

CITY OF SEASIDE
2002-2007 HOUSING ELEMENT
TECHNICAL APPENDIX

JUNE 2003

TABLE OF CONTENTS

Section	Page
1. Introduction	1
2. Housing Needs.....	2
A. Population Characteristics.....	2
1. Population and Age Characteristics	2
2. Race and Ethnicity.....	4
3. Employment Market	5
4. Household Income	7
5. Household Type and Characteristics	7
B. Housing Stock Characteristics.....	8
1. Housing Stock	8
2. Housing Tenure and Vacancy	9
3. Housing Age and Condition	10
4. Housing Market.....	17
5. Housing Affordability.....	19
6. Housing Problems.....	22
C. Special Needs Groups	23
1. Senior Citizens	24
2. Disabled Persons	25
3. Large Households.....	26
4. Female-headed Families	27
5. Homeless.....	28
6. Farm Labor	29
7. Military Personnel.....	30
8. College Students.....	30
D. Preservation of At-Risk Rental Housing.....	31
1. Assisted Housing Inventory.....	31
2. Section 8 Rental Assistance	32
3. Potential Loss of Assisted Units.....	33
4. Preservation and Replacement Options	34

TABLE OF CONTENTS
(continued)

Section	Page
3. Housing Constraints	37
A. Non-Governmental Constraints	37
1. Market Constraints.....	37
B. Governmental Constraints	41
1. Land Use Controls.....	41
2. Residential Development Standards	42
3. Development Permit Procedures	47
4. Fees and Exactions	48
5. Building Codes and Enforcement	50
C. Environmental/Infrastructure Constraints	51
1. Water Supply.....	51
2. Hazardous and Toxic Sites.....	53
3. Protected Habitat	53
4. Housing Resources.....	54
A. Future Housing Needs	54
1. Regional Housing Needs Determination	54
2. Options for Compliance	54
3. Housing Production.....	55
4. Availability of Sites	56
5. Summary of Compliance	62
B. Financial Resources	62
1. Community Development Block Grant (CDBG) Funds	62
2. Redevelopment Set-Aside	63
3. Home Investment Partnership Program (HOME).....	63
C. Administrative Resources	66
D. Opportunities for Energy Conservation	67
5. Evaluation of Adopted Housing Element.....	69

LIST OF TABLES

Table	Page
1. Population Growth Monterey Peninsula Cities and County.....	3
2. Age Characteristics.....	3
3. Race and Ethnicity	5
4. 2000 Occupations.....	6
5. Average Yearly Salary by Occupation (Salinas MSA).....	6
6. Median Income	7
7. Changes in Household Type	8
8. Housing Stock Growth	9
9. Tenure and Vacancy Rate 1990 and 2000	10
10. Housing Age	10
11. Rental Rates.....	17
12. Home and Condominium Sales June 1, 2001 through May 31, 2002.....	18
13. Home Prices in Seaside (Excluding Mobilehomes).....	18
14. Housing Affordability, 2001	20
15. Special Needs Groups	24
16. Licensed Community Care Facilities.....	26
17. Homeless Service Providers in Seaside.....	29
18. Inventory of Assisted Rental Housing	31
19. Section 8 Tenants and Waiting List by Race/Ethnicity	32
20. Section 8 Tenants and Waiting List by Number of Bedrooms	32
21. Estimated Market Value.....	34
22. Estimated Rent Subsidies.....	35
23. Disposition of Home Purchase Loans, City of Seaside and Monterey County, 2001	40
24. Disposition of Home Improvement Loans, City of Seaside and Monterey County, 2001	41
25. Residential Land Use Controls.....	42
26. Development Standards.....	43
27. Parking Requirements	44
28. Residential Uses Permitted in Major Zones.....	46
29. Typical Residential Development Fees	49
30. Development Impact Fees by City in Monterey County	50
31. Regional Housing Needs Share for Seaside.....	55
32. Housing Production Credits Since January 2000	55
33. Housing Development Potential on Vacant/Redevelopable Land Within City Limits Existing in 2002	57
34. Development and Redevelopment Potential and Affordability Breakdown	61
35. Comparison of RHNP and Adequate Sites	62
36. Financial Resources for Housing Activities	64

LIST OF TABLES

Table	Page
37. Summary of Program Accomplishments	70
38. Comparison of 1989 RHNA Objectives and 1993-2002 Accomplishments	76
39. Comparison of Rehabilitation and Conservation Objectives and 1993-2002 Accomplishments	77

LIST OF FIGURES

Figure	Page
1. Seaside Neighborhoods	12
2. Overall Housing Condition	13
3. Structural Integrity	14
4. Paint Condition	15
5. Property Maintenance	16
6. Summary of Neighborhood Conditions	17
7. Overcrowding and Overpayment, 1990 and 2000	23
8. Vacant and Redevelopable Sites	58

1. Introduction

The following Housing Element Technical Report provides detailed background information that was used to develop the policies and programs for the 2002-2007 Housing Element. This Technical Report consists of the following sections:

- *Housing Needs Assessment* (Section 2), which describes the City's population characteristics, housing characteristics, and existing housing needs;
- *Housing Constraints* (Section 3), which assesses potential market, governmental, and environmental constraints to the development, maintenance, and improvement of housing;
- *Housing Resources* (Section 4), which evaluates land, financial, and administrative resources to address housing needs in the community; and
- *Housing Accomplishments* (Section 5), which reviews and analyzes progress made in achieving housing goals in the last Housing Element.

Various resources were used to prepare the Housing Element Technical Report. Data from the 2000 Census was used to the extent possible. Where necessary, data from the 1990 Census was incorporated into the report. Several additional data sources were also used to supplement the 1990 and 2000 Census data including the following:

- Population and demographic data from the State Department of Finance;
- Employment data from the State Employment Development Department;
- Housing market data from market surveys, real estate databases, and advertisements;
- Special needs data from public and non-profit agencies; and

2. Housing Needs

This section analyzes population and housing characteristics to identify the City's specific housing needs. Programs to address these needs are contained in the Housing Element.

A. Population Characteristics

Population characteristics affect the type and amount of housing need. Population growth, age characteristics, race ethnicity, employment, household income, and other issues influence the type of housing needed and ability to afford housing. This section details the various population characteristics affecting housing needs.

1. Population and Age Characteristics

Seaside's population trends and age characteristics are closely tied to the City's links with two major institutions – the former Fort Ord and the recently opened California State University at Monterey Bay (CSUMB). Overlooking Monterey Bay, the City was developed as a primarily single-family community in the 1950s and 1960s. Since incorporation of the City in 1954, Seaside's proximity to the former Fort Ord, climate, and range of housing options have attracted a variety of residents to the community. For example, population growth and age characteristics during the 1960s and 1970s was closely tied to expansion and mobilization of Seventh Infantry training at Fort Ord. Although the closure of the base in 1993 led to a reduction in overall population in the community, many persons who were attracted to the area for employment and other opportunities related to the military base chose to remain in the City even after its closure. Additional growth and rising housing prices throughout the Peninsula, as well as the opening and expansion of CSUMB, have attracted additional residents to Seaside. Evaluating these historic and recent population and age trends in Seaside thus provides a basis for addressing future housing needs.

Seaside continues to be the most populated city (31,696 residents) on the Monterey Peninsula despite an 18.5 percent decline in population from 1990 to 2000. Table 1 shows the population growth from 1990 to 2000 for Monterey Peninsula cities and the County. While the County of Monterey's population increased by 13 percent, nearly every Peninsula City's population declined during the same period.

The Fort Ord military base closed in 1993 and contributed to Seaside's population decline between 1990 and 2000. One way to analyze the impact of the base closure on population trends is to look at the change in the population living in group quarters and the age of residents. The population living in group quarters dropped from 5,913 in 1990 to 103 by 2000, mirroring a 60 percent decline in the 18 to 24 age group in Seaside. This trend has been somewhat moderated by the influx of students to CSUMB since 1995.

Table 1
Population Growth
Monterey Peninsula Cities and County

Jurisdiction	1990	2000	Percent Change
Carmel	4,239	4,081	-3.7%
Del Rey Oaks	1,661	1,650	-0.7%
Monterey	31,954	29,674	-7.1%
Pacific Grove	16,117	15,522	-3.7%
Sand City	192	261	35.9%
Seaside	38,901	31,696	-18.5%
Total Peninsula Cities	93,064	82,884	-10.9%
County of Monterey	355,660	401,762	13.0%

Source: 1990 and 2000 Census

The base closure also impacted the age characteristics of the population in Seaside. During the 1990s, adults ages 25-34 and 35-44 decreased in number by 27 percent and 4.8 percent respectively. Typically, younger adults (25-34) are entering the job market, and are looking for affordable apartments or smaller homes, while adults ages 35-44 are more settled and may seek improved housing opportunities for their families.

Middle-aged adults between 45 and 64 are at the peak of their careers, earning higher wages and seeking to purchase higher end, larger single-family homes. From 1990 to 2000, this age group increased by approximately 18 percent. Adults ages 45 to 54 increased 44 percent over the decade, while those aged 55 to 64 decreased 11 percent.

Table 2
Age Characteristics

Age Group	1990 Census		2000 Census		Percent Change
	Number of Persons	Percent of Total	Number of Persons	Percent of Total	
< 18	10,467	26.9%	9,575	30.2%	-8.5%
18 - 24	8,649	22.2%	3,508	11.1%	-59.4%
25 - 34	8,417	21.6%	6,141	19.4%	-27.0%
35 - 45	5,019	12.9%	4,776	15.1%	-4.8%
45- 54	2,218	5.7%	3,198	10.1%	+44.2%
55 - 64	2,046	5.3%	1,814	5.7%	-11.3%
65 +	2,085	5.4%	2,684	8.5%	+28.7%
75+	653	1.7%	1,042	3.3%	+59.6%
Total	38,901	100%	31,696	100%	-18.5%

Source: US Census 1990 and 2000.

Seniors aged 65 and older generally need assistance with daily needs, transportation, health care, and accessible housing. Seniors comprise about 12 percent of the population with about 2,700 persons in Seaside aged 65 and older. Reduced incomes and increasing health care costs also make affordability a key component for senior housing. Seaside's senior population grew both numerically and as an overall proportion of the population between 1990 and 2000. The largest increase occurred in the 75 and up age group. This group grew by 60 percent, from 653 persons in 1990 to 1,042 in 2000. This large senior population indicates a need for housing and services to serve this population. For more on this discussion, please see Section C. Special Needs Groups, which begins on page 24.

2. Race and Ethnicity

The racial-ethnic composition of Seaside may also have an important impact upon the City's housing needs. Demographic change and the Fort Ord base closure has impacted the racial/ethnic distribution in Seaside. Racial-ethnic changes may have important implications for housing needs to the extent that different groups have household characteristics and income levels that affect housing needs. Thus, understanding changes in the racial-ethnic composition of Seaside residents provides a basis for addressing housing needs. For example, historically, research has shown that Hispanic households often have lower incomes than other race-ethnic groups and have greater household expenses due to a larger average family size. Thus, Hispanics may have more difficulty finding adequately sized and affordable housing and may be at greater risk of overpayment and/or overcrowding.

The 2000 Census was the first year that respondents could label themselves as two or more races. It is not clear to what extent this has had an effect on the change within traditional racial/ethnic categories. Nevertheless, all racial-ethnic groups listed in 1990 declined in numbers by 2000, except for Hispanics (See Table 3). The Hispanic or Latino population expanded by 61.0 percent from 6,787 to 10,929 persons during the 1990's, and by 2000 the number of Hispanics was 34.5 percent of the population, comparable to the number of Whites in Seaside (11,526 persons; 36.4 percent of the population). The increase among Hispanics was nearly identical to the proportional increase for this group throughout Monterey County (61.4 percent) suggesting a regional demographic shift. While the population of White residents declined the most numerically (6,618), proportionally those who classified themselves as Black or African American declined by the largest percentage (55.8 percent). The Asian population also declined by 1,374 people or 28.1 percent.

The most recent Census data regarding race by employment status is not yet available, which complicates the analysis of the extent the Fort Ord base closure has effected the racial composition in Seaside. To estimate the effect of the Fort Ord closure on the racial/ethnic composition of Seaside, 1990 Census data was used. In 1990, of 8,655 persons employed in the Armed Services in Seaside - 5,436, or 63 percent were White, 2,235, or 26 percent were Black, 400 Asians, and 152 individuals of Other races were employed in the. Assuming the proportion of residents employed in the Armed Forces by race/ethnicity was relatively unchanged, it can be inferred from Table 3 that the decline

among White, Black, Asian, and residents of Other races in Seaside is largely attributable to the Fort Ord Base Closure, as those employed in the Armed Services dropped by approximately 7,000 people to 1,446 persons in 2000. As those employed in the military left Seaside, so did their families, which further reduced the overall numbers of some populations in Seaside.

Table 3
Race and Ethnicity

Race/Ethnicity	1990 Census		2000 Census		% Change 1990-2000
	Persons	Percent	Persons	Percent	
White	18,144	46.6%	11,526	36.4%	-36.5%
Hispanic	6,787	17.5%	10,929	34.5%	+61.0%
Asian	4,895	12.6%	3,521	11.1%	-28.1%
African-American	8,683	22.3%	3,836	12.1%	-55.8%
All Other	392	1.0%	296	0.9%	-24.5%
Two or more races*	n.a.	--	1,588	5.0%	--
Total	38,901	100%	31,696	100%	-18.5%

Source: U.S. Census 1990-2000.

The 2000 Census (unlike other years) allowed respondents to identify themselves under more than one racial group.

3. Employment Market

The closure of the Fort Ord military base undoubtedly contributed to a decline in the overall employment level in Seaside from 1990 to 2000. In 1990, 22,617 people were in the labor force with 989 unemployed (4.3 percent) while by 2000 the labor force had declined by 7,647 to 14,970 with 702 unemployed (4.7 percent). The US Census reported that the number of people employed in the Armed Forces in Seaside declined by 7,209 from 1990 to 2000, roughly equivalent to the overall decline in the labor force participation in Seaside.

As shown in Table 4, 34.5 percent of Seaside residents were employed in service occupations, while another 44 percent held management, professional, sales and office occupations. Seaside had more than twice the proportion of its residents employed in service occupations than did residents of Monterey County as a whole, while Monterey County had a significantly larger portion of its residents in Farming/Fishing/Forestry occupations than did Seaside.

Table 5 lists the average salary by occupation as reported by the California State Department of Employment for the Salinas MSA. According to these figures, a firefighter with a family of four and no other income is considered a low-income family. Additionally, a median family employed in service occupations (e.g., cashiers, retail sales, building and ground maintenance) with only one source of income is considered to be a very low-income family. Such a large proportion of Seaside's residents employed in service

occupations helps explain why Seaside's median household income has historically been one of the lowest in Monterey County.

Table 4
2000 Occupations

Occupation	Percent of Seaside's Employed Civilian Population	Percent of Monterey County's Employed Civilian Population
Management/Professional	20.4%	29.2%
Service	34.5%	16.8%
Sales/Office	23.7%	23.2%
Farming/Fishing/Forestry	2.4%	11.2%
Construction/Extraction/Maintenance	9.0%	8.5%
Production/Transportation/Material Moving	10.0%	11.1%
Total	100%	100%

Source: 2000 Census.

Table 5
Average Yearly Salary by Occupation
(Salinas MSA)

Occupations	Average Salary
Management	\$70,882
Business and Financial Operations	\$49,731
Cashiers	\$19,225
Architecture and Engineering	\$49,860
Retail Salespersons	\$21,847
Firefighters	\$38,202
Legal	\$55,062
Education, Training, and Library	\$45,260
Arts, Design, Entertainment, Sports	\$41,781
Healthcare Practitioners and Technical	\$54,241
Protective Service	\$45,130
Food Preparation and Serving	\$18,292
Building and Grounds Cleaning and Maintenance	\$21,474
Personal Care and Service	\$23,624
Sales	\$27,128
Office and Administrative Support	\$29,324
Farming, Fishing, and Forestry	\$16,707
Construction and Extraction	\$41,472
Installation, Maintenance, and Repair	\$36,885
Production	\$26,434
Transportation and Material Moving	\$25,012
All Occupations	\$31,318

Source: State Employment Development Department, 2002.

4. Household Income

Along with housing costs, household income is the most important variable that affects housing opportunity in a community. It determines a family's ability to balance housing costs with other important living expenses. This section analyzes household income data from the 1990 and 2000 Census.

**Table 6
Median Income**

City	Household Income		Percent Increase
	1990	2000	
King City	\$27,386	\$34,398	26%
Greenfield	\$29,712	\$37,602	27%
Seaside	\$28,655	\$41,393	44%
Gonzales	\$25,458	\$42,602	67%
Soledad	\$27,078	\$43,000	59%
Marina	\$29,043	\$43,720	40%
Salinas	\$31,271	\$43,720	41%
Monterey	\$34,727	\$49,109	51%
Pacific Grove	\$33,385	\$50,254	58%
Carmel-by-the-Sea	\$36,804	\$58,163	44%

Source US Census 1990 and 2000

In 1990, the median income of Seaside households was \$28,655 versus \$33,520 for Monterey County as a whole. Seaside was the third lowest among the County's ten cities in 1990. By 2000, Seaside residents had a median household income of \$41,393 compared to a countywide median of \$48,305. As shown in Table 6, Seaside still had the third lowest median household income in Monterey County. This is likely reflective of the large number of service employees in the Hospitality Industry who reside in Seaside. In addition, remaining military personnel and new college students, who comprise approximately 6 and 7 percent of Seaside's population, respectively, generally earn lower incomes than other household groups.

5. Household Type and Characteristics

In addition to population characteristics, household characteristics affect the type and quantity of housing needed in Seaside. For instance, different families (e.g., according to type, age, and size) require different types of housing to meet their needs, while a household's income and assets determine the type of housing that can be afforded.

According to the 2000 Census, 9,833 households resided in Seaside, with an average household size of 3.2 persons. Married-couple families comprised the majority of households. The married-couple family category is divided among those couples with children (31.4 percent) and those without children (23.4 percent). Other families comprised 20.5 percent and include single-parents with children and other related family members living together. Non-family households comprise the remainder of households (24.7 percent). Overall, Seaside's mix of household types is fairly representative of Monterey County.

As displayed below in Table 7, the City's household composition has changed significantly since 1990. All household types grew in number and relative percentage except for married couples. While married couples without children increased its relative share among all household types (0.7 percent), the number of households declined by 121

households (5 percent). The most dramatic change among household type occurred among married couples with children. The share of married couples with children decreased by 6.7 percent and declined by 968 households (24 percent) in the 1990's. The decrease in married couple family households is likely related to the closure of the military base. The increase in percentage of non-family households may be related to the opening and operation of the CSUMB campus, whose student population has grown from 654 students in 1995 to 3,020 students in 2001. Despite the departure of many family households with children, the average household size increased slightly from 3.1 persons in 1990 to 3.2 in 2000.

Table 7
Changes in Household Type

Household Type	1990		2000		Change in Percent
	Number of Households	Percent of Total	Number of Households	Percent of Total	
Households	10,641	100%	9,833	100%	-
Family Households					
Married W. Children	4,056	38.1%	3,088	31.4%	-6.7%
Married No Children	2,419	22.7%	2,298	23.4%	+0.7%
Other Families	1,792	16.8%	2,013	20.5%	+3.7%
Non Families					
Single	1,760	16.5%	1,780	18.1%	+1.6%
Other Non-families	614	5.8%	644	6.5%	+0.7%
Average Hhld. Size	3.1		3.2		-

Source: US Census 1990 and 2000.

B. Housing Stock Characteristics

This section of the Housing Element addresses various housing characteristics and conditions that affect the well being of Seaside residents. Factors evaluated in this section include the following: housing stock characteristics, tenure and vacancy rates, housing age and condition, housing costs and affordability among others.

1. Housing Stock

According to the Census, Seaside's housing stock decreased by 2.1 percent over the past decade, from 11,238 units in 1990 to 11,005 units in 2000. As shown in Table 8, the only category of housing units that increased in number was single-family units, with the increase attributable to the production of attached single-family units. Multi-family units decreased by eight percent with much of the loss absorbed by the decline in smaller structures with fewer than five units. There has been one multifamily demolition where the owner demolished and is now replacing with upgraded apartment units. The single family structures demolished are mostly due to fire damage.

Table 8
Housing Stock Growth

Unit Type	Number of Units		Percent Change
	1990	2000	
Single Family	8,240	8,386	+1.8%
Detached	6,178	6,107	-1.1%
Attached	2,062	2,279	+10.5%
Multifamily	2,377	2,187	-8.0%
2-4 Units	1,048	929	-11.4%
5 or more	1,329	1,258	-5.3%
All Others	621	432	-30.4%
Total Units	11,238	11,005	-2.1%

Source: US Census 1990 and 2000.

2. Housing Tenure and Vacancy

Housing tenure and vacancy rates are important indicators of the supply and cost of housing. Housing tenure refers to whether a unit is owned or rented. Vacancies are an important housing market indicator in that the vacancy rate often influences the cost of housing and reflects the match between housing demand and availability.

Table 9 illustrates tenure and vacancy rates for 1990 and 2000. In 1990, 38 percent of Seaside residents owned the units they occupied, while 62 percent rented. By 2000, the homeownership rate increased modestly to 44 percent, while the percentage of renter households declined proportionally to 56 percent. Three factors can account for the observed shift in tenure among Seaside residents: 1) the total number of units in Seaside decreased by 233; 2) the number of vacant units increased by 575; and 3) the number of owner-occupied units increased by 281 during this period. As a result of these shifts, Seaside's homeownership rate is nearly equal to the County average.

A certain number of vacant units are needed to moderate the cost of housing, allow sufficient choice for residents, and provide an incentive for unit upkeep and repair. Specifically, a vacancy rate of 5 to 6 percent for rental housing and 1.5 percent to 2 percent for ownership housing is considered necessary to balance the demand and supply for housing.

The decline in the overall housing stock, particularly in the number of rental units has led to a tightening of the rental housing market in Seaside. California's Department of Finance reports that the overall vacancy rate in Seaside was 2.5 percent in January 2002. During the 1990's, the homeowner vacancy rate rose from 1.5 percent to 2.9 percent. However, the rental vacancy rate dropped from 3.4 percent to 1.5 percent during this same period.

Table 9
Tenure and Vacancy Rate 1990 and 2000

	1990	2000
Tenure		
Owner	38.0%	44.0%
Renter	62.0%	56.0%
Vacancy		
Owner	1.5%	2.9%
Renter	3.4%	1.5%

Source: Census, 2000.

As shown in Table 9, over the past decade, the vacancy rate for rental housing units has continued to decline to below optimal levels, suggesting pent up demand for housing as well as potential price escalation among available rental units. Since lower-income households disproportionately live in multi-family rental housing, the City's sub-optimal 1.5 percent rental vacancy rate has led to price escalation, increasing overpayment and overcrowding for renter households.

3. Housing Age and Condition

Maintaining the quality of housing in the community is an important goal for Seaside. Like any other asset, housing is subject to a gradual deterioration over time. If not repaired or maintained, housing deterioration can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life of a neighborhood. Therefore, maintaining and improving the quality of housing stock is an important goal for Seaside.

Seaside is a fairly mature community; over 70 percent of its housing stock is more than 30 years old (See Table 10). Typically, housing over 30 years of age is likely to have rehabilitation needs that may include new plumbing, roof repairs, and other repairs. The Census Bureau provides limited estimates of substandard housing, such as incomplete plumbing and kitchen facilities. According to the 2000 Census, only 59 units lacked complete plumbing facilities (0.6 percent of the housing stock) and 44 units lacked complete kitchen facilities.

Table 10
Housing Age

Year Built	Number	Percent
April 2000 to January 2002	6	<.1%
1990 to March 2000	329	3.0%
1980 to 1989	872	7.9%
1970 to 1979	2,016	18.3%
1960 to 1969	3,999	36.3%
Pre-1960	3,789	34.4%

Source: US Census 2000 and Department of Finance, January 2002.

To better understand the condition of Seaside's housing stock, a windshield survey of the entire City (Figure 1) was conducted on April 26, 2002. The focus of the survey was on overall housing conditions, property maintenance issues, and code violations. Of the more than 11,000 units in the community, approximately 175 units, or 1.5 percent of the housing units were identified as having some form of housing rehabilitation or property maintenance need.¹ Figure 2 shows the overall housing condition of the 175 units noted as having code violations and property maintenance issues. Figures 3, 4, and 5 illustrate structural integrity, property maintenance, and paint condition, respectively.

As shown in Figure 2, a majority of the housing units identified as having code violations were labeled in "good condition". Approximately 12 properties were identified as needing substantial repairs, with only four of these sites possibly requiring demolition/reconstruction of one of the structures (e.g., garage, second unit) on-site. A concentration of these units occurred west of Fremont Boulevard in the vicinity of Broadway in the Cabrillo neighborhood. Other units in need of substantial rehabilitation were scattered in the Terrace and Noche Buena neighborhoods located between Fremont and Yosemite and Broadway and Hilby.

As shown in Figure 3, there are several concentrations of units with structural integrity problems in the Cabrillo, Terrace, Olympia, and Noche Buena neighborhoods. The Homeowner and Multi-Family Rehabilitation programs (Programs 7 and 9) should target property owners in these neighborhoods.

A significant number (93) of the housing units in Seaside required new exterior paint. As shown in Figure 4, the greatest numbers of units in need of paint are in the Cabrillo, Terrace, and Noche Buena neighborhoods. However, the Olympia, Ord Grove, and Hannon neighborhoods also had substantial numbers of units in need of repainting. The City's House Paint (Program 8) should be targeted to these six neighborhoods.

Figure 5 shows property maintenance conditions. As shown, a significant number of units (62) were identified as needing maintenance. Properties that were identified as needing maintenance included properties with inoperable vehicles stored on-site, discarded appliances and other debris, and overall general property maintenance needs such as improved landscaping, fencing, or other problems. Property maintenance seemed to be a greater problem in the Cabrillo, Terrace, and Noche Buena neighborhoods. The Code Enforcement and Neighborhood Clean Up programs (Programs 5 and 6) should be targeted to these areas.

¹ This does not include the units within military control on the former Fort Ord that are the responsibility of the military and will be demolished and replaced by the Federal Government.

LEGEND

- Neighborhood Association Boundary
- - - Seaside City Boundary

SOURCE: City of Seaside and FORA, Cotton/Bridges/Associates, CAD/GIS 2002.

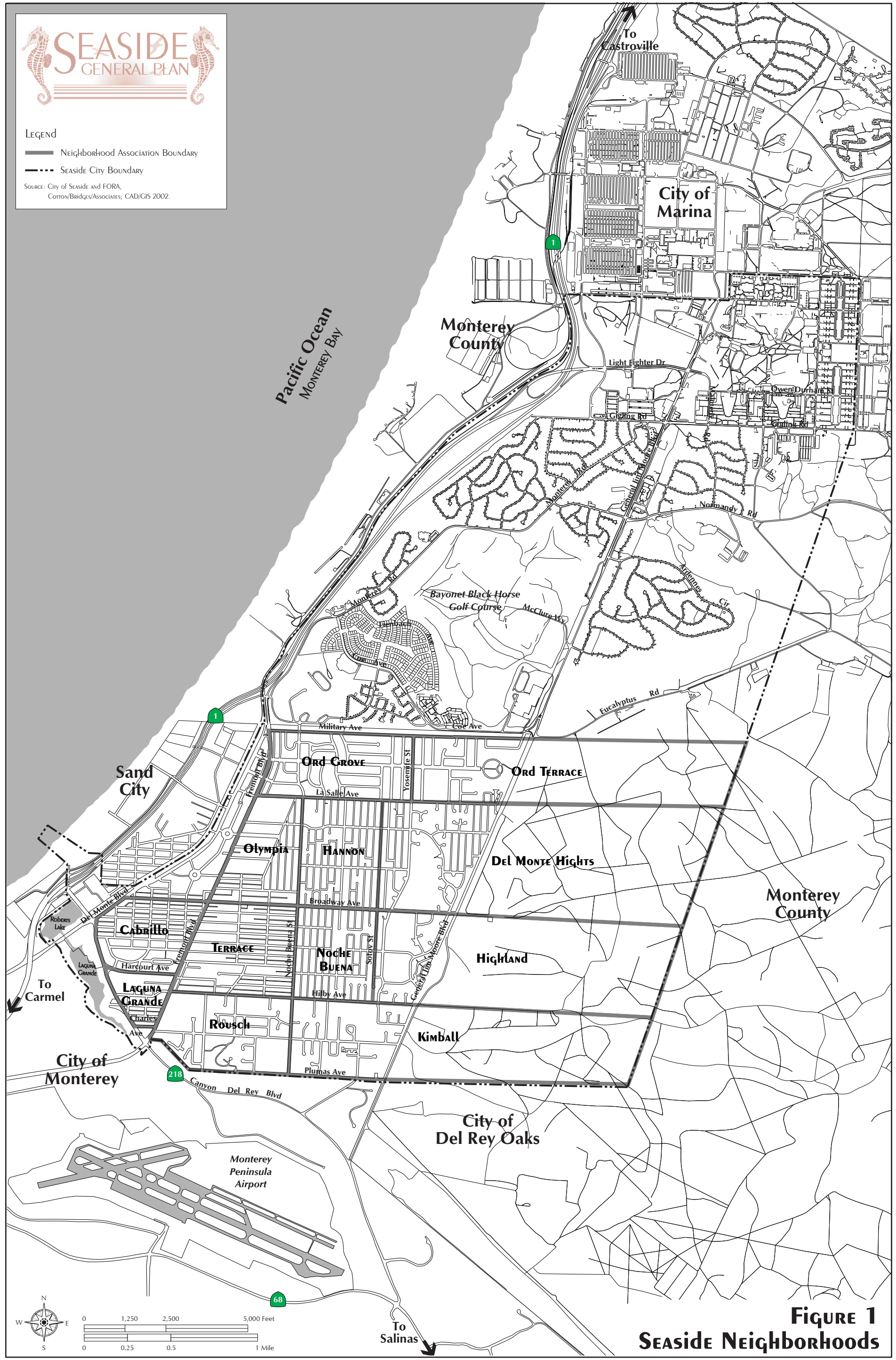


FIGURE 1
SEASIDE NEIGHBORHOODS

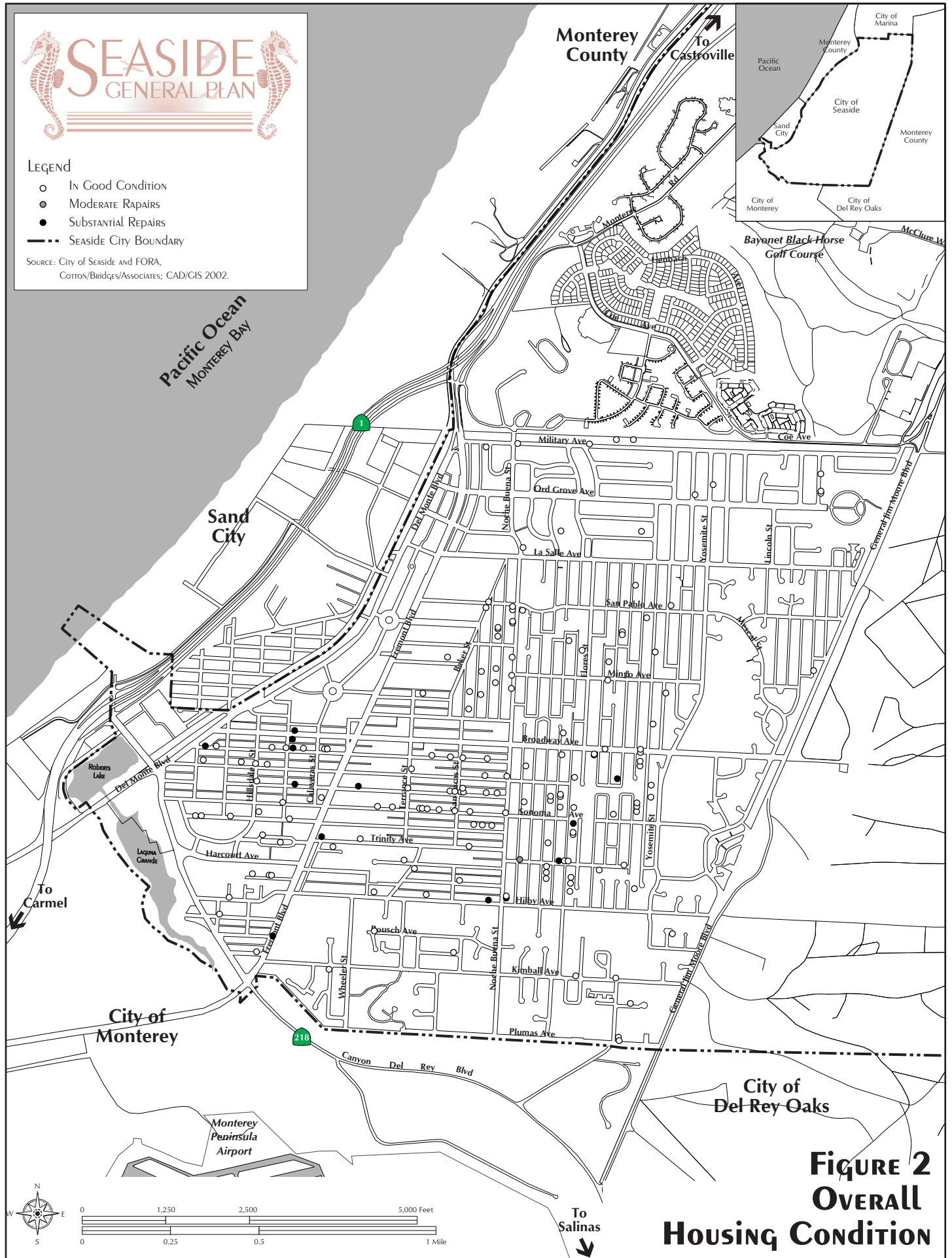
Scale: 0, 1,250, 2,500, 5,000 Feet / 0, 0.25, 0.5, 1 Mile



LEGEND

- In Good Condition
- MODERATE REPAIRS
- SUBSTANTIAL REPAIRS
- - - SEASIDE CITY BOUNDARY

Source: City of Seaside and FORA,
Cotton/Bridges/Associates, CAD/GIS 2002.



**FIGURE 2
OVERALL
HOUSING CONDITION**

SEASIDE GENERAL PLAN

LEGEND

- STRUCTURE NEEDS REPAIR/RECONSTRUCTION
- STRUCTURE IN GOOD CONDITION
- SEASIDE CITY BOUNDARY

SOURCE: City of Seaside and FORA,
Cotton/Bridges/Associates; CAD/GIS 2002.

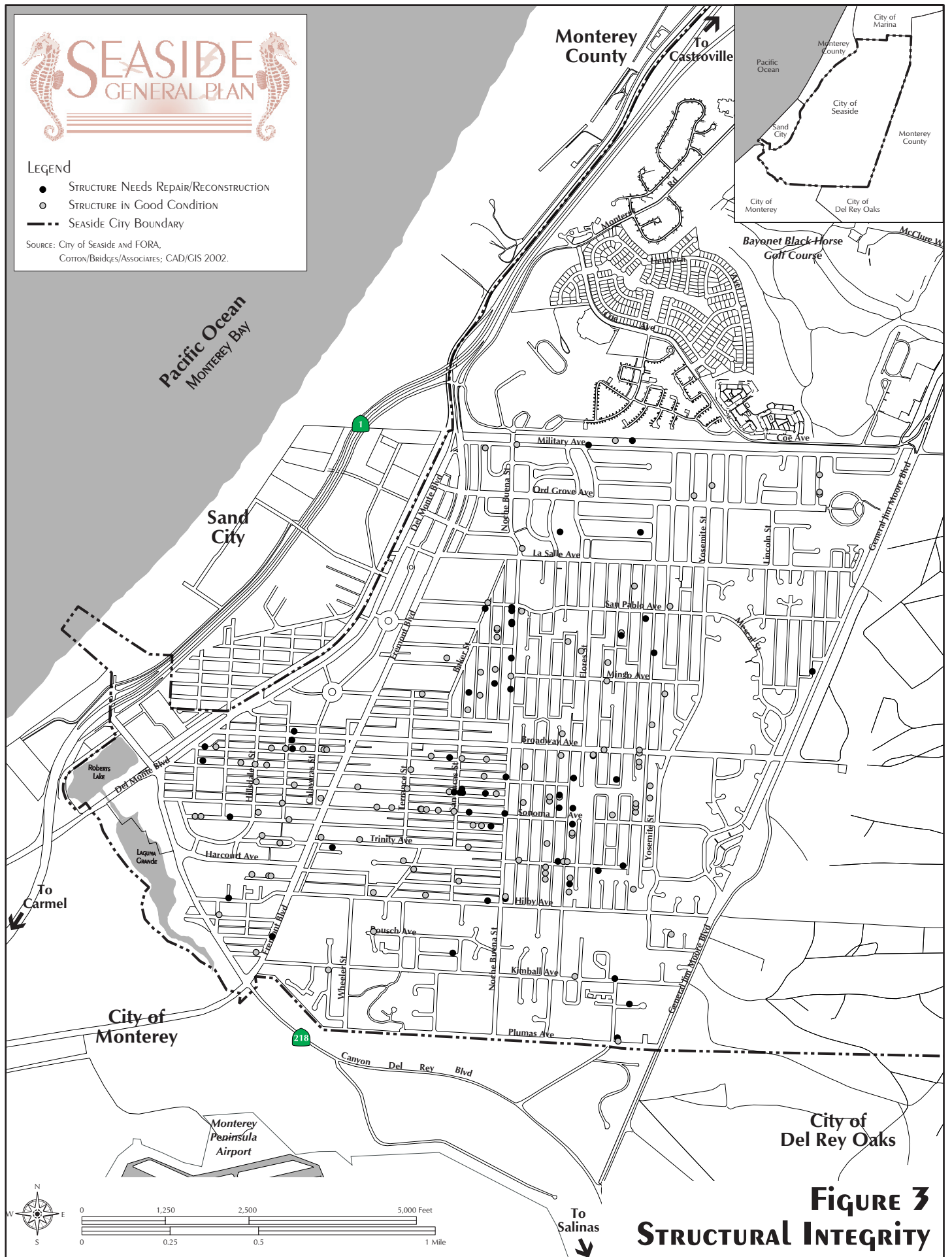


FIGURE 3
STRUCTURAL INTEGRITY

SEASIDE GENERAL PLAN

LEGEND

- NEEDS REPAINTING
- PAINT IN GOOD CONDITION
- - - SEASIDE CITY BOUNDARY

SOURCE: City of Seaside and FORA,
Cotton/Bridges/Associates; CAD/GIS 2002.



FIGURE 4 PAINT CONDITION

Figure 6 as follows, summarizes which neighborhoods had a concentration of code violations or other needs that should be addressed by targeted neighborhood revitalization programs (See Programs 4 through 9).

**Figure 6
Summary of Neighborhood Conditions**

Neighborhood	Code Violations	Substantial Repair	Paint	Property Maintenance
Cabrillo	X	X	X	X
Terrace	X	X	X	X
Noche Buena	X	X	X	X
Olympia			X	
Ord Grove		X	X	
Hannon			X	

4. Housing Market

Classified advertisements in the Monterey County Coast Weekly, cross-checked with listings on Springstreet.com, Apartments.com and the Monterey County Herald from June 19, 2002 to July 26, 2002 were used to obtain data on the rental and for-sale housing market in Seaside. In addition, the DataQuick Real Estate Database was used to obtain sales data for homes and condominiums over a one-year period from June 1, 2001 to May 31, 2002.

Rental Prices

The rental housing market in Seaside includes apartments, townhomes, condominiums, and single-family homes. When vacancy rates drop below market optimum levels as they currently have in Seaside, property owners tend to reduce advertisement of vacant units. Thus, during the six week period identified above, only 17 units were listed for rent. As shown in Table 11, of the 17 advertised units, there were 8 1-bedroom units (ranging from \$500 to \$900); 7 2-bedrooms (ranging from \$975 to \$1,600); and 2 3-bedroom units (\$1,450 and \$1,900 respectively).

**Table 11
Rental Rates**

Number of Bedrooms	Number of Advertised Units	Rental Price Range
1BR	8	\$500 to \$900
2BR	7	\$975 to \$1,600
3BR	2	\$1,450 to \$1,900

Source: Monterey County Herald, Springstreet.com, Monterey County Coast Weekly.

Home Prices

According to the DataQuick Real Estate Database and as shown in Table 12, 313 homes and 14 condominiums were sold from June 1, 2001 to May 31, 2002. The average and median sale prices were virtually identical to each other with the median sale value for a home at \$306,000 with a range from \$41,000 to \$955,000. The median sale price for a condominium was \$280,000 with a range from \$218,500 to \$379,000.

Table 12
Home and Condominium Sales
June 1, 2001 through May 31, 2002

Unit Type	Number Sold	Range	Average Sale Value	Median Sale Value
Home	313	\$41,000 to \$955,000	\$306,749	\$306,000
Condominium	14	\$218,500 to \$379,000	\$284,450	\$280,000

Source: DataQuick, June 2002.

Additional sources were consulted in an effort to better understand the home sale market in Seaside. The Monterey County Herald, Monterey County Coast Weekly, and Realtor.com listed 71 homes for sale over the six week period stated above. Two of the units for-sale were two-bedroom mobilehomes and were listed for \$33,000 and \$37,500. According to the most recent real estate data, the median asking price (which is generally more than the actual selling price) for a home in Seaside was \$357,000 with a range of \$219,500 to \$595,000.

Unlike the DataQuick real estate data, data obtained via newspaper and internet did not distinguish between condominium and detached dwellings, however the number of bedrooms per unit was available. Table 13 displays the housing data by the number of bedrooms. A large portion of units for-sale consisted of two and three-bedroom homes or condominiums.

Table 13
Home Prices in Seaside
(Excluding Mobilehomes)

Number of Bedrooms	Number of Units	Median Asking Price	Range
1BR	2	\$244,250	\$219,500 to \$269,000
2BR	20	\$309,500	\$229,500 to \$429,000
3BR	37	\$375,000	\$280,000 to \$595,000
4BR	8	\$495,000	\$357,000 to \$595,000
5BR	2	\$485,000	\$395,000 to \$575,000
Total	69	\$357,000	\$219,500 to \$595,000

Source: Monterey County Herald, Monterey County Coast Weekly, and Realtor.com.

Mobile home parks provide an affordable option for many very low-income, low-income, and senior households in Seaside. Five mobile home parks in Seaside provide a total of 275 mobile home spaces. Monthly rents in these parks range from a low of \$150 per month to a high of \$780 per month. One mobile home park, the Seaside Mobile Home Park, provides 98 mobile home spaces renting from between \$380 to \$425 per month. As shown in Table 14, This is affordable even to one-person very low income households.

5. Housing Affordability

Housing affordability can be determined by comparing the sales prices and rents for housing in Seaside versus the amount of income available for households with different incomes. This information can show whether a household in a particular income group can afford to rent or own housing, those who would likely experience overcrowding or overpayment, and those eligible for assistance.

Table 14 depicts the typical annual income for three household categories; very low, low and moderate-income. Assuming a standard of 30 percent of gross income as the amount any household should apply toward housing expenses, the table shows the highest monthly rent and the maximum purchase price for an individual or family at the top end of the three income categories. The illustration is further refined by including four household sizes within each income category: one person, three person, median (four) person and five person household. For renters, housing cost is defined as rent and utilities. For purchasers, housing cost includes mortgage, utilities, property tax, insurance, and homeowner's association fees as applicable. It is important to note that this illustration is based on a household at the top of each income range; therefore, it would be inaccurate to infer that *any* household within the range could afford to pay what the table shows for a similarly sized household at the top of the income range.

Based on the table, the following discusses purchase prices and rents and the affordability of the two housing options for very low, low, and moderate income households:

- **Very Low Income Households** Very low income households have incomes that do not exceed 50 percent of the area median income, as adjusted for family size. The maximum affordable home price for a very low income household ranges from \$58,995 to \$83,626, well below the median home price. However, these households could likely afford a mobile home unit based on those listed for sale in a recent survey of real-estate listings in Seaside.

A very low-income household can only afford to pay \$421 (one person household) to \$576 (five or more persons) for rent. The data available on rental housing show that only one unit was available for rent within this range (\$500), however it was a one-bedroom unit. Therefore, in practical terms, a one person very low income household could not afford to rent a one-bedroom, and a small or large family (even at the top of the income range) could not afford an adequately sized apartment without some level of overpayment.

**Table 14
Housing Affordability, 2001**

Income Group	Family Size	Income Levels		Utilities	Taxes & Insurance	Max. Affordable Price	
		Annual Income	Affordable Payment			Ownership	Rental
Very Low	One Person	\$18,850	\$471	\$50	\$50	\$58,995	\$421
	Small Family	\$24,200	\$605	\$100	\$50	\$72,303	\$505
	Median Family	\$26,900	\$673	\$125	\$50	79,057	\$548
	Large Family	\$29,050	\$726	\$150	\$50	\$83,626	\$576
Low	One Person	\$30,150	\$754	\$50	\$100	\$95,941	\$704
	Small Family	\$38,750	\$969	\$100	\$100	\$122,161	\$869
	Median Family	\$43,050	\$1,076	\$125	\$100	\$135,271	\$951
	Large Family	\$46,500	\$1,163	\$150	\$100	\$145,004	\$1,013
Moderate	One Person	\$45,200	\$1,130	\$50	\$150	\$147,785	\$1,080
	Small Family	\$58,100	\$1,453	\$100	\$150	\$191,087	\$1,353
	Median Family	\$64,550	\$1,614	\$125	\$150	\$212,739	\$1,489
	Large Family	\$69,700	\$1,743	\$150	\$150	\$229,225	\$1,593

Notations:

1. Small Family = 3 persons; Median Family = 4 persons; Large Families = 5 or more persons
2. Monthly affordable rent based on payments of no more than 30 percent of household income.
3. Property taxes and insurance based on averages for the region
4. Calculation of affordable home sales prices based on a downpayment of 10 percent, annual interest rate of 7.5 percent, 30-year mortgage, and a monthly payment of gross household income.

- **Low Income Households** In Seaside, lower income households have incomes ranging from 51 percent to 80 percent of the area median income, as adjusted for family size. A single person household, for example, falls into this category if their annual income is between \$19,220 and \$30,150. The maximum purchase price, assuming a 10 percent down-payment, ranges from \$95,941 for a one person household to \$145,004 for a five person family. Given current sales prices, low income households could generally not afford to buy a single family home. Although eleven homes were sold within this price range during the previous year, both the condition of the homes and number of bedrooms is unknown.

For rentals, a low income household could afford to pay rent from \$704 up to \$1,013 per month, depending upon household size. Thus, a single person household could afford an adequately sized apartment given that two one-bedroom units were advertised at \$500 and \$600 respectively; however, a small, medium, or large family could not afford an adequately sized rental unit.

- **Moderate Income Households** Moderate income households have incomes equivalent to 80 percent up to 120 percent of the area median income. Table 12 shows that the maximum affordable house price for a moderate income household ranges from \$147,785 to \$229,225. (The illustration does not apply to those with equity from an existing house or with a sizeable amount of other assets). Because the median price of an existing single family dwelling was \$306,000, the moderate income household could afford a limited number of single family houses. Specifically, of the 327 homes and condominiums sold from June 2001 to June 2002, only 37 homes and one condominium would have been affordable to a moderate income family at the upper end of the range, with no indication as to the condition or size of the home. Therefore, most single-family units, even condominiums, are still generally out of range for the moderate income-household.

For rentals, a moderate income household could afford to pay rent from \$1,080 up to \$1,593 per month depending on household size. While a single person moderate income household could afford any of the one-bedrooms listed for rent, the large family has a limited choice of affordable units without facing overcrowded conditions.

As is the case with each of the three income categories depicted in Table 12, a moderate income household that is closer to the lower end of the range (\$48,790 for a family of five, for example) has more limited housing options.

Based on the affordability information derived, housing affordability is a problem for nearly all very low and low income households and a majority of even moderate income households looking to rent or purchase a home in Seaside. Programs 1, 2 and 10 through 15 address these problems by providing adequate sites and development standards to provide affordable housing opportunities, and providing programs and funding that directly assist both lower income renter and owner households. Program 16 also helps conserve

affordable housing opportunities by strengthening the City's Condominium Conversion Ordinance.

6. Housing Problems

A continuing priority of many communities is enhancing or maintaining their quality of life. A key measure of quality of life in a community is the extent of "housing problems". These include housing overcrowding (defined as more than one person per habitable room) and overpayment (defined as paying more than 30 percent of income toward housing costs). This section describes housing problems in Seaside.

Overcrowding

Overcrowding is an indicator of housing affordability. Unit overcrowding is caused by the combined effect of low earning and comparatively high housing cost in a community, and reflects the inability of households to buy or rent housing that provides reasonable privacy for their residents. An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. A severely overcrowded household is defined as one with more than 1.5 persons per habitable room.

The proportion of households living in overcrowded conditions increased from 1990 to 2000. In 1990, 15 percent of Seaside households lived in overcrowded conditions, while 19 percent of all residents lived in overcrowded conditions in 2000, with the majority of these residents characterized as living in severely overcrowded conditions. Overcrowding affected a smaller percent of the population in Seaside than it did in the County where 21 percent lived in overcrowded conditions.

The proportion of households living in overcrowded conditions increased among both renters and homeowners during the 1990s. Among renters, the proportion increased from 19 percent to 25 percent, while the proportion of homeowners living in these conditions increased from 8 percent to 11 percent. Of the 1,393 renters who lived in overcrowded conditions, 262 (19 percent) earned incomes below the poverty level. Additionally, 55 of the 494 homeowners (11 percent) who lived in overcrowded conditions had incomes below the poverty level. Overcrowding appears to be a problem for renter households in Seaside; however, the overcrowding problem is not due to a lack of larger sized rental units, but is most likely a result of doubling up to avoid/reduce the problems associated with overpayment.

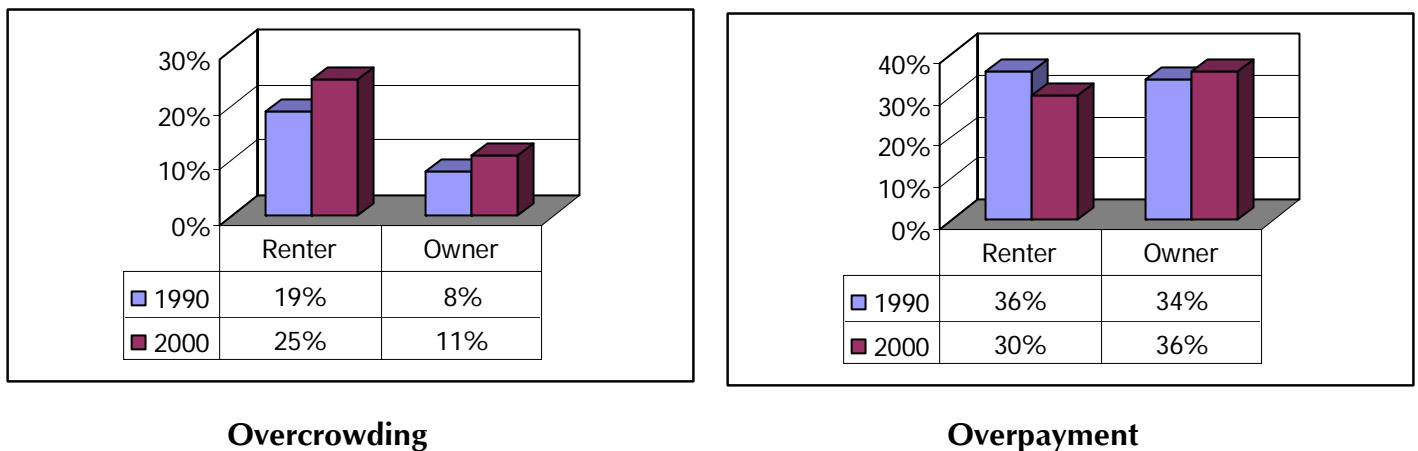
Overpayment

As in other communities in California, housing overpayment is not uncommon in Seaside. Housing overpayment is generally defined as paying more than 30 percent of income toward housing expenses. However, to the extent that overpayment is disproportionately concentrated among the most vulnerable members of Seaside, maintaining a reasonable level of housing cost burden is an important contributor to quality of life.

Figure 7 compares the prevalence of housing overpayment by tenure in Seaside to Monterey County as a whole. Among Seaside rental households, 34 percent (1,873) were paying more than they could afford for housing, compared to 36 percent of owners (1,556). The overpayment rates for the City were comparable to those in Monterey County, where 38 percent of renters and 33 percent of owners also overpaid for housing.

The proportion of renting households that overpaid for housing declined from nearly 36 percent in 1990 to 34 percent in 2000, while the proportion of households that owned homes and overpaid increased from 30 to 36 percent during the same time period.

Figure 7: Overcrowding and Overpayment, 1990 and 2000



Source: US Census, 1990 and 2000.

C. Special Needs Groups

Certain groups in Seaside have greater difficulty finding decent, affordable housing due to special circumstances. Special circumstances may be related to one’s age, family characteristics, disability, or employment among others. Thus, certain segments of Seaside’s population may experience a higher prevalence of overpayment, overcrowding, or other housing problem.

State Housing Element law defines the following groups as having special housing needs: senior households, disabled persons, larger households, single parent families with children that are headed by females, homeless people, and farm workers. In recognition that people in different walks of life have different housing needs, State and federal housing laws are designed to encourage the provision of a full continuum of housing so that no group is excluded from living in Seaside.

Table 15 summarizes the type and magnitude of special needs groups residing in the City. Where available, data from the 1990 and 2000 US Census is used. However, in other cases, estimates were derived from other governmental agencies or reliable survey sources.

This section also contains a detailed discussion of the housing needs facing each particular group as well as City programs and services available to address their housing needs.

Table 15
Special Needs Groups

Special Needs Groups	1990		2000	
	Number	Percent of City	Number	Percent of City
Senior Households [^]	2,085	5%	2,684	9%
Disabled Persons	*	*	5,190	16%
Female Headed Families	886	8%	716	10%
Large Households	1,802	17%	2,001	20%
Homeless Persons	n.a.	n.a.	113	<1%
Farm Workers	437	3%	332	3%
Military Personnel	8,655	29.7%	1,446	6.3%
College Students	2,095	5.4%	2,193	6.9%

Source:

1. US Census , 1990 & 2000.
2. Monterey County Homeless Census and Needs Assessment , 1999.
3. Percent of persons in the labor force

[^]Defined as 65 years or older.

*Definition not comparable to 2000 Census

1. Senior Citizens

Despite high levels of homeownership, senior citizens are considered a special needs group, because limited income, health care costs, and disabilities may make suitable housing more difficult to afford. The City of Seaside was home to 2,684 seniors or 2,023 households with seniors as of the 2000 Census. Of senior households, 81 percent of seniors own their homes, and 19 percent rent.

Seniors are considered to have special housing needs due to the following:

- **Disabilities.** A significant portion of seniors often have a self-care or mobility limitation, defined as a condition lasting over six months that makes it difficult to go outside the home alone or take care of one's personal needs.
- **Limited Income.** Because of their retired status and fixed income, many senior households earn lower income – placing a significant limitation on their ability to purchase other necessities of life, in particular medical care.
- **Overpayment.** Because of the limited supply of affordable housing, senior households often overpay for housing. The prevalence of overpayment usually varies according to tenure with renting seniors most often overpaying for housing.

Various programs can assist seniors with their housing needs, including: congregate care, shared housing, rental subsidies, and housing rehabilitation assistance. For the frail elderly, or those with disabilities, housing with architectural features that accommodate disabilities

can help ensure continued independent living. Elderly with disabilities also benefit from transportation alternatives or assisted housing with supportive services.

According to the State Department of Social Services and as shown in Table 16, three licensed care facilities for seniors are located in Seaside. Two of the facilities provide 24 hour support, including the Monterey Bay Residential Care (40 beds) and the Pacific Grove Residential Care for the Elderly (5 beds). The Safe Center (45 capacity) provides day services for seniors with various disabilities. The 80-unit Villa Del Monte also provides senior housing.

Although the City has approved three Community care facilities for the elderly that are located and operate within Seaside, existing Zoning requirements for conditional use permits and some of the parking standards may pose an unnecessary constraint to the development and operation of new facilities. As part of the General Plan program, the City must update its Zoning Ordinance to provide consistency with the General Plan Elements, with a special concern for consistency with this Housing Element. The City has already initiated this process by sending out a Request for Proposals for preparation of the City's new Zoning Ordinance. The City intends to complete the Zoning Ordinance update by the end of 2004. As explained in Program 2, provisions will be made for residential care facilities, and senior housing pursuant to State law. Where required, these uses will be allowed by right, and will also be allowed in other appropriate zones in order to reduce processing times, costs, and opportunities for public opposition to the uses. As part of Program 2, the City will implement reduced parking standards (0.3 to 0.6 parking spaces per unit) for senior housing, group care facilities, and housing that would serve disabled populations/households.

2. Disabled Persons

The Americans with Disabilities Act defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities. Disabled persons have special needs in that many earn very low incomes, have higher health care costs, and are often dependent on supportive services. As a result, disabled persons are considered to be a special needs group in Seaside. According to the 2000 Census, the City had an estimated 5,190 persons living with a range of disabilities.

Living arrangements for disabled persons depend on the severity of the disability. Many disabled persons live at home in an independent fashion or with family members. To maintain independent living, disabled persons may need housing assistance or supportive services. Services can include modifying housing design features, providing income support for those not able to work, and in-home services for persons with medical conditions. Services can be provided by public or private agencies.

Table 16
Licensed Community Care Facilities

Type of Facility	Clientele and Services	Facilities	Capacity (beds)
Elderly Residential	Specialized care for elderly persons 60 years and older in nursing and convalescent homes.	2	45
Senior Day Care	Other facilities providing day care services for seniors with various disabilities.	1	45
Total		3	90

Source: State Department of Social Services, 2000.

Per Senate Bill 520, jurisdictions have a responsibility to “. . . remove constraints to, or provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities.” This can include housing that is physically accessible to people with mobility impairments, residential care facilities for individuals with disabilities or for the elderly, group homes, housing for individuals with Alzheimer’s, housing for persons with HIV/AIDS, housing with support services, and transitional housing that serve homeless with disabilities.

In the review of governmental constraints provided in Section 3 of this Technical Appendix, it was determined that the City has approved several transitional, group care, and emergency shelter facilities that are located and operate within Seaside, and has also worked with private developers and the Salvation Army to provide accessible units. However, existing Zoning requirements for conditional use permits and some of the parking standards may pose an unnecessary constraint to the development and operation of new facilities. Also, the City does not presently have a Reasonable Accommodation Ordinance.

As part of the General Plan program, the City must update its Zoning Ordinance to provide consistency with the General Plan Elements, with a special concern for consistency with this Housing Element. The City has already initiated this process by sending out a Request for Proposals for preparation of the City’s new Zoning Ordinance. The City intends to complete the Zoning Ordinance update by the end of 2004. As explained in Programs 2, 17, and 18, the City will address the needs of the disabled through its updated Zoning Ordinance and through the continued assistance to homeless and transitional shelters and housing and supportive services providers for special needs. As is explained in detail in Program 2 of the Housing Element, the updated Zoning Ordinance will be designed to meet federal, state, and local requirements for reasonable accommodations for the disabled, and will be submitted to HCD for review and comment prior to adoption by the Seaside City Council. These programs will adequately remove potential constraints for housing and supportive services for the disabled.

3. Large Households

The Federal Government defines large households as those having five or more members. Large households are considered a special needs group in most communities because of a

lack of affordable housing that can adequately accommodate large families. For lower-income large families, the housing shortage can be particularly acute and result in a greater prevalence and severity of overcrowding and overpayment.

According to the 1990 Census, Seaside had 1,802 large households, nearly 17 percent of all households in the City. By the 2000 Census, the City added 199 large households, comprising approximately 20 percent of the total households. Of the 2,001 large households in Seaside, 36 percent (720) were renters and 64 percent (1,281) owned their homes.

As of 2000, the median number of rooms per unit in Seaside was 4.7 and the total number of occupied units with five or more rooms (minimum requirement for large households to avoid overcrowded living conditions) was 5,462, nearly triple the amount of large households living in the City. Among these units, 44 percent (2,386) were occupied by renters and 56 percent (3,076) by homeowners. The number of larger sized units occupied by renters is more than three times the number of large renter households in Seaside. Similarly, the number of larger sized units occupied by homeowners is more than two times the number of large owner households. However, the price range and affordability of these units is not known.

Additionally, as shown in Table 20, a large majority (over 70 percent) of households receiving or seeking Section 8 rental assistance are either housed in or are waiting for units with two or fewer bedrooms. These data indicate that the overcrowding problems in Seaside are likely a result of doubling up for cost reasons, rather than an inadequate supply of larger housing units.

4. Female-headed Families

Female-headed Families often require special consideration or assistance as a result of their lower income, high costs of childcare, need for supportive services and affordable housing. As a result, many female-headed families are faced with limited housing choices. In addition, female-headed families also tend to experience a higher level of discrimination in the rental housing market. Thus female-headed families are considered to be a special need group.

Over the past decade, the number of single females with dependent children under age 18 decreased from 886 households in 1990 to 716 households in 2000. Female-headed families with children typically face the following issues:

- **Limited Income.** Female-headed families, earn significantly lower incomes. According to the 1990 and 2000 Census, the number of female-headed households with children living below the poverty level declined from 325 to 230.
- **Childcare Costs.** Following housing costs, Female-headed families must allocate a portion of their incomes towards childcare costs before any other necessity as reliable child care is often necessary in order to retain stable employment.

Compounded with housing costs, child care costs reduce single parent families' ability to pay for other basic necessities such as food, clothing and medical care.

The City's support of the housing assistance programs (Programs 10 through 15, 17, 18 and 20) work to address the housing and service needs of single-parent and lower income households. Housing Program 2 will also address this special needs group by helping to remove potential existing Zoning constraints to the development of affordable housing and housing with support services and transitional housing.

5. Homelessness

An accurate assessment of the homeless population is difficult because of the transient nature of the population, and because many individuals are not visibly homeless but move around in temporary living conditions. According to the Monterey County Homeless Census and Needs Assessment Survey (1999) 2,690 men, women, and children within the County were homeless on any given night, of which 113 were counted as living in Seaside and/or Sand City.

To ascertain the needs of the homeless population, more quantitative and qualitative information was obtained through surveys and interviews of homeless individuals. The study interviewed over 5,000 homeless individuals throughout the County and of these, 58 were located in Seaside.

There are generally three types of facilities that provide shelter for homeless individuals and families: emergency shelters, transitional housing, and permanent housing. All three types of facilities are described below and currently available in Seaside, as illustrated in Table 15.

- Emergency Shelter: Provides overnight shelter and fulfills a client's basic needs (i.e. food, clothing, and medical care) either on-site or through off-site services.
- Transitional Housing: a residence that provides housing for up to two years. Residents of transitional housing are usually connected to rehabilitative services.
- Permanent Housing: refers to housing that is affordable, service-enriched, and allows formerly homeless clients to live at the facility on an indefinite basis.

Table 17 lists homeless assistance providers in Seaside. In addition to providing CDBG funding to these shelters and services, Seaside works with homeless service providers providing technical assistance and letters of support when applying for state and federal grants (Programs 17 and 18) . In addition, Program 2 of the Housing Element requires the City to develop and implement a Zoning Ordinance by the end of 2004 that will provide for residential care facilities and emergency housing (including homeless shelters, transitional housing), pursuant to State law. Where required, these uses will be allowed by right, and will also be allowed by right in other appropriate zones in order to reduce processing times, costs, and opportunities for public opposition to the uses. The Zoning Ordinance will be submitted to HCD for review and comment prior to adoption by the Seaside City Council

Table 17
Homeless Service Providers in Seaside

Shelters and Clients	Population Served*	Beds and/or Services
Outreach, Information and Referral		
Shelter Outreach Plus	Serves homeless families with children	Provides a toll-free and 24-hour bilingual family help line
Housing Advocacy Council	Persons at risk of homelessness	Provides deposit assistance, information, and referrals
Emergency Shelter		
Shelter Outreach Plus	Single women and women with children	16 beds, 6 cribs
Transitional Housing		
Salvation Army	Families with children	9 units, 36 beds
Permanent Supportive Housing		
Casa Max	Individuals or families with HIV/AIDS	5 beds

Source: Monterey County Homeless Census and Needs Assessment, 1999.

*Populations are not mutually exclusive.

6. Farm Labor

Within Seaside, the 1990 Census reported that 437 residents of Seaside were employed in farming, fishing and forestry occupations. Based on the proximity of Seaside to commercial fishing companies operating on the Monterey Bay and the commercial fishing nets noted drying in Seaside residential areas, a safe assumption is that many of the population counted in this group are fishermen. By 2000, the number of residents employed in those occupations declined 24 percent to only 332.

Although there is little consensus on the number of farm workers working or living in Monterey County, the 2000 Census reveals that a very small percentage of the County's farm workers live in Seaside. However, farm workers are indeed a special need group due to their limited income, language barriers, and the shortage of affordable housing.

Due to the limited number of farmworkers in Seaside and the likelihood that most of the agricultural population are employed in the fishing industry, the City's affordable housing programs (Programs 10 through 18) generally address the needs of farm laborers in Seaside. Additionally, the Zoning Ordinance, which will be updated by the end of 2004 will include provisions for farmworker housing as is required by State law.

7. Military Personnel

Often, lower income and an uncertain length of residency affect the housing needs of military personnel. The City of Seaside was home to the U.S. Army base, Fort Ord which was inactivated in 1993. In 1990, there were 8,655 people employed in the Armed Forces who resided in the City. With the base closure, this figure dropped to 1,446 military personnel; roughly six percent of the population over 16 years of age. A majority of these personnel work at the Defense Language Institute, the Naval Post Graduate School, or the Coast Guard Station. The Army has contracted with a private development team to replace and/or renovate all housing units reserved for the military personnel on the Base within seven years. The overall plan is to demolish 1,588 military housing units within the Seaside City limits and replace them with 1,384 new homes. This slight reduction in net military housing to remain was planned to correlate with the future expected housing needs of the military on the Monterey Peninsula. The active and retired military personnel will also continue to be served by the Stillwell Community Center, commissary, post exchange, and a small medical clinic.² No additional City programs are required to address the needs of the remaining military population.

8. College Students

The college student population in the area is another significant factor affecting housing demand. Portions of California State University, Monterey Bay (CSUMB) are located within North Seaside. According to the CSUMB website, the student population has grown from 654 in 1995 to 3,020 in 2001. A majority (66 percent) of these students live in campus apartments or residence halls. According to the University, approximately 2,600 students were enrolled at CSUMB in 2000, while 2,193 residents (6.9 percent) were listed by the 2000 Census as college students. This indicates that some of the students may reside in other nearby communities such as Marina and Monterey.

CSUMB's plans for expansion anticipate a student population of approximately 8,900 students by 2008, with approximately half of these student commuting and half residing on campus or in adjacent communities. By 2008, CSUMB anticipates a need for approximately 7,300 beds to meet the needs of students and their family members. Over 1,300 acres of land and a large existing inventory of buildings, many of them residential, has allowed CSUMB to adopt a strong residential campus policy. The campus presently has the capacity to accommodate 4,589 beds in a variety of single family, multi-family, and dormitory-type units just with existing buildings, and additional residential units are planned that will help meet the remaining needs.³ No additional City programs are required to address the needs of the student population.

² <http://www.crswann.com/ftord/ftord.htm>, "Fort Ord Remembered".

³ CSUMB Master Plan, CSUMB and Sasaki Associates, 1996.

D. Preservation of At-Risk Rental Housing

Housing units developed with public subsidies are an important source of affordable housing to lower income households. Preserving the long-term affordability of such housing units is usually the most cost-effective means to providing decent and affordable housing to the lower income households in a community. Recognizing this important resource, State housing element law requires that a jurisdiction examine the potential loss of publicly subsidized multi-family rental housing for lower income households due to expiration of deed restrictions, affordability covenants, and/or subsidy contracts.

This section evaluates the publicly assisted multi-family rental housing in Seaside that is at risk of converting to market-rate housing and the cost to preserve or replace the at-risk units. Resources and programs for preservation or replacement are discussed in later sections.

1. Assisted Housing Inventory

Table 18 is an inventory of assisted rental housing projects in Seaside. A total of 405 assisted units are provided by three developments, including units assisted through a variety of federal programs. These programs include HUD Section 8, Section 202, and Section 236 Programs. Units included below receiving HUD funding are not administered by the Housing Authority of the County of Monterey; however there is some overlap where the assisted developments accept County Section 8 vouchers.

Table 18
Inventory of Assisted Rental Housing

Development Name	Total Units	Household Type	Funding Source	Expiration of Affordability
Hannon Assembled Apartments	133	Family	Section 236	Contract renewed annually
			Section 8 (85 units)	Contracts expire 3/31/07
Del Monte Manor	192	Family	Section 236	Earliest termination, April 28, 2010
			Section 8 (65 units)	Contract expires 9/30/02
Villa Del Monte	80	Senior	Section 202	Contract renewed annually
			Section 8 (48 units)	
TOTAL	405			

Sources: Property owners, City of Seaside Community Development Department, HUD, Cotton/Bridges/Associates, 2002.

2. Section 8 Rental Assistance

The Housing Choice (Section 8) voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to rent decent, safe, and sanitary housing in the private market. Since the rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing, including single-family homes, townhouses and apartments from landlords who accept vouchers.

The Housing Authority of the County of Monterey (HACM) coordinates and administers Section 8 rental assistance on behalf of the City of Seaside. According to the HACM, approximately 217 households are receiving Section 8 assistance in Seaside. Testimony at the Housing Element Study Session (August 22, 2002) indicated that landlords are reluctant to sign Section 8 agreements for various reasons. Due to: 1) the high demand for rental housing; 2) price escalation; 3) market rates that exceed HUD rents; and 4) property maintenance issues, fewer landlords have opted recently to participate in the Section 8 program. In addition, the landlords have stated that they no longer receive the assistance from the Monterey County Housing Authority to ensure that the tenants do not damage or destroy the home and/or property in which they are residing. Tables 19 and 20 show the breakdown of tenants receiving Section 8 assistance in Seaside as well as those on the waiting list by ethnicity/race and number of bedrooms.

Table 19
Section 8 Tenants and Waiting List by Race/Ethnicity

Race/Ethnicity	Number Assisted	%	Number on Waiting List	%
Hispanic or Latino	44	21%	67	29%
White	66	30%	56	24%
Black	82	37%	77	33%
American/ Indian	4	2%	10	4%
Asian	21	10%	23	10%
Total	217	100%	233	100%

Source: HACM, July 2002.

Table 20
Section 8 Tenants and Waiting List by Number of Bedrooms

Number of Bedrooms	Number Assisted	%	Number on Waiting List	%
1	104	48%	88	38%
2	57	26%	90	39%
3	48	22%	45	19%
4	7	3%	9	4%
5	1	<1%	1	<1%
TOTAL	217	100%	233	100%

Source: HACM, July 2002.

Like many other urban jurisdictions, the demand for rental assistance in Seaside is very high. There are at least 3,220 applicants on a waiting list for Section 8 assistance in Monterey County and the average waiting time depends on local preferences and by date and time of application. Programs 11 and 12 of this Housing Element address the need for improving access to and operation of the Section 8 Program.

3. Potential Loss of Assisted Housing Units

Over time, rent-restricted units can lose their affordability controls and revert to non-low-income uses. For instance, projects are typically considered at risk due to: 1) the prepayment of HUD- or FHA-insured mortgage loans and opting out of affordability controls and 2) expiration of Section 8 or other subsidy contracts. The City must evaluate the potential loss of assisted rental housing over a ten-year planning period, from July 1, 2002 through June 30, 2012. As described in more detail below, the 213 units within the Hannon Assembled Apartments and Villa Del Monte Manor identified in Table 18 are at risk of converting to market-rate housing or losing their subsidies within this planning period.

Hannon Assembled Apartments

The Hannon Assembled Apartments consists of 133 subsidized rental units ranging from one to five bedroom townhouse style apartments. The project was originally financed through the Federal Section 236 PROGRAM. There is also a Section 8 contract for 85 units that expires in March 2007. The City of Seaside has recently received a conditional use permit application to convert five units to condominiums. Another developer has approached the City to convert all of the remaining apartments to condominiums, but has not proceeded with any action to date. The project is at-risk to conversion to market rate housing during this Housing Element cycle.

Del Monte Manor

Del Monte Manor consists of 192 studio to three-bedroom units owned and operated by a private non-profit organization. The project was financed through the federal Section 236 program and the units rent for \$424 for a studio and \$517 for a one-bedroom. The earliest termination for the Section 236 loan is April 28, 2010 and the City does not foresee the sale of the apartments to a for-profit group. Of the 192 units, 65 receive additional federal assistance through the federal Section 8 program. The contract on these units expired September 30, 2002.

Villa Del Monte

Villa Del Monte consists of 80 studio or one-bedroom units financed under the Section 202 housing program for seniors. The units rent for \$424 for a studio and \$517 for a one-bedroom. The contract is renewed annually. Of these 80 units, 48 studios receive additional assistance through the Section 8 program. However, since the units are owned

and managed by a non-profit organization established specifically to maintain the units as affordable, the City anticipates that these units will remain affordable.

4. Preservation and Replacement Options

Preservation or replacement of at-risk units in Seaside can be achieved in several ways:

- Transfer of ownership to nonprofit organizations
- Provision of rental assistance
- Replacement or development of new units
- Purchase of affordability covenants
- Refinance of mortgage revenue bonds

Transfer of Ownership

Transferring ownership of at-risk projects to nonprofit organizations has several benefits: (1) affordability controls can be secured indefinitely and (2) the project would be eligible for a range of government assistance. This option is only applicable to the privately owned family housing projects. As shown in Table 21, the estimated market value for the 213 units in for-profit housing is \$13.9 million based on typical assumptions for average market rent and operating costs. These estimates are intended to demonstrate the magnitude of costs relative to other preservation and replacement options; actual market values will depend on the building and market conditions at the time of appraisal.

Table 21
Estimated Market Value

Number of Units	213
Average Unit Size	2-bedroom
Fair Market Rent	\$1,000
Monthly Gross Income	\$213,000
Less 2.5% Vacancy Adjustment	(\$5,325)
Less Operating Cost (40% of annual gross income)	(\$85,200)
Net Monthly Income	\$122,475
Net Annual Income	\$1,469,700
Estimated Market Value (divide net annual income by 10.6% capitalization rate)	\$13,865,094

Rental Assistance

Should at-risk projects convert to market-rate housing or lose their Section 8 subsidies, rental assistance using other funding sources may help maintain unit affordability. The feasibility of this option depends on the willingness of property owners to accept rental assistance and the availability of funds for rental assistance. Nonprofit owners are most likely to be willing to accept rent subsidies, while for-profit owners will evaluate how

comparable the rent subsidies are to market rents. Table 22 presents a simplified analysis of rent subsidies required.

Table 22
Estimated Rent Subsidies

Very Low Income 4-Person Household Income*	\$26,900
Monthly Affordable Housing Cost	\$673
Monthly Affordable Housing Cost (less Utilities)	\$573
Fair Market Rent for 2-Bed Unit	\$800
Per Unit Subsidy	\$227
Total Number of At-Risk Units	213
Monthly Subsidies Required	\$48,351
Annual Subsidies Required	\$580,212

For certain Section 8-assisted projects, HUD offers the Market-to-Market or Mark-up-to-Market program as a preservation option. If current contract rents exceed the Fair Market Rent (FMR), HUD gives favorable tax treatment to property owners provided that the rents are marked down to comparable FMRs and units are preserved as affordable housing for very low-income households (Market-to-Market). For units renting below FMR, HUD encourages the for-profit owners to remain in the Section 8 program by allowing rents to be marked up to comparable market rents, not exceeding 150 percent of the FMR (Mark-up-to-Market).

Purchase of Affordability Covenant

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners eligible to opt out of affordability control to maintain the projects as low-income housing. This option is applicable to Hannon and Villa Del Monte. Incentives could include writing down the interest rate on the remaining loan balance (refinancing), providing new loans or grants for rehabilitation works, and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the units require rehabilitation or are too highly leveraged. By providing lump-sum financial incentives, on-going subsidies in rents, or reduced mortgage interest rates, the City can ensure that some units remain affordable.

Construction of Replacement Units

The construction of new low-income housing units is a means to replace at-risk units should they be converted to market rate housing. This option is applicable to the Hannon and Villa Del Monte projects. The mission of most non-profit organizations is to maintain the units as affordable housing as funding permits; the most cost-effective mechanism is to preserve the non-profit owned units as affordable housing rather than to replace with new units.

The cost of developing housing depends upon density, size of the units, location, land costs, and type of construction. As later discussed in Section 3, Housing Constraints of this Technical Appendix, the cost to construct good quality multi-family housing is \$80 per square foot and the land cost is between \$15,000 and \$18,000 per unit. Typically, construction cost makes up approximately 50 to 60 percent of the total development costs. Assuming an average unit size of 800 square feet, an average per-unit land cost \$18,000 and an additional 40 percent cost factor for predevelopment and soft costs (e.g. architectural and engineering fees), the development cost of a multi-family unit in Seaside is approximately \$136,667. The cost to replace the 213 for-profit owned units is estimated at approximately \$29.1 million.

Comparison of Options

Different housing projects have different preservation/replacement options. For non-profit owned projects not eligible to opt out of low-income use restrictions, continuing the rent subsidies is possibly the only option available and needed to maintain the affordability of the units.

For for-profit owned projects, transfer of ownership, purchase of affordability covenants, and construction of replacement units are all available options. Typically, preservation of existing units is less costly than building new units. An additional factor affecting feasibility is the relative availability of funding for the various options.

3. Housing Constraints

Various nongovernmental factors, governmental regulations, and environmental issues pose constraints to the provision of adequate and affordable housing. These constraints may result in housing that is not affordable to low and moderate income households, or may render residential construction economically infeasible for developers. This section analyzes these potential constraints.

A. Nongovernmental Constraints

Nongovernmental constraints refer to market factors that impact the maintenance, development, and improvement of affordable housing. Although every community is impacted to varying degrees by market constraints, the City of Seaside has instituted policies and programs to offset the impact of market forces and conserve and expand the availability of safe, decent, and affordable housing opportunities.

1. Market Constraints

Seaside is located near scenic Monterey Bay and the Silicon Valley, which contributes to a high demand for housing. Although the total population has declined since 1990 due to the closure of the Fort Ord military base, housing unit production has not kept pace with the population and employment growth evidenced in the Monterey Peninsula, Salinas Valley, and Silicon Valley. Over the past seven years, only 94 housing units have been constructed in Seaside.

Housing demand is evidenced by a low overall vacancy rate in Seaside. California's Department of Finance reported that the overall vacancy rate in Seaside was 2.5 percent in January 2002. As explained earlier, a vacancy rate of five to six percent for rental housing and 1.5 to two percent for ownership is considered necessary for a healthy housing market according to industry standard. The 2000 Census reports that the homeowner vacancy rate was 2.9 percent, while the renter vacancy rate was 1.5 percent. The rental vacancy rate is below optimal industry standard and it is widely recognized that sub-optimal vacancy rates lead to inflated housing prices and limited mobility.

Development Costs and Financing

Development costs include the wide range of costs incurred in the construction, maintenance, and improvement of housing. This includes construction materials, land costs, and other associated costs. The cost and availability of financing also affects the financial feasibility of a project and the ability of homeowners to purchase or improve their housing. This section details the impact of development cost and financing upon housing.

Construction Costs

Construction costs vary widely according to the type of development, with multi-family housing being generally less expensive to construct per unit than single-family housing. However, within each type of development, construction costs vary significantly, depending on the size of the unit and the number and quality of amenities that are offered. Amenities include such items as fireplaces, swimming pools, tennis courts, grade of carpeting and tile used types of appliances and light fixtures, and the quality of the cabinetry and woodwork.

In lieu of local estimates of construction costs, the International Conference of Building Officials (ICBO) establishes the average cost of labor and materials for a typical Type V wood frame housing. In 2001, these cost estimates were based on 'good' quality construction, providing materials and fixtures well above the minimum required by state and local building codes. The average per square foot cost for 'good' quality housing was approximately \$95 for multi-family housing and \$107 for single-family homes.

Land Costs

The cost of raw land typically accounts for a large share of total housing production costs as well as the necessary improvements that must be made to a particular site. The diminishing supply of residential land combined with a fairly high demand for housing have kept land cost relatively high in Monterey County. According to Habitat for Humanity of Monterey County, which is continuously looking for developable sites in Monterey, residential lots that have access to water are generally about \$120,000. Lots at these prices would generally accommodate one or two homes. Additional contact with two realtors in Seaside indicated that a vacant lot with water would cost between \$100,000 and \$200,000. The \$100,000 lot would be a small lot of about 50' X 75', which would amount to a land cost of approximately \$27 per square foot. Larger lots begin at \$150,000 and could go up to \$200,000 depending on the location and the view offered. For multi-family properties, a recent transaction for a 43' X 108' lot in the R-4 Zoning District went for \$300,000, which would amount to a land cost of approximately \$65 per square foot. Another developer estimated that the property usually costs \$25,000 per unit for multi-family.

Construction Financing

Prior to the recession, and significant changes in lending practices following the savings and loan scandal of the late 1980's, developers could receive loans for 100 percent or more of the project's estimated future value. Now, construction and permanent loans are almost never available for over 75 percent of the future project value for multi-family developments. This means that developers must usually supply at least 25 percent of the project value, and perhaps more if the total cost is more than 75 percent of the estimated value of the project.

The financing of a residential project, particularly affordable housing is quite complex. No firm threshold determines an acceptable 'return' on investment, nor the maximum equity

contribution at which an otherwise feasible project becomes infeasible. Upfront cash commitment may not even be problematic for some developers as long as the project can generate an acceptable net cash flow to meet the acceptable returns. Although financing costs impact project feasibility, these problems are generally equal across jurisdictions and thus are not a unique constraint to housing production in Seaside.

Although nongovernmental factors are primarily market-driven and outside the control of a single jurisdiction, localities can significantly influence and offset any negative impact through responsive programs and policies. As described later, the City supports the production of affordable housing by allocating water credits to development affordable to lower income households and other development incentives that increase the cash flow of a project to help finance the provision of affordable units. However, at this time, the City has exhausted its reserve of residential water credits and now must wait until a source of new water is secured. The City also writes down land costs, and provides loans and financial assistance for qualified projects to facilitate affordable projects for special needs groups.

Profit, Marketing and Overhead

Developer profits generally comprise five to ten percent of the selling price of single-family homes and slightly lower for condominiums. Rising marketing and overhead costs have contributed to the rising costs of housing. Inflation has spurred much of the increase in marketing and overhead. Intense competition among developers has necessitated more advertising, more glamorous model homes and more expensive marketing strategies to attract buyers.

Buyer Access to Financing

Although interest rates have fallen dramatically over the past few years, they still have a substantial impact on housing costs for both purchasers and developers. Many homebuyers choose variable rates as they may be a percentage point or two lower than fixed rate mortgages. However, the ability of lending institutions to raise rates to adjust for inflation can result in mortgage holders overextending themselves financially, as well as returning to a situation where high financing costs substantially constrain the housing market. An additional obstacle for the first-time homebuyer in particular is the downpayment required by lending institutions.

Interest rates are determined by national policies and economic conditions and local governments can do little to affect these rates. Jurisdictions can, however, offer interest rate writedowns to extend home purchase opportunities to lower income households. In addition, government insured loan programs may be available to reduce mortgage downpayment requirements.

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. As shown in Table 23, of the 551 applications for conventional mortgage loans to purchase homes in Seaside in 2001, 297 were originated (approved by lenders and accepted by applicants). The overall denial rate was 20.3 percent, and 25.8 percent of the applications were withdrawn, closed due to incompleteness, or approved but not accepted by the applicants. The majority of applicants earned upper-incomes, although a higher proportion of moderate income applicant loans were originated (55 percent compared to 59 percent). Applicants with lower incomes experienced the lowest origination rates (33 percent) and the highest denial rates (40 percent).

In 2001, there were only four applicants for a government assisted home-ownership loan in Seaside. Of these applicants, 3 earned upper incomes, while the remaining applicants were in the moderate income category. While no applicants were denied, only one loan for an upper-income applicant was originated. Among all income groups, home purchase loans were more difficult to obtain for Seaside residents than for residents County-wide. Applicants with moderate incomes in Seaside and Monterey County were most comparable. In this group, 59 percent of applications resulted in a home purchase loan, compared to 62 percent County-wide. Similarly, 19 percent of moderate income applications in Seaside and 15 percent of Monterey County applications were denied.

Table 23
Disposition of Home Purchase Loans
City of Seaside and Monterey County, 2001

Applicant Income	City of Seaside				Monterey County			
	Total Apps.	% Orig.	% Denied	% Other*	Total Apps.	% Orig.	% Denied	% Other*
Low Income (<80% MFI)	30	33%	40%	27%	551	48%	27%	25%
Moderate Income (80 to 120% MFI)	75	59%	19%	23%	1,205	62%	15%	23%
Upper Income (>120% MFI)	352	55%	20%	25%	4,812	67%	12%	21%
Not Available	94	53%	16%	31%	576	53%	12%	35%
Total	551	54%	20%	26%	7,144	64%	14%	22%

Source: Home Mortgage Disclosure Act (HMDA) data, 2001.

*Other includes applications approved but not accepted, files closed for incompleteness, and applications withdrawn.

As shown in Table 24, the number of applicants for conventional home improvement loans was nearly 25 percent the number of applicants for conventional home purchase loans in Seaside. Of the 131 applications for a home improvement loan, 41 percent were originated, while 33 percent were denied. Applicants classified as earning a lower income had the most difficulty securing this type of loan as the denial rate for this group was more than twice that for moderate and upper income applicants (55 percent). The statistics for Seaside are roughly comparable to those for the County of Monterey, although among applicants with lower incomes, the rate of denial was much higher in Seaside (55 percent)

than the overall rate for the County (43 percent). There were no applicants for a government assisted home improvement loan in 2001.

Table 24
Disposition of Home Improvement Loans
City of Seaside and Monterey County, 2001

Applicant Income	City of Seaside				County of Monterey			
	Total Apps.	% Orig.	% Denied	% Other*	Total Apps.	% Orig.	% Denied	% Other*
Low Income (<80% MFI)	31	29%	55%	16%	277	33%	43%	23%
Moderate Income (80 to 120% MFI)	35	43%	26%	31%	285	44%	27%	29%
Upper Income (>120% MFI)	53	53%	19%	28%	821	51%	19%	30%
Not Available	12	17%	58%	25%	79	17%	46%	37%
Total	131	41%	33%	26%	1,462	44%	27%	29%

Source: Home Mortgage Disclosure Act (HMDA) data, 2001.

*Other includes applications approved but not accepted, files closed for incompleteness, and applications withdrawn.

The City offers a First Time Homebuyer program (Program 10) that provides financial assistance through deferred loans to low and moderate income households to supplement the downpayment in purchasing a single-family home. The maximum loan amount of \$291,412 established by the State has caused difficulties to interested homebuyers in the Seaside area since there are few homes offered for sale less than \$300,000. The potential homebuyers are unable to bridge the gap for the downpayment. The City's Rehabilitation Programs (7 and 9) provide assistance to low and moderate income households and property owners to rehabilitate their homes. Program 21 provides fair housing education and services, which could inform prospective loan buyers of their rights regarding access to financing.

B. Governmental Constraints

Local policies and regulations can impact the price of housing and, in particular, affordable housing. Local policies and regulations may include land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other issues. This section discusses potential governmental constraints to housing investment as well as measures to mitigate potential impacts.

1. Land Use Controls

The Land Use Element of the Seaside General Plan sets forth policies for residential development. These land use policies, coupled with zoning regulations, establish the amount and distribution of land to be allocated for different uses. Housing supply and costs are affected by the amount of land designated for residential use, the density at which

residential development is permitted, and the standards that govern the character of development.

The Seaside Zoning Code provides for a variety of residential development. Table 25 summarizes the land use designations and zoning districts that either allow or consider, via conditional use permit, residential development

Table 25
Residential Land Use Controls

Zoning Code Designation	Zoning District(s)	Primary Residential Types
Residential Low Density	R-1-9, R-1-7, R-1-6 R-1-5, R-1-FO, R-1-D, R-1-N, R-1-H	Low density single family detached dwellings and condominiums.
Residential Medium Density	MHP	Mobile homes
Residential High Density	R-2, R-3, R-4, R-5, RM-FO, RM-D, RM-H	High-density multi-family structures with four or more units, two and three-family attached, single-family detached dwellings, senior housing and condominiums.
Mixed Use	P, PO, SC, STA, MU-FO,	Senior housing and residential uses above or on ground floor.
Commercial	N	Senior housing and residential uses above ground floor
Military	ME-FO	Military housing

Source: Seaside Zoning Code

2. Residential Development Standards

Seaside regulates the type, location, density, and scale of residential development primarily through the Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, implement the policies of the City's General Plan, and preserve the character and integrity of neighborhoods. Table 26 summarizes the most pertinent development standards of non-Planned Unit Development (PUD) areas of Seaside.

**Table 26
Development Standards**

Zone	Min. Lot Size	Max. Lot Coverage	Max Height	Front Yard	Rear Yard	Side Yard
R-1-9	9,000 sq. ft.	65%	30'/2.5 stories	20'	20'	5' min., 15' comb.
R-1-7	7,000 sq. ft.	65%	30'/2.5 stories	20'	20'	5' min., 15' comb.
R-1-6	6,000 sq. ft.	65%	30'/2.5 stories	20'	20'	5' min., 12' comb.
R-1-5, R-1-FO	5,000 sq. ft.	65%	30'/2.5 stories	20'	20'	5' min., 12' comb.
R-1-N	3,750 sq. ft.	65%	24'/2 stories	15'	15'	Varies
R-1-H	3,675 sq. ft.	65%	24'/2 stories	15'	15'	Varies
R-1-D	3,675 sq. ft.	65%	24'/2 stories	15'	15'	Varies
R-2-3	3,000 sq. ft.	65%	30'/2.5 stories	20'	20'	6' min., 15' comb.
R-3-2.5	7,500 sq. ft.	60%	36'/3 stories	15'	10'	8' min., 20' comb.
R-4-2, RM-FO	8,000 sq. ft.	60%	48'/4 stories	15'	10'	10' min., 25' comb.
R-5-1.75	10,500 sq. ft.	60%	72'/6 stories	15'	10'	12' min., 30' comb.
RM-H	n/a	60%	24'/2 stories	15'	10'	8' min., 20' comb.
RM-D	n/a	60%	35'/3 stories	n/a	n/a	n/a
MHP	5 acres	70%	12'/1 story	20'	20'	20'

Source: Seaside Zoning Ordinance

Parking Standards

In addition to the development standards identified in the table above, Seaside requires a certain number of parking spaces to be provided for each new residential unit. The requirements are identified in Table 27. Typically, the cost associated with parking construction (particularly covered parking) can be viewed as a constraint to affordable housing development, particularly for multi-family housing. Seaside's parking requirements are designed to accommodate vehicle ownership rates associated with different residential uses. The City also offers reduced parking requirements for special needs housing. Program 2 of this Housing Element requires the City to adopt and implement reduced parking standards for senior housing, group care facilities, and housing that would serve disabled persons/households. The City will also consider adopting and implementing shared parking standards for mixed use developments. Even these off-street parking requirements do not fully mitigate the impact of overflow cars parked on the residential streets, a significant number of which are substandard in width.

Coastal Zone

Although a portion of Seaside is located in the Coastal Zone, there is no vacant land within the Seaside coastal area planned for residential development. Therefore, new residential projects allowed per the Land Use Policy Map will not be subject to review and regulation per the Coastal Act.

**Table 27
Parking Requirements**

Unit Type	0-2 BR	3+ BR
Single-family attached	2 covered spaces per unit, plus 1 space reserved for guests	2 covered spaces per unit, plus 1 space reserved for guests
Single-family detached	2 covered spaces per dwelling unit	2 covered spaces per dwelling unit
Duplex-triplex-fourplex	1 to 1.5 covered spaces per dwelling unit	1 to 1.5 covered spaces per dwelling unit
Multiple-family	1 covered space per dwelling unit, plus 1 space for each 2 dwelling units	2 covered spaces per dwelling unit
Mobile Homes	1 to 1.5 covered spaces per dwelling unit	1 to 1.5 covered spaces per dwelling unit
Senior Housing	1 covered space per unit	1 covered space per unit
Accessory Units	1 additional parking space	1 additional parking space

Source: City of Seaside Zoning Code, Section 17.48.030 Parking Space Requirements.

Flexibility from Development Standards

Seaside provides several mechanisms to maintain flexibility in development standards. This flexibility is an important means to address limitations inherent at a specific site (e.g., topographic, geographic, physical, or otherwise), as well as provide a means to address other important goals and objectives of the City Council, such as providing affordable housing for all income groups.

- **Planned Unit Development (PUD) District.** The PUD District permits flexibility in design and the waiver of certain development standards in exchange for exemplary design. The Planning Commission may modify requirements for lot width, setbacks and building height under provisions of a PUD in exchange for the provision of certain amenities and management of the area through a maintenance association. Although the provision of additional amenities are not required, the Planning Commission may ask for certain major (e.g., clustering of units, the construction of mixed use buildings, and different architecture than is currently found in Seaside) and minor (e.g., provision of more than the required open space, zero lot line residential development, and professionally designed drought tolerant landscaping) amenities. In addition, density bonuses are offered as an incentive to provide amenities as specified in the Seaside Zoning Code.
- **Mixed-Use District.** The mixed-use district permits residential development in conjunction with certain office and/or commercial uses. The underlying zone district must be either retail commercial or professional office. It has been used successfully to combine apartments with retail and offices along major thoroughfares and is a return to the mixed land use of older downtown areas. One mixed-use project has been constructed since the adoption of the previous General Plan. The updated General Plan provides for approximately 37 acres of mixed use development in the downtown area and 89 contiguous acres in North Seaside near the CSUMB campus. After the updated General Plan is adopted, the Zoning

- Ordinance will also be updated for consistency with the General Plan goal of encouraging more mixed use development in the downtown area. (See Program 2)
- **Design Flexibility of Substandard Lots.** This option provides relief from established zoning requirements for single family units on substandard lots. The standards allow exceptions to setback requirements in exchange for architectural design features to enhance the development and maximize use of remaining open space on the property. This provision of the zoning ordinance has been used on several occasions to foster development on lots which otherwise could not be developed.
 - **Accessory Residential Unit Ordinance.** This ordinance implements state law by providing guidelines for provision of second units on single family lots while preserving the existing residential character of the neighborhood. The accessory unit may not exceed 640 square feet in size and generally becomes a rental unit or extended family unit for the primary structure. Program 2 of this Housing Element includes a provision that accessory dwelling units be provided by right within the updated Zoning Ordinance.

In summary, the City of Seaside provides design flexibility in its zoning ordinance to facilitate and encourage infill development and housing opportunities in single-family, multi-family, and commercial zones. These incentives can be used to mitigate any potential impact of residential development standards on the cost and affordability of housing.

Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify sites to be made available through appropriate zoning and implement development standards to encourage and facilitate the development of housing for all economic segments of the community. This includes single-family homes, multifamily housing, manufactured housing, mobile homes, transitional housing, farm worker housing, and emergency shelters.

Seaside provides for a wide range of housing types throughout the community. Table 28 summarizes the housing types permitted in each of the City's primary residential zones. Each residential use is designated by a letter denoting whether the use is permitted by right (P), conditionally permitted (CUP), or not specifically identified as permitted/not permitted (NP).

**Table 28
Residential Uses Permitted in Major Zones**

Types of Housing	Residential								
	R-1	R-2-3	R-3-2.5	RM-H,	RM-D	RM-FO	R-4-2	R-5-1.75	MHP
Single Family	P	P	P	P	NP	NP	P	P	CUP
Condominium or Single Family Attached	CUP*	CUP	CUP	CUP	CUP	P	CUP	CUP	NP
Multifamily	NP	P	P	P	P	P	P	P	NP
Mobile Home Parks	NP	NP	NP	NP	NP	NP	NP	NP	P
Accessory Units	CUP	CUP	CUP	NP	NP	NP	CUP	CUP	NP
Convalescent or other Extended Care Homes	NP	NP	CUP	NP	NP	NP	CUP	CUP	NP
Senior Housing	NP	NP	NP	NP	NP	NP	NP	CUP	NP
Group Home	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	NP

Source: City of Seaside Zoning Code.

*Not permitted in the R-1-N District, but permitted in the R-1-FO District.

Limited residential uses are also permitted within commercial and mixed-use designations. The Neighborhood Retail District (N) allows for senior housing and other unspecified residential uses above the ground floor via Conditional Use Permit (CUP). The Primary Retail District (P), Shopping Center District (SC), Professional Office District (PO), Fort Ord Planned Development/Mixed-Use District (MU-FO), and Special Treatment Areas (STA) allow for mixed-uses. Mixed-use means compatible land uses permitted within specifically designated zoning districts usually as separate uses in separate buildings on separate lots, but may include combined uses within one building or lot. Mixed use developments are currently permitted only within planned unit developments (PUDs).

Facilitating Special Needs Housing

Seaside has instituted proactive policies to facilitate and encourage special needs housing throughout the community. These policies are designated to ensure that all persons have the opportunity to find suitable housing. The following details some of the more important provisions of the Zoning Code allowing for special needs housing.

- **Convalescent or other Extended Care Homes.** This refers to any place, structure or institutions providing for bed care, or chronic or convalescent care for one or more persons, in which nursing, dietary and other personal services are rendered to convalescents, invalids, or aged persons. Convalescent or other Extended Care Homes are permitted via CUP in the R-3-2.5, R-4-2, and R-5-1.75 land use designations. As explained in further detail below, the conditional use permit process takes 6 weeks on average and costs between \$500 and \$1,000. These costs and time frames do not add a significant constraint to the development of these facilities.

- **Group Homes.** A group home is a home care facility licensed by the state which provides full-time 24 hour care of mentally disordered, developmentally disabled, and other persons who cannot live alone or with their own families, and accommodating more than six persons on the premises not including employees or relatives. Group homes are permitted in all residential zones except the Mobile Home Park District (MHP).
- **Family Day Care Home.** Family day care homes are homes that provide family day care to children. Although there is a distinction between large (7-12 children including children who reside at the home) and small (6 children or fewer) family day care homes, both are permitted in all zones except the R-1-H, R-1-D, R-1-FO, RM-FO, and MHP designations.
- **Senior Housing.** Refers to a housing complex designed to meet the needs of the elderly, restricted to persons 62 years of age and older, and developed at a maximum of 25 units per acre plus density bonuses allowed by Chapter 4.3 of the California Government Code. Senior housing is permitted via CUP in the R-5-1.75, N, P, PO, and SC land use designations. As explained in further detail below, the conditional use permit process takes 6 weeks on average and costs between \$500 and \$1,000. These costs and time frames do not add a significant constraint to the development of these facilities.
- **Manufactured Housing.** Pursuant to State law, manufactured housing placed on a permanent foundation is permitted in all residential zones. Such housing is subject to the same development standards and design review criteria as stick-built housing as set forth by the zoning district. Manufactured housing is permitted in the single-family residential district when all development standards of this district are met.
- **Transitional Housing and Emergency Shelters.** The Seaside Zoning Code defines a temporary emergency shelter for the homeless as a residential facility, lodging house, or dwelling where no rent is paid that provides temporary accommodation to homeless persons and/or families. Shelters for families and single women with children may be permitted in the R-1 and R-2 zoning districts, and shelters for single men and single women may be permitted in the R-4 and R-5 districts. The City of Seaside has several facilities that provide transitional housing and/or emergency shelter. Shelter Outreach Plus' Welcome House provides 16 beds and 6 cribs for single women and women with children for up to 60 days. The Salvation Army provides transitional housing in Seaside with nine units (36 beds) to families with children. As explained in further detail below, the conditional use permit process takes 6 weeks on average and costs between \$500 and \$1,000. These costs and time frames do not add a significant constraint to the development of these facilities.

3. Development Permit Procedures

The evaluation and review process required by cities often contributes to the cost of housing in that holding costs incurred by developers are ultimately manifested in the unit's selling price. Seaside's development approval process is designed to further housing development. The Planning Department has established a time table for processing applications which is posted at the Department's counter. Review of the application for completeness is made within one week and the applicant is notified of any missing

elements of the application within that week. If the project is not categorically exempt and requires an initial study, the study is completed and posted with the County recorder within one week of submittal in order to meet the required review period. Simple projects are processed through the Board of Architectural Review and if needed, posted for public hearing, and considered by the Planning Commission within six weeks. If the application requires City Council approval (zoning amendment, General Plan amendment, or an appeal) the application is usually placed on the next possible City Council Agenda.

Conditional Use Permits. The Seaside Zoning Code specifies that the purpose of a conditional use permit is to ensure the proper integration of uses which, because of their special nature, may be suitable only in certain locations; and provided such uses are arranged or operated in a particular manner. The planning commission and the zoning administrator are responsible to review and approve projects that meet the following criteria:

- The site for the intended use is adequate in size and shape to accommodate the proposed use or building and all related activities.
- The site for the proposed use relates to the streets and highways in such a manner that the type and quantity of traffic generated by the subject use will not have an adverse impact.
- The public health, safety and general welfare will be better protected by requiring certain development standards listed in the Section 17.68.040 Conditional Use Permits, Subsection I.

A Conditional Use Permit is typically processed within six weeks for approval by the Planning Commission and ten weeks if City Council approval is also required. City Council approval is generally only required upon appeal. These processing times do not add substantial time or cost to the processing of a project and are not considered a constraint to development.

The City's processing procedures are not considered a significant constraint to the development of housing.

4. Fees and Exactions

Housing construction imposes certain short- and long-term costs upon local government, such as the cost of providing planning services and inspections. In addition, long-term costs related to the maintenance and improvement of the community's infrastructure, facilities, parks, and streets are also imposed. Proposition 13 has severely constrained the amount of property tax revenue that a city in California receives. As a result, Seaside charges various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed. Planning and development fees were originally set at an amount equivalent to the cost of providing the service. However, the City's planning fees are far below actual costs. The City Council has made a conscious decision to keep the fees low. Table 29 summarizes fees collected from developers.

Table 29
Typical Residential Development Fees

Service Provided	Fee
General Plan Amendment or Specific/Precise Plan	\$530 + \$1,800 deposit with actual charges for project planner.
Zone Change	\$910 + \$1,760 deposit with actual charges for project planner.
Planned Unit Development	\$175 + \$400 deposit with actual charges for project planner.
Conditional Use Permit	Large Community & Multi-Family Residence - \$350 deposit with actual charges for project planner. Single Family Home - \$581. Small Community & Multi-Family Residence (Less than 3) - \$1,133. Condominium Conversion - \$560 + \$1,000 deposit with actual charges for project planner.
Tentative Subdivision Map	Tentative (up to 4 lots) - \$690 + \$800 deposit with actual charges for project planner. Tentative (4 or more lots) - \$810 + \$1,280 deposit with actual charges for project planner.
Environmental Impact Report	Actual Cost + \$3,400 deposit.
Negative Declaration	Initial Study & Negative Declaration with Local Review Only - \$1,028. Initial Study & Negative Declaration with State Review - \$1,190.
Plan Check, Permit and Inspection Fees	Based on valuation of square footage established in April 2002 by the International Conference of Building Officials. The City of Seaside adds 34.99% of the valuation to each of the construction types.

Source: City of Seaside Planning Department.

Development Impact Fees

On- and off-site infrastructure improvements/requirements are assessed based on the merits of each project during discretionary project review, and for larger projects may be determined through the environmental review process. Although Seaside does not charge development impact fees on new residential development, the school district, the water management district, and the regional sewage collection and treatment agency charge fees for new development. In October of 2001, the County of Monterey conducted a *Development Impact/Capacity Fee Study* that looked at fees collected by Monterey County cities and unincorporated areas. For the analyses, both a 2,000 square foot and 1,500 square foot single-family residential dwelling unit was assumed. As shown in Table 30, the study revealed that the City of Seaside collected the least amount in developmental impact fees when compared to other Monterey County cities. The amount of fees collected for new development by Seaside is minimal and therefore not considered a significant constraint on housing development.

New development within the jurisdiction of the Fort Ord Reuse Authority (which includes lands located in the cities of Seaside and Marina, and unincorporated Monterey County) is assessed impact fees established and collected by the Authority. These fees amount to

\$34,324 per dwelling unit. The development impact fees and taxes are designed to ensure that infrastructure, public services, and facilities are in place as well as ensure that these systems have adequate capacity to accommodate the demands placed upon them by new residential development.

Table 30
Development Impact Fees
By City in Monterey County

City	2,000 sq. ft single family unit	1,500 sq. ft. single family unit
Salinas	\$15,352	\$12,390
Greenfield	\$15,230	\$12,935
Soledad	\$14,908	\$15,382
King City	\$12,094	\$11,069
Gonzales	\$11,619	\$10,189
Sand City	\$11,366	\$10,341
Monterey	\$11,166	\$10,141
Del Rey Oaks	\$11,166	\$10,141
Marina	\$8,732	\$7,707
Carmel	\$7,383	\$7,228
Pacific Grove	\$7,066	\$7,066
Seaside	\$6,275	\$5,250

Source: County of Monterey, 2001.

5. Building Codes and Enforcement

Building and safety codes, while adopted to preserve public health and safety ensure the construction of safe and decent housing, have the potential to increase construction costs and impact the affordability of housing. These include the following building codes, accessibility standards, and other related ordinances.

- **Uniform Building Code (UBC).** Seaside has adopted the most recent Uniform Building Code and requires inspections at various stages of construction to ensure code compliance. The UBC prescribes minimum insulation requirements to reduce noise and promote energy efficiency.
- **Americans with Disabilities Act (ADA).** The City's building code requires new residential construction to comply with ADA requirements. State law requires buildings consisting of three or more units to incorporate design features, including: 1) adaptive design features for the interior of the unit; 2) accessible public and common use portions; and 3) sufficiently wider doors to allow wheelchair access. These codes apply to all jurisdictions and are enforced by federal and state agencies. Program 2 of this Housing Element requires the City to adopt and implement a Reasonable Accommodations Ordinance to facilitate the development of housing for the disabled.
- **National Pollutant Discharge Elimination System.** As the permit holder of a Municipal Storm Water Permit, the City must implement an Urban Runoff

Management Program to reduce the discharge of pollutants into the storm sewer system. Prior to issuance of a building permit or any discretionary land use approval or permit, the applicant must submit a storm water mitigation plan and implement Best Management Practices in accordance with state and local regulations.

- **Code Enforcement.** The City's compliance/inspection staff is responsible for enforcing local and state property maintenance codes. Building inspections are made daily and are typically available the day following request by the contractor. Additional fees to cover inspection costs are charged the requesting party. Inspections of unsafe buildings are made only on a complaint or referral basis.

C. Environmental/Infrastructure Constraints

Another factor adding to the cost of new construction is the provision of adequate infrastructure to support municipal services for new resident development. In many cases, these improvements are dedicated to the City, who is then responsible for their maintenance. The cost of these facilities is borne by developers, added to the cost of new housing units, and eventually passed in various degrees to the homebuyer or property owner. Because areas where new development and redevelopment will occur are largely developed with infrastructure in place, the City does not assess major infrastructure buy-in fees.

Overcoming environmental and infrastructure constraints can add significantly to the cost of developing housing. In Seaside, the primary environmental constraints are lack of an adequate water supply, inadequate water, sewer, and storm drainage collector lines in some areas, inadequate road widths in other areas, environmental hazards located on the former Ft. Ord, and significant biological resources located in the eastern portion of the community and protected by the Habitat Management Plan (HMP).

1. Water Supply

The Monterey Peninsula has historically experienced water shortages that limit residential development. Seaside Proper (the primarily developed portion of Seaside, not including former Fort Ord lands) is under the jurisdiction of the Monterey Peninsula Water Management District's (MPWMD). The Marina Coast Water District serves North Seaside, which includes the California State University of Monterey Bay, the (Army/Navy Base), and the remainder of North Seaside.

- ✓ **MPWMD allocation.** The MPWMD has authority over the creation or expansion of all water districts and allocates supplies to cities within its jurisdiction. The MPWMD has established a fixed number of water credits for existing lots based on the identified existing use. Residential water credits are based on the number of plumbing fixtures. To build a subordinate unit on an existing lot, the number of plumbing fixtures must be maintained for both the main and subordinate units, making the addition of a full functioning unit difficult. To build housing in

commercial zones, the existing commercial use must be restructured to provide water credits for the units.

MPWMD's ability to provide water to the Peninsula limits the number of remaining water allocation credits in Seaside Proper. For instance, Seaside has a remaining water allocation balance of 73 acre-feet, a majority of which is appropriated for proposed economic development projects. The remaining 4.96 acre-feet would allow for the development of 25 additional residential units in Seaside Proper. The City Council has allocated these water credits based on the waiting list established three years prior, but restricts development on substandard lots to new units for low or moderate income households.

Seaside supports MPWMD's efforts to expand the water supply. The MPWMD is proposing a water supply project to meet the existing level of California-American Water Company (Cal-Am) system production of 15,285 acre feet annually (AFA) as a (short-term goal). MPWMD will also be evaluating the feasibility of a local desalination plant in Moss Landing and the Carmel Dam and Reservoir Project. An EIR is being prepared for the MPWMD project; however, the project will not likely be in place for at least five years. Thus, the lack of water will continue to constrain the production of housing in Seaside Proper.

- ✓ **The Marina Coast Water District (MCWD)** provides water to North Seaside. North Seaside water allocation is split among three major users: California State University of Monterey Bay, the portion of Fort Ord for military housing, and the remaining North Seaside. According to the Fort Ord Reuse Plan EIR certified June 13, 1997 and Appendix D of the Association of Bay Area Government's Draft Regional Housing Needs Plan (February 20, 2001), a potable supply of 6,600 acre-feet per year is assured to the FORA planning area for the period up to the Year 2015, which FORA has determined is adequate to meet the projected needs according to the approved land use plan for the FORA area.

Seaside's portion of this water is 748 acre-feet a year. Of this 748, the golf course, Bay View residences and Stillwell School use 382 acre feet of water a year, leaving 366 acre feet of water. The Hayes Housing Development is anticipated to use .33 acre feet a year per unit, totaling 125.4 acre feet per year. This leaves approximately 240.6 acre feet of water for development of Fort Ord. Currently, another golf course is planned along with other economic development projects that would use a significant amount of this water allocation. However, sufficient recycled water reserves are available for the City to use for irrigation of the golf courses and other non-potable uses. This water would cost the City or user more money through high hook-up fees and moderate use charges or no hook-up fees and high use charges. The water district would be responsible for hooking up the golf courses or other development (no infrastructure pipes currently exist) at a cost of approx. \$25 million. The use of recycled water is the best option for the City to expand its water allocation should water credits become an impediment to development.

Although water scarcity and provision of new supply is ultimately beyond the control of the City, Seaside supports efforts by the MPWMD and Monterey County Water Resources Agency to expand the water supply. The City can do this by providing technical assistance when necessary and providing support for proposed new water supply projects and the use of recycled water.

The City also continues to require new public and private development and redevelopment projects to install and utilize water conservation measures per Section 13.18.010 of the Seaside Municipal Code. Section 13.18.010 requires:

- The installation of low water-use plumbing fixtures, and low water-use landscape materials in new construction;
- The installation of low water-use plumbing fixtures in existing hotels and motels; and
- The retrofitting of plumbing fixtures in all existing residential buildings at the time of change of ownership or physical expansion, or in the cases of commercial property, at the time of change of ownership, or change or expansion of use.

2. Hazardous and Toxic Sites

Large portions of the former Ft. Ord base contain hazardous and toxic waste sites, as well as unexploded ordnance. These areas of Seaside are identified as a Superfund National Priority Hazardous Waste Site. No housing is currently proposed in these areas. As described in the Safety Element, the City cooperates with the federal government to obtain Superfund monies and implement Superfund clean-up activities. Clean-up of these sites is the responsibility of the federal government and is expected to be completed in 10-15 years depending on federal funding appropriations.

3. Protected Habitat

The 1997 Fort Ord Base Reuse Plan set aside approximately 20,000 of the 28,000 acres of the former Fort Ord for habitat (16,000 acres) and open space recreational uses. A large portion of this “habitat reserve” is located in the eastern portion of Seaside and is protected from development by the Habitat Management Plan. However, the Habitat Management Plan identifies the land immediately adjacent to the City’s former eastern boundary as “development” areas. As shown on the Land Use Policy Map, Seaside has planned the entire area between the old eastern City boundary and the “habitat reserve area” for single-family residential development, which would allow for the development of approximately 2,200 housing units in this area. However, without additional water supplies and a clean slate for ordnance and hazardous waste removal, new development cannot occur in this area. No housing is currently planned in the “habitat reserve” area.

4. Housing Resources

This section analyzes the resources available for the development, rehabilitation, and preservation of housing in Seaside. This includes an evaluation of the availability of land, the City's ability to satisfy its share of the region's future housing needs, and the administrative resources available to assist in implementing the City's housing programs.

A. Future Housing Needs

State law requires communities to demonstrate that they encourage and facilitate housing production commensurate with their fair share of the region's future growth from 2000-2007. The City's share assigned by the Association of Monterey Bay Area Governments (AMBAG) is included in the Regional Housing Needs Plan (RHNP). Therefore, an important component of the Housing Element is the identification of suitable sites to accommodate housing that is affordable in accordance with the RHNP.

1. Regional Housing Needs Determination

As shown in Table 31, AMBAG has assigned a portion of the region's future need for housing to each community within the counties of Santa Cruz, Monterey and San Benito as part of the Regional Housing Needs Plan (RHNP). Seaside's share of the region's need is 1,305 housing units from January 1, 2000 to June 30, 2007.

Table 31
Regional Housing Needs Share for Seaside

Income Category	Income Threshold	Total Housing Units
Very Low	50% or less of the MFI	278
Low	51% to 80% of the MFI	228
Moderate	81% to 120% of the MFI	319
Upper	Over 120% of the MFI	480
Total		1,305

Source: AMBAG, July 17, 2002.

2. Options for Compliance

State housing element law requires jurisdictions in the AMBAG region, including Seaside, to demonstrate that "adequate sites" will be made available through 2007 to accommodate housing production to meet the jurisdiction's share of the region's housing need. Jurisdictions must also demonstrate that appropriate zoning, development standards, services, and public facilities will be in place to accommodate housing commensurate with their share of the region's housing needs (Government Code, Section 65583 (c)(1)).

The State Department of Housing and Community Development (HCD) allows jurisdictions four ways to meet their housing allocation. These methods are described below.

- **Actual Production.** Seaside can count new units built from 2000 through 2007 toward their regional housing needs. New housing units include those built and issued a certificate of occupancy since January 1, 2000. Housing production credits must be reduced by units that will be demolished during the same planning period.
- **Rehabilitation of Units.** Seaside can meet up to 25 percent of its specified need by rehabilitating substandard units that would otherwise be demolished. However, the stringent nature of the regulations has, for practical purposes, made this option too costly for the majority of cities in the AMBAG region, including Seaside.
- **Preservation of Affordable Units.** AB438 authorizes cities to count a portion of the affordable units that would otherwise revert to market rents but that are preserved through committed assistance from the jurisdiction.
- **Available Land for Development.** HCD allows cities to count potential residential production on suitable sites. The Housing Element must inventory land suitable for residential development, including vacant and underutilized sites, and analyze the relationship of zoning and public facilities and services to these sites.

3. Housing Production

Jurisdictions may count toward their RHNP allocation the number of units, by affordability category that have been built and occupied since January 1, 2000. In addition, jurisdictions may count units that have received building permits, planning approvals, and other discretionary approvals that will be constructed during the 2000-2007 planning period. Table 32 inventories the number of affordable and market rate units produced/issued permits since January 2000. The 380 single-family detached units are part of the Hayes Housing development located adjacent to the Bayonet Black Horse Golf Course in North Seaside.

Table 32
Housing Production Credits since January 2000

Projects	Type	Affordability of Housing			
		VL	Low	Mod	Upper
Completed	Single-Family detached Duplex		0	12 1	4
Issued Permits	Single-Family detached Multifamily	10	0	10 9	380
Total		10 ^A	0	32	384

Source: City of Seaside Community Development Department, 2002.

A – 10 very low income units are subsidized transitional units built and operated by the Salvation Army.

4. Availability of Sites

Residential growth in Seaside could occur on a variety of residential and mixed use acreage throughout the community. To evaluate potential land resources for residential development, a parcel-specific site analysis was performed using a Geographic Information System. The vacant land survey was conducted by reviewing individual parcels, the current development and density on those parcels, and potential units based on maximum density. Table 33 summarizes these results. Figure 8 shows the vacant sites.

To calculate the level of development allowed, the maximum density of development in a zone was multiplied by the number of acres. Each vacant available parcel was reviewed for appropriateness for residential, and those deemed less appropriate for housing due to surrounding land uses as well as the configuration and size of the property were eliminated from the following analysis.

As shown in Table 33, nearly half of the units anticipated to be developed in Seaside would be multi-family units developed in the High Density Residential and Mixed Use land uses. Although the majority of these units would be built on vacant land in North Seaside, approximately 38 acres of land within Seaside Proper are anticipated to be developed/redeveloped with Mixed Uses. Within the last Housing Element cycle, one private, for-profit mixed use project was developed in Seaside Proper at 555 Broadway. The two-story project includes two residential units upstairs and commercial downstairs. The rental prices range from \$1,150 to \$1,250, which is affordable to a moderate income household. No subsidy or public financing was used on this project.

Table 33
Housing Development Potential on Vacant/Underdeveloped Land
Within City Limits Existing in 2002

Land Use Designations	Zoning District(s)	Vacant/Underdeveloped Acres			Max. Density	Ave. Density	Potential New Units					
		North Seaside	Seaside Proper	Total			(Maximum)			(Average)		
							North Seaside	Seaside Proper	Total	North Seaside	Seaside Proper	Total
Residential	RLS	295	1	296	8	5.8	2,360	8	2,368	1,711	5	1,716
	RMS	0	3	3	15	8	0	45	45	0	24	24
	RM	0	2	2	15	12	0	30	30	0	24	24
	RH	37	0	37	25	17.5	925	0	925	647	0	647
Other	MX	89	38	127	25	17.5	778	332	1,110	545	232	777
TOTAL		421	44	465			4,063	415	4,478	2,903	285	3,188

Source: Cotton/Bridges/Associates and Seaside Community Development Department.

A- mixed use acreage assumes 65% commercial and 35% residential development.

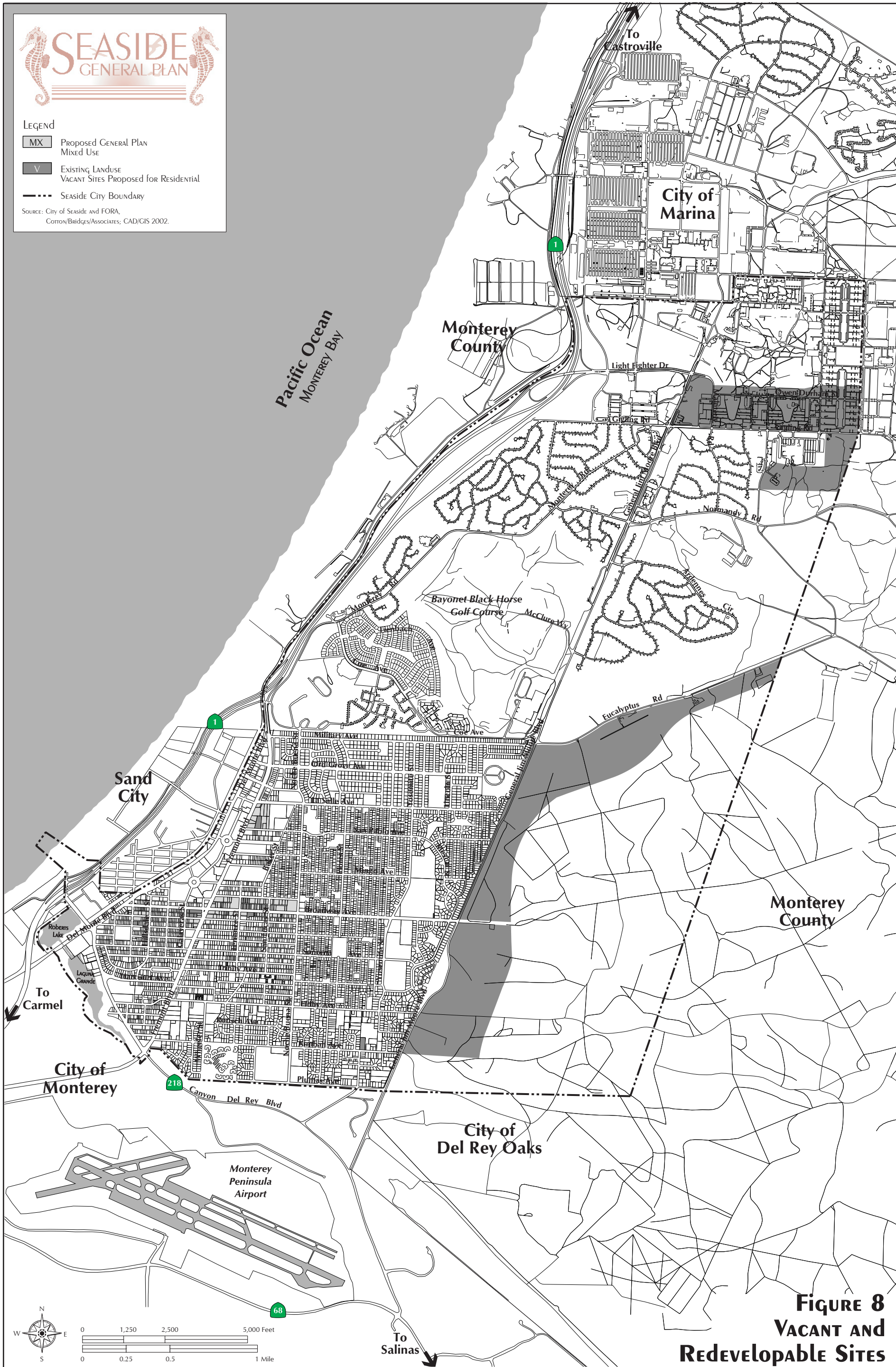
* current water allocations would allow for the development of approximately 25 new residential units on vacant lots. To build a subordinate unit on an existing lot, the number of plumbing fixtures must be maintained for both the main and subordinate units, making the addition of a full functioning unit difficult. To build housing units in commercial or mixed use zones where there is existing development, the existing commercial development or use must be redeveloped/restructured to provide a portion of the site's water credits for the residential units or additional water allocations will be required.



LEGEND

- Proposed General Plan Mixed Use
- Existing Landuse VACANT SITES PROPOSED FOR RESIDENTIAL
- Seaside City Boundary

SOURCE: City of Seaside and FORA, Cotton/Bridges/Associates, CAD/GIS 2002.



**FIGURE 8
VACANT AND
REDEVELOPABLE SITES**

Determining the affordability of new residential units that could be built on vacant residential and mixed use land depends on the type of development allowed. The State HCD uses the following density guidelines to assess affordability:

- a density of at least eight units per acre is required to provide housing affordable to Moderate Income households;
- a density of at least 18 units per acre to provide housing affordable to Low Income households; and
- a density of at least 25 units per acre to provide housing for Very Low Income households.

As shown from local rental prices and the recently developed Mixed Use project, generally, even multi-family rental units constructed in the City's High Density Residential and Mixed Use categories would not be affordable to very low income households without some form of assistance. Based on current rents and income limits, apartments will be affordable to a limited percentage of low income households, and approximately 25 percent of multi-family units would be affordable to moderate income households. However, the ultimate affordability distribution also depends on any local, state, or federal financial assistance that could help finance the projects.

A large percentage of the vacant and redevelopable sites proposed for Mixed Use in Seaside Proper are located within the downtown Broadway area. In conjunction with the General Plan and Zoning Ordinance updates, the City Community Development and Public Works Departments are implementing the Broadway Avenue Improvement Project, which includes median, right-of-way, pedestrian, and landscaping upgrades along Broadway Avenue to be funded by State and Federal funds. Land use and design plans for the area, which have been shown to the public at public workshops, include a mix of uses with, "Apartments and senior housing on upper floors of retail and commercial offices, townhomes and condominiums for young couples, students, and young professionals at the street level. This is the one element that will bring all of the physical improvements of Broadway to life." Implementation and public funding for these improvements will draw developers to the area.

The adopted General Plan and Broadway Improvement Plan land uses in this area will require developers to provide multi-family residential development opportunities in concert with non-residential development. Incentives that may be offered to developers to make housing affordable in these areas are reduced/shared parking requirements (Program 2), infrastructure improvements per the Broadway Avenue Improvement Project, water allocations for units affordable to lower income households (Program 20), density bonuses (Programs 2 and 21), state and federal funding (Program 15) and tax credits (Program 16), and incentives to property owners enrolling their units in the Section 8 Program (Program 13). Programs offering assistance to lower income households include Section 8 rental assistance (Program 12), and first-time homebuyer assistance (Program 11).

Detached single-family residential units will not be permitted by right in the Mixed Use zone.

The General Plan also proposes 89 contiguous acres of Mixed Use and 37 contiguous acres of High Density Residential in North Seaside in the vicinity of the CSUMB campus. Incentives for affordable multi-family development in these areas will be the same as those indicated above.

Additionally, all of the vacant and redevelopable sites located in North Seaside and Seaside Proper are located within an adopted Redevelopment Project Area that is subject to the following requirements per Section 33413 of the State of California Health and Safety Code:

Non-agency residential projects:

- At least 15 percent of all new and substantially rehabilitated dwelling units developed within a project area under the jurisdiction of an agency by public or private entities or persons other than the agency shall be available at affordable housing cost to persons and families of low or moderate income and shall be occupied by these persons and families. Not less than 40 percent of the dwelling units required to be available at affordable housing cost to persons and families of low or moderate income shall be available at affordable housing cost to very low income households and shall be occupied by these persons and families.

Agency residential projects:

- At least 30 percent of all new and substantially rehabilitated dwelling units developed by an agency shall be available at affordable housing cost to persons and families of low or moderate income and shall be occupied by these persons and families. Not less than 50 percent of the dwelling units required to be available at affordable housing cost to persons and families of low or moderate income shall be available at affordable housing cost to very low income households and shall be occupied by these persons and families.

The City of Seaside Redevelopment Agency does not anticipate directly developing or rehabilitating any residential projects within this Housing Element cycle. However, of the total number (4,063) of privately developed residential projects expected to be developed in the North Seaside redevelopment project area, 15 percent would be required to be affordable to low-mod income households, 40 percent of which would be subject to very low affordability requirements. Therefore, as shown in Table 34, of the approximately 4,063 units that could be built within North Seaside, 609 units (15 percent of 4,063) would be required to be affordable to low or moderate income households, with 244 of these units (40 percent of 609) required to be affordable to very low income households. New development and redevelopment in Seaside Proper would also allow for the development of 20 very low, 52 low, and 52 moderate income units.

Table 34
Development and Redevelopment Potential and Affordability Breakdown

	Redevelopment Breakdown				
North Seaside	Capacity¹	very low	low	mod	Remain
RLS	2,360	142	106	106	2,006
RH	925	55	42	42	786
MX	778	47	35	35	661
TOTAL	4,063	244	183	183	3,454
Seaside Proper					
MX	332	20	15	15	282
RM	30	0	15	15	0
RMS	45	0	22	22	0
TOTAL	407	20	52	52	282
TOTAL	4,470	264	235	235	3,736

Notes:

Figures rounded, which may cause unit calculation to differ by one or two units.

1 Please refer to Table 33 for development capacity calculations. This table includes development potential within redevelopment project areas that are subject to the 15 percent low mod/40 percent very low income requirements.

In addition to the very low, low, and moderate units that would be required to be developed under redevelopment law, a remaining 1,782 high density residential units (e.g., apartments, townhomes, condominiums) could be developed in the RH and MX zones. As discussed above, approximately 25 percent of multi-family units would be affordable to moderate income households. Thus, approximately 445 of the potential high density and mixed units could be expected to be affordable to moderate income households.

Based on the vacant residential sites and opportunities for mixed-use development, the City has adequate number of vacant sites available to accommodate its share of 1,305 new units. However, recognizing the potential constraints facing the City in the provision of very low income housing through new construction, the City is also pursuing alternative methods to provide affordable housing, such as First-Time Homebuyer Assistance, pursuit of multi-family tax credits, and Section 8 and other state and federal funds to assist in the provision and preservation of additional affordable housing units. The City plans to assist 10 lower and moderate income homebuyers through its First Time Homebuyer Assistance program between 2002 and 2007. At least 10 of the households assisted during this period will be very low income households.

5. Summary of Compliance

Table 35 summarizes the City's ability to meet its share of the region's housing need as determined by the Association of Monterey Bay Area Governments. As shown, the City will be able to meet the identified regional housing needs for each income category based on recent sales and rental data and the number of sites available for housing development, and proposed programs the City will implement.

Table 35
Comparison of RHNP and Adequate Sites

Household Income Level	Draft ¹ RHNP (2000-07)	Units Approved, Built/Issued permit since 1/2000 ²	Remaining Deficit	Development Capacity ³	Unmet RHNP ⁴
Very Low	278	10	268	274	0
Low	228	0	228	235	0
Moderate	319	32	287	680	0
Upper	480	384	96	3,289	0
TOTAL	1,305	426	879	4,478	0

Source:

1. Draft Regional Housing Needs Plan (2000-2007) for Monterey, San Benito, and Santa Cruz Counties, July 17, 2002.
2. Based on building permit records and City/non-profit assistance.
3. Based on the calculations shown in Table 33 and discussion of remaining units. Very low income category includes 10 households that will be assisted under the City's First Time Homebuyer Program (Program 10)
4. Remaining RHNP after credits for actual, planned, and potential construction.

B. Financial Resources

The City has access to a variety of local, state, federal, and private resources that can be used for affordable housing activities. The following section describes the most significant housing funding sources use in Seaside. Table 36 summarizes these and additional funding sources available to support implementation of the housing programs.

1. Community Development Block Grant (CDBG) Funds

Through the CDBG program, HUD provides funds to local governments for a range of community development activities. The eligible activities include, but are not limited to: acquisition and/or disposition of real estate property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, home ownership assistance, and also clearance activities. In addition, these funds can be used to acquire or subsidize at-risk units. During FY 2002/03, the City of Seaside received approximately \$1,425,000 from U. S. Housing and Urban Development (HUD) that can be used for these purposes.

2. Redevelopment Set-Aside

State law requires redevelopment agencies to set-aside 20 percent of tax increment revenue generated from redevelopment projects for activities that increase, improve or preserve the supply of affordable housing. Affordable housing developed with 20 percent tax-set-aside funds must remain affordable to the targeted income group for at least 55 years for rental housing and 45 years for ownership housing. Approximately \$1.5 million in tax increment set-aside funds will be available for affordable housing activities through 2007. These activities include single-family and multi-family housing rehabilitation, first time homebuyer assistance, House Paint Program, Section 8 incentives, preservation of publicly assisted, affordable units, developer incentives, and homeless assistance.

3. HOME Investment Partnership Program (HOME)

HOME funds can be used to promote affordable rental housing and lower-income homeownership, including but not limited to: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A federal priority for use of these funds is the preservation of at-risk housing stock. A city must also secure matching contributions equivalent to 25 percent of HOME allocations. In the past, Seaside applied, but did not receive, HOME funds. The City will explore the possible use of this program with future developments.

Table 36
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing activities.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ Home Buyer Assistance ➤ Economic Development ➤ Homeless Assistance ➤ Public Services
HOME	Flexible grant program awarded to City on a formula basis for housing activities.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ Home Buyer Assistance ➤ Rental Assistance
Emergency Shelter Grants (ESG)	Grants awarded to City to implement a broad range of activities that serve homeless persons.	<ul style="list-style-type: none"> ➤ Shelter Construction ➤ Shelter Operation ➤ Social Services ➤ Homeless Prevention
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	<ul style="list-style-type: none"> ➤ Rental Assistance
Section 202	Grants to non-profit developers supportive of housing for the elderly.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities, and intermediate care facilities.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ New Construction
Section 203(k)	When rehabilitation is involved, a lender typically requires the improvements to be finished before a mortgage is made. This program provides a long-term, low interest loan at fixed rate to finance acquisition and rehabilitation of the property.	<ul style="list-style-type: none"> ➤ Land Acquisition ➤ Rehabilitation ➤ Relocation of Unit ➤ Refinancing Existing Indebtedness
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's most recent annual allocation. Maximum loan term is 20 years.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ Home Buyer Assistance ➤ Economic Development ➤ Homeless Assistance ➤ Public Services
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	<ul style="list-style-type: none"> ➤ Home Buyer Assistance
Low Income housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	<ul style="list-style-type: none"> ➤ Construction of Housing
Shelter Plus Care Program	Grants for rental assistance that are offered with support services to homeless	<ul style="list-style-type: none"> ➤ Rental Assistance ➤ Homeless Assistance

Table 36
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
	persons living with disabilities.	➤ Support Services
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	<ul style="list-style-type: none"> ➤ Transitional Housing ➤ Housing for the Disabled ➤ Supportive Housing ➤ Support Services
2. State Programs		
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	➤ Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation, and preservation of rental housing.	<ul style="list-style-type: none"> ➤ New Construction ➤ Rehabilitation ➤ Preservation
California Housing Finance Agency Rental Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	<ul style="list-style-type: none"> ➤ New Construction ➤ Rehabilitation ➤ Acquisition of Properties from 20 to 150 units
California Housing Rehab Program – Owner Component (CHRP)	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor rehabilitation projects.	<ul style="list-style-type: none"> ➤ Rehabilitation ➤ Repair of Code Violations, Accessibility Improvements, Room Additions, etc.
Supportive Housing/Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled, and persons needing support services to live independently.	<ul style="list-style-type: none"> ➤ Supportive Housing ➤ Foster Care
California Farm Worker Housing Grant Program	Provides matching grants to assist development of various types of housing (renter- and owner-occupied) projects for agricultural worker households.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Site Development ➤ Construction ➤ Rehabilitation
Self-Help Housing	Provides non-profits with money for self-help construction supervision, loan packaging, and homebuyer education.	<ul style="list-style-type: none"> ➤ Construction Supervision ➤ Loan Packaging ➤ Homebuyer Education
Downtown Rebound	Funding to facilitate infill development and conversion of commercial buildings for “live-work” spaces.	➤ Modifying regulations to encourage infill housing
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20 percent of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	<ul style="list-style-type: none"> ➤ Acquisition ➤ Rehabilitation ➤ New Construction
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed mortgages issued by private mortgage insurers.	➤ Home Buyer Assistance
	Mortgages which fund the purchase and rehabilitation of a home.	<ul style="list-style-type: none"> ➤ Home Buyer Assistance ➤ Rehabilitation
	Low down-payment mortgages for single-family homes in under served low-income and minority cities.	➤ Home Buyer Assistance

Table 36
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	➤ New Construction of rentals, cooperatives, self-help housing, homeless shelters , and group homes
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	➤ New Construction ➤ Rehabilitation ➤ Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	➤ New Construction
Freddie Mac	Home Works – Provides 1 st and 2 nd mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80 percent MFI qualify.	➤ Home Buyer Assistance combined with Rehabilitation

The Governor recently signed the largest housing budget in the State’s history for about \$500 million. The most heavily funded programs are as follows: Rental Housing (\$177 million), Community Amenities/Development Incentives (\$110 million), Ownership Housing (\$100 million), Farm Worker Housing (\$43 million), Emergency Housing Assistance (\$32 million), and Supportive Housing/Minors Leaving Foster Care (\$25 million). However, State budgets fluctuate on an annual basis due to the condition of the economy. Therefore, funding for housing activities in future years is difficult to predict.

C. Administrative Resources

Described below are public and non-profit agencies that can serve as resources in the implementation of housing activities in Seaside. These agencies play an important role in meeting the housing needs of the City. In particular, they are critical in the production of affordable housing and the preservation of at-risk housing units in Seaside. There are additional nonprofit agencies that are developing a local track record; these agencies may also assist in this area during the life of this Housing Element.

Seaside Redevelopment Agency (SRA) is responsible for planning and coordinating activities within the City’s redevelopment project areas. Existing redevelopment project areas include Noche Buena, Del Monte Heights, Hannon, Laguna Grande, Gateway Autocenter Expansion Area Redevelopment Project, and City Center Revitalization Areas. All of the former Fort Ord is a redevelopment project. The SRA is active in the rehabilitation and production of low and moderate-income housing through a variety of programs and projects, including the First Time Homebuyer and Rehabilitation 1-4 units programs.

Habitat for Humanity is a community service organization that renovates and builds homes with the goal of eliminating poverty and providing decent shelter for all. Through volunteer labor and tax deductible donations of money and materials, Habitat for Humanity constructs or rehabilitates home in partnership with the families that will become the owners of the properties. Rehabilitated or newly constructed homes are sold to the families for the cost of materials through a mortgage that does not include interest or profit. Since 1976, Habitat for Humanity has built more than 45,000 houses across the United States. Habitat for Humanity, Monterey County is located in Seaside and actively continues to work with jurisdictions to find and acquire appropriate properties for residential development and redevelopment.

Monterey County Alliance on Aging offers a homeshare program that pairs senior home owners with a companion who is willing to assist with household chores such as cooking or driving in exchange for a place to live at a reduced rate. The stated mission of the program is to help seniors stay in their homes as long as possible, to prevent early institutionalization. At the same time, the program makes available affordable housing opportunities for companion seniors. Since January 2001, the homeshare program has successfully matched 11 roommates in the City of Seaside.

D. Opportunities for Energy Conservation

In recent years, the State of California and various regions have experienced significant price escalation for energy use. As residential energy costs rise, increasing utility costs reduce the affordability of housing. The City has many opportunities to directly affect energy use within its jurisdiction. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an “energy budget.” The home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations. Local utilities also offer energy conservation programs for Seaside residents.

Seaside residents receive electric and gas service through the Pacific Gas and Electric Company (PG&E). PG&E offers a number of programs to financially assist lower-income and special needs customers. These programs are outlined below.

- **CARE (California Alternate Rates for Energy)** provides discounted rates for low-income households and housing facilities by providing an ongoing 20 percent discount on monthly energy bills. The CARE program is available for single-family households, multi-family and mobile home park residents, group quarter facilities, and employee and farm worker housing.
- **REACH (Relief for Energy Assistance through Community Help)** is a one-time energy assistance program sponsored by PG&E and administered through the Salvation Army. REACH helps low-income customers, who have experienced severe, uncontrollable, or unplanned hardship and need assistance with their energy bills. In general recipients receive REACH assistance only once per year, but exceptions are made for seniors, physically challenged and the terminally ill.

- **Energy Partners Program** provides free assistance for home insulation and energy efficiency improvements for low-income individuals. Assistance sponsored by PG&E includes window weather stripping, insulation, and furnace improvements.
- **LIHEAP – Low Income Home Energy Assistance Program** provides financial assistance for low-income individuals to offset the costs of heating and/or cooling residences and have dwellings weatherized to make them more energy efficient. The LIHEAP Block Grant fund is provided by the State Department of Health and Human Services. Assistance is provided through the following three programs: 1) free weatherization service assistance; 2) financial assistance for energy bills; and 3) payments for weather-related or energy-related emergencies.

PG&E also offers additional quantities of electricity at the lowest price to residential customers with certain severe medical conditions such as those requiring life support equipment, person with special heating needs, and those with life-threatening diseases.

5. Evaluation of Adopted Housing Element

In order to draft an effective housing plan for the 2002-2007 Housing Element, the City must evaluate the effectiveness and continued appropriateness of existing housing programs and actions. This evaluation includes the following:

- 1) the effectiveness of the adopted housing element in the attainment of the State housing goal;
- 2) an analysis of the significant differences between the adopted goals and the actual accomplishments; and
- 3) a description of how the goals, objectives, policies and programs of the (*this HE cycle*) element incorporate lessons learned from the results of the adopted 1993 Housing Element.

Accomplishments of Adopted Housing Element

This section presents a comparison of the five-year objectives established for each housing program adopted under the 1993 Housing Element with the actual accomplishments from 1993 to the present, Table 35 summarizes the City's accomplishments in the areas of:

- 1) Housing Availability and Production;
- 2) Housing Rehabilitation and Improvement;
- 3) Housing Affordability
- 4) Preservation of Affordable Housing
- 5) Provision for and Preservation of Special Needs Housing
- 6) Removing Constraints
- 7) Fair Housing

As shown in Table 37, nearly all of Seaside's previous Housing Element programs (see specific numbers referred to below) were implemented successfully between 1993 and 2002. More than 100 households were assisted through the City's housing rehabilitation programs, and particularly successful was the City's establishment and implementation of the First Time Homebuyer Program, which assisted 42 households since its adoption. All assisted units identified in the last Housing Element were preserved, and additional assisted affordable units have since been added to the City's housing stock, including ten transitional housing units constructed in cooperation with the Salvation Army. Other particularly successful programs include Programs 12 and 13, which consist of assistance to homeless and other service providers, and Program 20, Neighborhood Clean Up. All of the programs determined to be successful are included in some form in this Housing Element. A couple of the programs (i.e., 5, 10) have been discontinued due to a lack of state or federal funding sources or a discontinuation of the program at the state or federal level. Several programs (i.e., 9, 14, 15, 18, 19, and 23) have been combined in this Housing Element into one or two programs dealing with the City's comprehensive update of the City's Zoning Ordinance. Other programs (i.e., 21, 26, 16) have been revised to strengthen actions to be taken during this Housing Element cycle. Finally, some programs in this Housing Element are completely new based on the needs identified in the Needs Assessment and Constraints sections.

Table 37
Summary of Program Accomplishments

Implementation Program	5 Year Goal	1993-2002 Accomplishments/ Continued Appropriateness
1. Housing Rehabilitation Program (9.1.1)	Process a minimum of six loans per year over five year period for owner-occupants in targeted Census Tracts.	52 Loans issued from 1993 – 2002. This program has been a successful component of the City’s efforts to extend affordable housing opportunities in the community and is included as Program 7 of the Housing Plan.
2. Down Payment Assistance to First-Time Homebuyers (9.1.2)	Establish a committee to formulate the structure for a first-time home ownership program for low and moderate-income families. Committee will also consider means of leveraging the City’s contribution with other existing programs.	The City now has a First-Time Home Buyers Program (Program 10). 42 Loans have been issued to date. Due to the success of this program, this program is included as Program 10.
3. Home Improvement Programs (9.1.3)	Continue reimbursing ten low and moderate income homeowners and owners of five dwelling units under Section 8 Existing Program contract using Community Development Block Grants in targeted Census Tracts.	52 Emergency Loans/Grants have been completed. Seven home improvement loans were completed where units are under the Section 8 Program. Due to the success and continued appropriateness of this program, a variation of this program is included as Program 9.
4. Section 8 Rental Housing Programs (9.1.4)	Request the Housing Authority for an increase of Section 8 Housing to accommodate Seaside households on the waiting list for rental assistance. Continue to work with Housing Authority to increase the number of units under the Section 8 Program.	As of 6/30/02, a total of 210 Seaside residents are on Section 8 housing and 220 on waiting list. Also, Hannon Assembled Apartments have 85 residents receiving Section 8 assistance directly from HUD. Due to the continued need for Section 8 assistance, Programs 11 and 12 of the Housing Plan are included.
5. New Construction (9.1.5)	Continue to provide incentives for privately financed redevelopment of residential properties via a 1983 program that offers free demolition of vacant, boarded-up structures that are deteriorating or substandard.	Program, funded with CDBG funds, has been inactive since 1994. Program not included in this Housing Element. Few structures in Seaside (about 4) may require demolition and reconstruction. Programs 7 and 9 of the Housing Plan can address these structures.
6. Actions to Expand/Preserve Housing for Very Low and Low-	Continue programs that allow construction of mixed use projects (commercial and residential) and accessory units (Granny Housing). Conserve existing very low and low and moderate income housing units	One mixed use project has been constructed since adoption of previous General Plan. Lack of available water restricts the application of this

Table 37
Summary of Program Accomplishments

Implementation Program	5 Year Goal	1993-2002 Accomplishments/ Continued Appropriateness
Income Households (9.1.6)	through continued promotion and maintenance of existing rehab, home improvement, and Section 8 programs as funds are available.	land use concept. 2 units built using water credits presently on site. The redevelopment of downtown Seaside and application of mixed use designations (Programs 1 and 2 of the Housing Plan) around the CSUMB campus will continue to encourage the development of mixed use projects in Seaside.
7. Dispersal of Section 8 Applications to the Targeted Population Within the City (9.1.7)	Work with the Housing Authority to establish an outreach office in Seaside to disperse Section 8 applications to the homeless, very low income households, and persons with disabilities who often lack transportation services to Salinas to file for housing programs.	Mayor Smith sent letter to Housing Authority Executive Director to establish office in Seaside; no response received. Feasible if City could furnish office space (maybe Oldemeyer Center). Space is available in Oldemeyer Center and City is still interested in providing this service. Program 11 of the Housing Plan addresses this desire.
8. Section 8 Moderate Rehabilitation Program (9.1.8)	Identify substandard multi-family residences which may be eligible for this program and work with the owners to facilitate a financing and rental agreement with the Housing Authority.	RACS Housing Set-Aside may be used to finance rehab of substandard multi-family units. Program 9 of the Housing Plan encourages the continuation of this program.
9. Accessory Residential Units (9.1.9)	Review policies regarding accessory residential units and consider a zoning ordinance amendment requiring new units to be built to be adaptable for persons with disabilities and existing units to be retrofitted on sale to accommodate persons with disabilities.	Planning Division-retrofitting eligible under City's Rehab Program. One apartment building for five units has voluntarily provided accessibility for handicapped. Building code requires ADA accessibility for one unit for projects with six units or more. Program 2 of the Housing Plan will ensure that ADA compliance is required in new projects and Program 8 will continue to allow retrofitting activities as an eligible activity. Program 2 of the Housing Plan includes requirements for allowing accessory units by right and for development of a Reasonable

**Table 37
Summary of Program Accomplishments**

Implementation Program	5 Year Goal	1993-2002 Accomplishments/ Continued Appropriateness
		Accommodation Ordinance as part of the Zoning Ordinance update.
10. Economic Independence (9.1.10)	Commit to help facilitate the networking process with private enterprises to provide job training assistance and economic development projects in support of the Family Self-Sufficiency Program (FSSP),	FSSP Federal Budget has expired. This program is not included in the updated Housing Plan. Due to the expiration of this federal program, it is not included in the 2002-2007 Housing Plan. Programs 17 and 18 of the Housing Plan and policies and programs proposed in the updated Economic Development Element may also address this need.
11. Preservation of Affordable Housing (9.1.11)	Work closely with the owners of Hannon and Del Monte Manor and encourage them to maintain their Section 8 contracts beyond the expected termination dates. The City had identified 183 units subject to potential conversion from Section 8 contracts over the past ten years. In the event that contracts will not be extended, all tenants affected by the expiration of Section 8 rental assistance contracts will be contacted in order to advise and assist them. Potential at-risk Section 8 tenants will be offered an “option out” of the existing project-based rental assistance contracts (which must be re-certified annually), and convert to optional rental assistance programs, including regular Section 8.	All 183 units at Hannon and Del Monte Manor are still under Section 8 contracts. The City will continue this program in the updated Housing Plan as Program 13.
12. Preservation of Homeless Shelter Facilities (9.1.12)	Cooperate with and provide technical assistance to homeless shelter providers to help maintain the quality and soundness of existing shelter facilities through such programs as Emergency Shelter Grants and Shelter Plus Care for the Homeless assistance.	City cooperates with homeless shelter providers through letter of support when applying for ESG and Shelter Plus Care grants. This program will be continued by the City as Program 17 in order to continue to address homeless shelter and service needs in the community.
13. Use of Other State and Federal Programs and Funding Sources (9.1.13)	Cooperate with provider agencies applying for federal and state funds. Depending on funding availability, the City proposes to continue to grant financial assistance to non-profit organizations providing neighborhood housing services, supportive services to the homeless, the physically and/or mentally impaired older adults, the mentally ill, and households with abused children	CDBG funds provided for this activity. Agencies include Family Service Agency, Coalition of Homeless Services Providers, Meals on Wheels, Visiting Nurse Association, St. Vincent De Paul, Sun Street, Housing Advocacy Council, etc. This program will be continued by the City as Program 18 as a way to meet the needs of special needs groups in the

**Table 37
Summary of Program Accomplishments**

Implementation Program	5 Year Goal	1993-2002 Accomplishments/ Continued Appropriateness
14. Streamline Development Review (9.1.14)	Streamline the development review process as needed to eliminate unnecessary waiting and delays in securing permits for construction.	community. The Planning Division has organized its application process so as to eliminate any unnecessary delays. Program 2 of the updated Housing Plan also includes a component to ensure streamlined project review is retained.
15. Housing for Disabled (9.1.15)	Improve the quality and availability of housing for low income individuals with disabilities, as defined by the Americans with Disabilities Act to provide additional units modified to accommodate low income persons with disabilities.	As projects are brought forward, Seaside requires mandatory compliance with American National Standard for Accessible and Usable Buildings and Facilities. Program 2 of the updated Housing Plan addresses compliance with ADA standards and reasonable accommodation.
16. Adequate Water Supply (9.1.16)	Give priority status to processing the application for the Paralta Well water treatment facility. No new water connections can be issued until the Paralta Well is on-line.	Construction of the Paralta Well water treatment facility has been completed. Program 19 of the updated Housing Element addresses the City's efforts in obtaining an adequate water supply.
17. Fort Ord Re-use (9.1.17)	Continue role in planning for the re-use of Fort Ord. Establish a special committee to identify the impacts of Fort Ord's resizing on housing and the type of job training needed.	FORA Reuse Plan has been adopted and the Seaside General Plan revised accordingly. 380 detached SF units were recently approved. The General Plan Land Use Policy Map and Zoning Map and Code (Programs 1 and 2) will provide for approximately 4,100- new housing units on the former Ft. Ord.
18. Zoning Ordinance Implementation (9.1.18)	Continue the innovative use of zoning ordinance provisions to encourage new construction.	Planned unit development/subdivision for redevelopment of the former Hayes Housing area of the former Fort Ord area has been approved by the City Council (see above). Additionally, Program 2 of the updated Housing Plan addresses this issue.
19. Density Bonus (9.1.19)	Amend its density bonus provisions to include density bonus and incentives for the provision of low and lower income housing and/or senior housing.	Recently adopted guidelines for the allocation of remaining water credits to give priority for new construction of low income units. Program

**Table 37
Summary of Program Accomplishments**

Implementation Program	5 Year Goal	1993-2002 Accomplishments/ Continued Appropriateness
		2 will ensure that the City adopts a Density Bonus Ordinance in accordance with State law.
20. Neighborhood Clean Up (9.1.20)	Continue its efforts in support of neighborhood clean-up.	1993 – 2002 Accomplishments: Block Clean Ups, Park Clean Ups, Beach Clean Ups, City Median Planting Day, Community Garden, Graffiti Removal, Christmas in April (assistance to needy families in home repair), Keep California Beautiful Month, State Award Winner for Program, Keep America Beautiful, Adopt-A-Lot, Adopt-A-Highway Litter Control, Elderly Assist Program, Litter-Free Event, Tree Planting Earth Day, Waste In Place School Presentations, Recycling Art and Poster Contest, Liberty Garden Project, Administrative Hearings for Code Enforcement, Neighborhood Improvement Education Awareness, Neighborhood Improvement Block Associations, and Code Enforcement. Programs 4 through 10 will provide support for the continuation of these important activities.
21. Rental Mediation Services (9.1.21)	Continue to sponsor mediation services for tenant/landlord disputes on matters including, but not limited to, discrimination, rent, maintenance, repair, and eviction.	CDBG funds provided to Conflict Resolution & Mediation Center of Monterey County. Program 22 provides for the continuation of this program.
22. Residential Development Review (9.1.22)	Establish an evaluation system for all future residential developments that will consider the proposed water usage, designated income group and proposed densities.	Recently adopted guidelines for the allocation of remaining water credits to give priority for new construction of low income units. Program 19 provides for the continuation of this program.
23. Zoning Ordinance Review (9.1.23)	Review its zoning ordinance to identify those obstacles to the timely development of housing.	Planning Division complies with all statutory time requirements and guidelines. With more efficient system, all unnecessary delays have been eliminated. Program 2 of the updated

**Table 37
Summary of Program Accomplishments**

Implementation Program	5 Year Goal	1993-2002 Accomplishments/ Continued Appropriateness
		Housing Plan will allow for the continuation of this program. .
24. Development Standards Review (9.1.24)	Review its development standards in order to identify those areas that could result in impediments to the development of new housing opportunities within the City.	Water scarcity beyond the control of the City of Seaside. The Monterey Peninsula Water Management Board and Monterey County Water Resources Agency oversee the construction of new water availability projects. Program 19 addresses this issue.
25. Citizen's Task Force (9.1.25)	Establish a citizen's task force to provide an ongoing review of city policies and actions relating to housing development.	This program was not implemented. Program 4, Neighborhood Identity will help address the intent of this program.
26. Fair Housing Education (9.1.26)	Provide an information dissemination service to educate and inform the public on fair housing referral and availability. The City shall publish a brochure to identify fair housing programs, rights, illegal practices, and agencies that are available to assist in resolving housing discrimination issues.	Program 21 provides for fair housing services.

The Association of Monterey Bay Area Governments (AMBAG) identified a Regional Housing Needs Assessment (RHNA) of 454 housing units for Seaside for the 1989 through 1996 planning period. At the time, the RHNA indicated that Seaside was not required to provide any additional very low and low-income housing units during the planning period as part of its regional “fair share.” The allocation reflected successful past efforts to provide low-income housing within Seaside. Between 1993 and 2000, a net increase of 30 single-family dwellings occurred in Seaside. These 30 units represent approximately 7 percent of the 454 units identified within the RHNA. This low level of development was primarily due to the lack of available water allocations (from the Monterey Peninsula Water Management District) during this period and the lack of available land in the City limits (Seaside Proper) during this period. However, since 2000, an additional 386 units have been approved or developed. Most of these units are located within northern Seaside, which was recently transferred to the City as part of the Fort Ord base closure. The units recently approved and developed in North Seaside are using a portion (125.4 acre feet) of the approximately 366 acre-feet of remaining water allocation credits from the Marina Coast Water District.

Tables 38 and 39 identify the quantified objectives from the past housing element cycle and the actual accomplishments in meeting those objectives.

Table 38
Comparison of 1989 RHNA Objectives and
1993-2002 Accomplishments

Income Category	1989 RHNA	# of Units Constructed	Difference
Very Low	0	0	0
Low	0	0	0
Moderate	27	3	24
Above Moderate	427	27	400
Total	454	30	424

Source: City of Seaside Community Development Department and Cotton/Bridges/Associates.

Note: Income category determined by sales data and discussion in Section 4 of this Element that show 11 percent of single family homes recently sold were affordable to moderate incomes.

Table 39
Comparison of Rehabilitation and Conservation
Objectives and 1993-2002 Accomplishments

Objective	Rehabilitation Objective	Rehabilitation Accomplishment	Conservation Objective	Conservation Accomplishment
Very Low	50	42	130	130
Low	24	35	57	57
Moderate	6	34	0	0
Above Moderate	0	0	0	0
TOTAL	80	111	187	187

In addition to the above quantified objectives, the City has successfully implemented its First-Time Homebuyer Program, which provided downpayment assistance to 42 lower and moderate income households between 1993 and 2002.

HOUSING ELEMENT GLOSSARY

HOUSING ELEMENT GLOSSARY

Acre: A unit of land measure equal to 43,560 square feet.

Acreage, Net: The developable portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement that places resale or rental restrictions on a housing unit.

Affordable Housing: Under state and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

AMBAG, Association of Monterey Bay Area Governments: AMBAG is the regional planning agency designated by the Federal government representing the Monterey, Santa Cruz, and San Benito County regions. AMBAG is responsible for preparing the Regional Housing Needs Plan (RHNP).

Annexation: The incorporation of land area into an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

Census: The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Density: The number of dwelling units per unit of land. Density usually is expressed “per acre.” A development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction’s costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Disability: Based on Census definition, a person is considered to have a disability if he or she has a mobility limitation, self-care limitation, or work disability. According to the Census, persons with a **mobility limitation** are defined as persons with a health condition that has lasted for six or more months and which makes it difficult to go outside the home alone. Persons with a **self-care limitation** have a health condition that has lasted for six months or more and which makes it difficult to take care of their own personal needs, such as dressing, bathing, or getting around inside the home. Persons are identified with a **work disability** if they have a health condition that has lasted for six or more months and which limited the kind or amount of work they could do at a job or business. A health condition refers to both physical and mental conditions.

Dwelling, Multi-family: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall; row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a single household.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by HUD, provided on a formula basis to large entitlement jurisdictions.

Entitlement City: A city, which based on its population, is entitled to receive funding from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and many other HUD programs and are published annually by HUD.

Family: A family is defined by the U.S. Census as people who live together in a household and are related to the householder by birth, marriage, or adoption.

First-Time Homebuyer: Pursuant to HUD, an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time homebuyer programs that differ from non-federally funded programs.

Floor Area Ratio (FAR): The gross floor area of all buildings on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a floor area ratio of 2:1).

General Plan: The General Plan is a legal document adopted by a local legislative body that sets forth policies regarding the long-term development of a jurisdiction. California law requires the preparation of seven elements as part of the General Plan: land use, housing, circulation, conservation, open space, noise, and safety. Additional elements addressing the unique needs of a jurisdiction are permitted.

Group Quarters: A facility that houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

Growth Management: Techniques used by a government to regulate the rate, amount, location and type of development.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD that provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Household: The US Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house are both considered a household. Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and upper income based upon household size, and income, relative to the regional median income.

Housing Problems: The HUD definition of a household with a housing problem is one which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is “project” or “unit” based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be “tenant based.”

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

HUD: See “U.S. Department of Housing and Urban Development (HUD)”.

Income Categories: Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120% of County median).

Large Household: A household with 5 or more members.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region that is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit, either with or without a permanent foundation, when connected to the required utilities.

Mortgage Revenue Bond (MRB): A state, county, or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons

per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the U.S. Census Bureau. Severe overpayment, or cost burden, is where gross housing costs exceed 50 percent of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand upon the Census definition in defining units with physical defects.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. Low-income families apply to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Community Redevelopment Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20 percent of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.

Regional Housing Needs Plan (RHNP): The Regional Housing Needs Statement represents the regional housing plan for the Association of Monterey Bay Area Governments (AMBAG) region. The RHNP is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the region. These housing need numbers serve as the basis for the update of the local Housing Element.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Service Needs: The particular services identified for special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case

management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Small Household: Pursuant to HUD definition, a small household is a household of two to four non-elderly persons.

Special Needs Groups: Those segments of the population that have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

State Department of Housing and Community Development (HCD): The State Department responsible for housing policy and programs in California. HCD establishes the guidelines for preparation of local housing elements, prepares the statewide housing element, and offers technical assistance to local jurisdictions.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well-being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Substandard, Suitable for Rehabilitation: Substandard units that are structurally sound and for which the cost of rehabilitation is considered economically warranted.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

U.S. Department of Housing and Urban Development (HUD): The department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

Zoning: A police power measure, enacted primarily by local government, in which the community is divided into zones that permit certain uses. Regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but they must be uniform within the same district. Every community adopts a zoning ordinance specifying these regulations.