bedroom
Geil Street Apartments	11	2 - 35% 4 - 50% 5 - 80% (4 units are for farmworkers)	(4) 1-bedroom (7) 2-bedroom
Grey Goose Townhomes	9	4/50% 5/60%	(5) 2-bedroom (4) 3-bedroom
Jardines de Boronda	16	15/50%	(8) 2-bedroom (7) 3-bedroom
Kents Court	19	19/80%	(8) 2-bedroom (11) 3-bedroom
Manzanita Place	66	12/50% 53/60%	(11) 1-bedroom (27) 2-bedroom (21) 3-bedroom (6) 4-bedroom
Moro Lindo Townhomes	30	12/45% 17/50%	(10) 2-bedroom (17) 3-bedroom (2) 4-bedroom
Nuevo Amanecer	63	6/40% 41/50% 13/60%	(8) 1-bedroom (20) 2-bedroom (30) 3-bedroom (2) 4-bedroom
Oak Grove	5	5/80%	(5) 2-bedroom
Oak Hills Infill	2	2/50-70%	(2) 3-bedroom
Ocean View	40	40/30-60%	(13) 3-bedroom (19) 2-bedroom (8) 1-bedroom
One Hacienda	53	53/50%	1-4 bedroom
Parkside Manor	88	88/50%	1-5 bedroom
Sea Garden	58	34/50% 18/55%	(32) 2-bedroom (26) 3-bedroom

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

Project Name	Total Units	Assisted Units / Income Level	Unit Sizes
The Commons at Rogge Road	48	15/50% 15/60% 18/110%	(8) 1-bedroom (24) 2-bedroom (16) 3-bedroom
Two Hacienda	46	46/50%	1-4 bedroom
University Village Apartments	108	108/30-50%	1-3 bedroom

Source: HCD Affordable Rental Housing in Monterey County November 2018

Furthermore, the Monterey County FY 2020-2024 Consolidated Action Plan includes the following goals to address any housing and service gaps for special needs communities, including large families:

- Focus CDBG funds primarily on the rehabilitation of existing housing or providing infrastructure improvement to support affordable housing development.
- Use CDBG funds to complement the Continuum of Care’s (CoC) Lead Me Home strategic plan to provide homeless services and prevention services for those who are at risk of becoming homeless.
- Pursue infrastructure improvements to benefit low- and moderate-income areas and households. Infrastructure improvements may include, but are not limited to water and sewer improvements, drainage improvements, streetlights, streets and sidewalks, and ADA improvements.
- Use CDBG funds 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, and emergency and transitional housing facilities.
- Place emphasis on youth services (including services for at-risk youth), health services, senior services, and fair housing and legal services.

The Consolidated Action Plan also contains projects that will be funded using CDBG funds to make progress on the above goals:

- Eden Council for Hope and Opportunity (ECHO) will 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

2023–2031 Housing Element

Chapter 2. Community Profile and Needs

responsibilities in rental housing. Additionally, ECHO will conduct presentations, participate in TV/radio interviews and distribute flyers, and advertise via mass media throughout the County.

- Rancho Cielo’s will provide transitional living for young adults. Rancho Cielo’s version of Transitional Living is their Transitional Housing Village, where residents aged 18-24 come together to support each other in the quest for a fresh start. Students benefit from having a stable and safe place to call home instead of returning to the streets or to neighborhoods that may have enabled a lifestyle characterized by bad choices and illegal activity. Participants will take part in various case management activities including behavioral health services, leadership-building opportunities, job readiness, life skills, and financial literacy workshops. When combined with the academic and vocational training opportunities that program participants will receive, these services will help ensure that these youth leave our campus fully prepared to retain permanent housing.

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