



City of Marina

2023–2031 Housing Element Update

Public Review Draft

July 2023



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- Appendix B Review of 2015-2023 Housing Element Accomplishments
- Appendix C Public Participation Summary

Glossary of Terms/Acronyms

ACS	U.S. Census American Community Survey
ADA	Americans with Disabilities Act
ADU	Accessory Dwelling Unit
AFFH	Affirmatively Furthering Fair Housing
afy	acre feet per year
AHO	Affordable Housing Overlay (<i>adopted in February 2023</i>)
AI	Analysis of Impediments (to Fair Housing Choice)
AMBAG	Association of Monterey Bay Area Governments
AMI	Area Median Income
AWTF	Advanced Water Treatment Facility
BMR	Below Market Rate
CalHFA	California Housing Finance Agency
CDBG	Community Development Block Grant
CDD	Community Development Director (City of Marina)
CEQA	California Environmental Quality Act
CHAS	Comprehensive House Affordability Strategy
CHISPA	Community Housing Improvement Systems and Planning Association, Inc.
CUP	Conditional Use Permit
DVSP	Downtown Vitalization Specific Plan
ECHO	Eden Council for Hope and Opportunity
EDU	Equivalent Dwelling Unit
EIR	Environmental Impact Report
FHEO	Office of Fair Housing and Equal Opportunity for Monterey County
FOR A	Fort Ord Reuse Authority (1994-2020)
FTE	Full-Time Equivalent
HACA	Housing Authority of the County of Monterey
HACM	Housing Authority of the County of Monterey
HCD	State Department of Housing and Community Development
HCV	Housing Choice Vouchers
HEAP	Home Energy Assistance Program
HMDA	Home Mortgage Disclosure Act
HOME	HOME Investment Partnerships Program
HUD	U.S. Department of Housing and Urban Development
IHO	Inclusionary Housing Ordinance
JADU	Junior Accessory Dwelling Unit
LCP	Local Coastal Program
LIHTC	Low-Income Housing Tax Credits
MCWD	Marina Coast Water District
MCWRA	Monterey Water County Resources Agency
MFH	Multi-Family Homes
MSA	Metropolitan Statistical Area
M1W	Monterey One Water
mgd	million gallons per day
MPWSP	Monterey Peninsula Water Supply Project
MSA	Metropolitan Statistical Area

MST	Monterey Salinas Transit
PC	Planned Commercial (Zoning District) or Planning Commission
PLHA	Permanent Local Housing Allocation
PWM	Pure Water Monterey
R/ECAP	Racially and Ethnically Concentrated Areas of Poverty
RHNA	Regional Housing Needs Allocation
RUWAP	Regional Urban Water Augmentation Program <i>(for the Ord Community)</i>
SFH	Single Family Home
SFR	Single Family Residence
SVGB	Salinas Valley Groundwater Basin
TAMC	Transportation Agency of Monterey County
TCAC	California Tax Credit Allocation Committee
UBC	Uniform Building Code
UDP	Urban Displacement Project
USC	University of Southern California
RDA	Redevelopment Agency
VASH	Veterans Affairs Supportive Housing
VTC	Veteran Transition Center

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Introduction

This Housing Element is the City's eight-year blueprint for meeting the housing needs of Marina from 2023 to 2031. The Housing Element provides a coordinated strategy for preserving the city's existing housing stock and advancing opportunities for new housing for all residents. The City is adopting this strategy as a part of its General Plan, which is the blueprint for how the city and residents will grow in the future. The Housing Element is the only element required to be updated every 8 years as mandated by California Government Code Section 65581.

Meeting current and projected housing needs ensures Marina can accommodate its share of the Regional Housing Needs Allocation (RHNA). The Housing Element identifies constraints to housing production as well as policies and actions to help overcome these constraints.

Consistency with the General Plan

The Housing Element is one of seven required elements of the City's General Plan which include land use, transportation, conservation, noise, open space, safety, and housing (elements can be combined or renamed as determined by the City). California Government Code Section 65583(c) requires the Housing Element to maintain internal consistency with other General Plan Elements. Marina's current General Plan was originally adopted in 2000 and has since been amended through 2010. The General Plan consolidates the seven required elements into four elements: the Community Land Use Element, the Community Infrastructure Element, the Community Development and Design Element, and the Program and Implementation Element.

The Housing Element builds upon policies set forth within the Community Land Use Element which includes meeting the city's housing need and land use regulations. The City is currently embarking on a General Plan update and will ensure the Housing Element and all other elements are consistent.

All elements of the General Plan bear equal weight, and no element has legal precedence over another. California Government Code Section 65583 (c) requires the Housing Element to maintain internal consistency with other General Plan Elements. For example, residential density limits established by the Land Use Element are reflected in the Housing Element and form the basis for analyzing residential capacities within the city. The City will ensure that internal consistency is maintained, through the comprehensive General Plan update or other means.

Purpose of the Housing Element

State law recognizes the vital role local governments play in the supply and affordability of housing. Each governing body (City Council or Board of Supervisors) of a local government in California is required to adopt a comprehensive, long-term general plan for the physical development of the city, city and county, or county. The Housing Element is one of the seven mandated elements of the local general plan.

Current state law delineating Housing Element requirements is found in California Government Code Sections 65580 through 65589.8, Chapter 1143, Article 10.6. On June 21, 2016, the City of Marina adopted its fifth cycle Housing Element update covering December 15, 2015 to December 15, 2023. However, because the adoption did not occur within 120 days of the statutory December 15, 2015 deadline, pursuant to State law, the City was required to provide a four-year update of the

Housing Element by December 15, 2019. The City adopted the Midterm Review of 2023-2031 Housing Element on December 3, 2019. This update fulfills the 2023 – 2031 update cycle for jurisdictions within the Association of Monterey Bay Area Governments (AMBAG) region.

Section 65583 states, “The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobile homes, and emergency shelters, and shall make adequate provision for the existing and projected needs of all economic segments of the community.”

This Housing Element covers the planning period from June 30, 2023 to December 15, 2031. The Housing Element is intended to adequately plan for the existing and future housing needs of the city, including a “fair share” of the regional housing need. State Law generally provides flexibility in the content of a General Plan to reflect the values and needs of a community. However, State Law is more specific and clearly defines what must be addressed in Housing Elements. The Housing Element identifies policies, programs, and objectives that focus on the following:

- Conserving and improving existing affordable housing
- Providing adequate housing sites to accommodate future housing needs for all income segments of the community
- Assisting in the development of affordable housing
- Removing governmental constraints to housing development
- Promoting equal housing opportunities for all Marina residents

Organization of the Housing Element

The Housing Element is generally organized according to the data and analyses required by State law:

- Chapter 1: Housing Needs and Constraints Assessment
- Chapter 2: Housing Resources
- Chapter 3: Housing Action Plan

The research and analysis that inform the update are compiled in appendices at the end of the document, including a review of the City’s accomplishments in implementing the previous Housing Element:

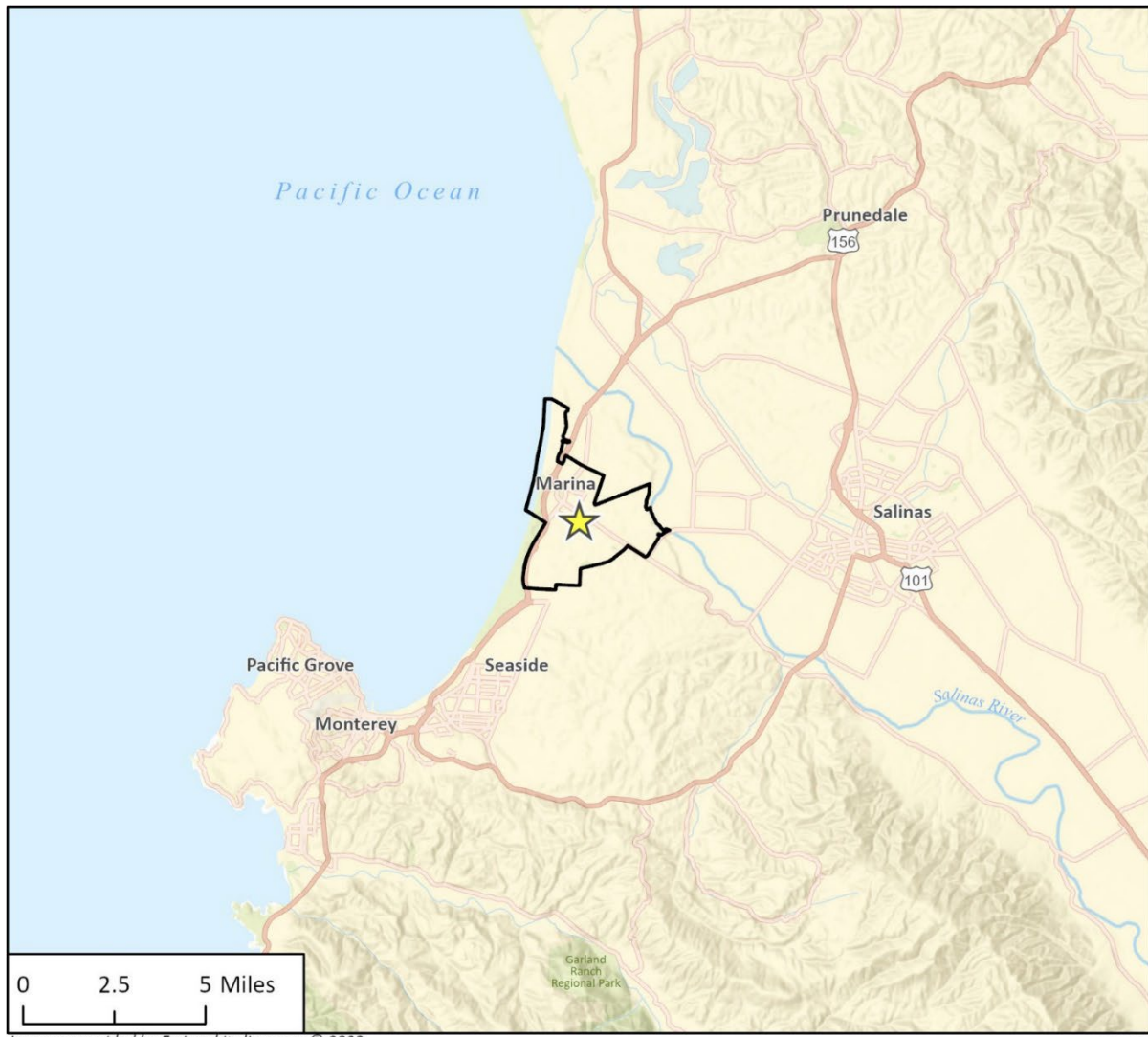
- Appendix A: Affirmatively Furthering Fair Housing
- Appendix B: Review of Past Accomplishments
- Appendix C: Public Outreach

Community Profile

Marina's Location

The city of Marina is located approximately 90 miles south of San Francisco, on the Central California coast (Figure 1). Situated on Monterey Bay ten miles northeast of Monterey, Marina is

Figure 1 Regional Location

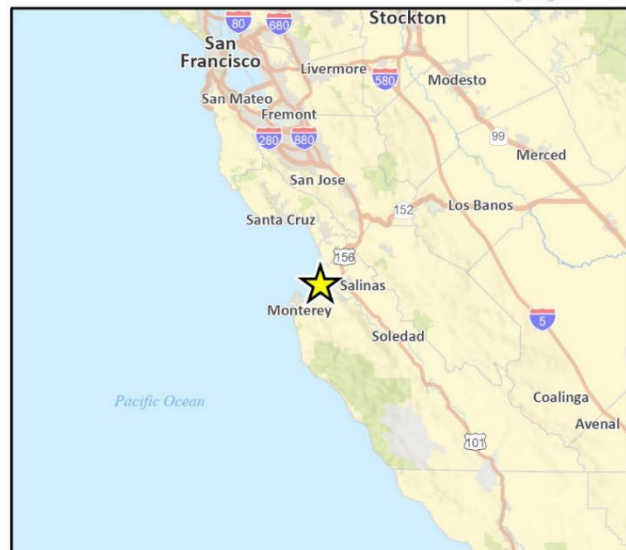


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Fig 1 Regional Location

★ Project Location



the northernmost city on the Monterey Peninsula. The city lies immediately adjacent to and includes portions of Fort Ord, a 44.4 square mile former U.S. Army base. Principal highway access to Marina is via State Highway 1, which runs through the western portion of the city in a northeasterly/southwesterly direction. The City's general planning area extends beyond the current city limits, bounded on the north and east by the Salinas River, on the west by Monterey Bay, and on the south by the city limits and city of Seaside.

Marina's History

The area known today as Marina was once owned by David Jacks and James Bardin during the mid-1800s. At the time, Mr. Jacks and Mr. Bardin owned much of the acreage that now constitutes the Monterey Peninsula. After Mr. Bardin passed away, his heirs sold a significant portion of their land to John Armstrong for farming and grazing and to other parties for future development. Armstrong's descendants maintain ranching operations adjacent to Marina today. In the early 1900s, the area was designated as "Bardin," then "Locke-Paddon Colonies," then "Paddonville," and finally by 1918, the land was renamed "Marina." It was about this time that the Southern Pacific Railroad, who had laid tracks through the area, was convinced by then owner William Locke-Paddon to make a flag stop for Locke's customers coming from San Francisco. It was his decision to change the name of the area to Marina. William Locke-Paddon (1876-1972) is considered the father of Marina. William Locke-Paddon subdivided the land into 5-acre plots in hopes of creating a farming community. As the land was developed, areas were set aside for a school, church, and other necessities of an organized city.

The former Fort Ord was established in 1917 as the nation entered into World War I. The establishment of the Fort brought along military personnel and their families, increasing the need for housing on- and off-base. As with the rest of the Monterey Peninsula, Marina witnessed tremendous growth and development during the 1930s through the 1950s, including schools, churches, businesses, a community center, and residential homes. The area thus transitioned from a quiet rural area to a city.

After two unsuccessful attempts in the early 1970s, Marina incorporated as a general law city in November of 1975. In 1986, the City established a Redevelopment Project Area in the central commercial core of Marina along Reservation Road and Del Monte Boulevard. The construction of Highway 1 changed the character of the city. The Fort Ord Military Reservation was downsized and fully decommissioned in 1994. The Fort Ord Reuse Authority (FORA) was established in 1994 to prepare, adopt, finance and implement a plan for the land occupied by former Fort Ord. The former Army property was divided among the City of Seaside, City of Marina, unincorporated Monterey County, and a new campus of California State University-Monterey Bay (CSUMB). With the base closure, the city's population dropped by 9,000, and nearly 23,000 jobs in the area were lost. The Fort Ord Base Reuse Plan, adopted in 1996, defined land uses and water allocations for the former Army property.

The city's central downtown area suffered after the closure of Fort Ord. After numerous surveys, workshops, and studies completed throughout the late 1970s to 1990s, the City created the Downtown Vitalization District in an effort to create a pedestrian-friendly and visitor-serving commercial district. The Downtown Specific Plan incorporates the core principles of transit-oriented design, sustainability, and high-density mixed-use development. Adoption of the Downtown Specific Plan is anticipated by Spring 2024.

Data Sources and Methods

Data from a variety of sources is used to complete the Housing Element. The most cited source is the U.S. Census, which provides consistent demographic characteristics that are widely accepted. The American Community Survey is a feature offered by the U.S. Census and includes five-year estimates on population and demographic characteristics. Other data sources include the following:

- Association of Monterey Bay Area Governments
- California Department of Housing and Community Development (HCD)
- California Housing Finance Agency
- California Tax Credit Allocation Committee
- Comprehensive Housing Affordability Strategy (CHAS)
- California Department of Finance (DOF)
- Home Mortgage Disclosure Act (HMDA) lending data
- Monterey County Point-in-Time Count
- State Employment Development Department (EDD) data on wage and labor statistics
- United States Department of Housing and Urban Development (HUD)

Public Participation

The Housing Element was prepared in conjunction with a community outreach effort, to ensure it reflects the values and preferences of the community. The City of Marina sought feedback from community members through interviews, surveys, and public meetings, as well as a virtual study session with the Planning Commission. In addition, the outreach effort included conversations with housing developers and affordable housing providers, and with representatives of persons with special needs such as seniors, people with disabilities, and people experiencing homelessness. The City contacted over 12 stakeholders and organizations (complete list provided in Appendix C) to inform the organizations about the Housing Element update and seek input. These entities were included in all notifications associated with the Housing Element update, including community meetings and the housing survey. A summary of public participation is detailed in Appendix C.

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Chapter 1

Housing Needs and Constraints Assessment



Needs Assessment

This section analyzes demographic and housing characteristics that influence the demand for and availability of housing. The analyses form a foundation for establishing programs and policies that seek to address identified housing needs.

Population Trends and Characteristics

Housing needs are influenced by population and employment trends. This section provides a summary of the changes to the population size, age, and racial/ethnic composition of the city of Marina. The data for this analysis was compiled primarily from the 2000, 2010, and 2020 U.S. Census, the 2016-2020 American Community Survey, the 2022 California Department of Finance (DOF), and estimates supplemented by City and regional studies.

Historical, Existing, and Forecast Growth

The City of Marina is one of 12 cities within Monterey County. According to the DOF, estimates, Monterey County's population was 433,716 in 2022. The population in Monterey County between 2010 and 2022 increased by 5 percent and has slowed considerably since the 1990s (a 13-percent increase between 1990 and 2000). Table 1-1 presents Monterey County and surrounding counties and their respective population trends.¹

Jobs and housing available at U.S. Army Fort Ord caused Marina's population to swell 28 percent from 1980 to 1990, and then drop nearly 29 percent from 1990 to 2000 when the base closed in 1994. Growth between 2000 and 2010 has been minimal (4 percent), as confirmed by building permit statistics and the DOF annual updates. Due to the redevelopment of former Fort Ord properties, the population was projected to increase steadily during the 5th Cycle Housing Element (2015-2023). Consistent with this projection, Marina's population has increased 9 percent since 2010. Table 1-2 details Marina's population trends.

Table 1-1 Regional Population Trends (1990-2022)

County	1990	2000	2010	2022	% Change		
					1990-2000	2000-2010	2010-2022
Monterey County	355,660	401,762	415,057	433,716	+13.0%	+3.3%	+4.5%
San Luis Obispo County	217,162	246,681	269,637	280,721	+13.6%	+9.3%	+4.1%
Fresno County	667,490	799,407	930,450	1,011,273	+19.8%	+16.4%	+8.7%

Sources: U.S. Census, 1990-2010; State Department of Finance Population and Housing Estimates, 2022.

¹ Note: Percentages are rounded to the nearest whole number throughout the text and rounded to the nearest tenth percent in each data table.

Table 1-2 Population Growth Trends (1980-2022) - City of Marina

Year	Population	Numerical Change	Percent Change
1980	20,647	—	—
1990	26,512	+5,865	28.4%
2000	18,925	-7,587	-28.6%
2010	19,718	+793	4.2%
2022	21,457	+1,739	8.8%

Sources: U.S. Census, 1980-2010; State Department of Finance Population and Housing Estimates, 2022.

The Association of Monterey Bay Area Governments (AMBAG) prepared the following projections when developing the Regional Housing Needs Allocation (RHNA) goals. As indicated in Figure 1-1, AMBAG forecasts Marina’s population to grow by about 8,500 over the next two decades, with an estimated population of approximately 30,044 in 2045.

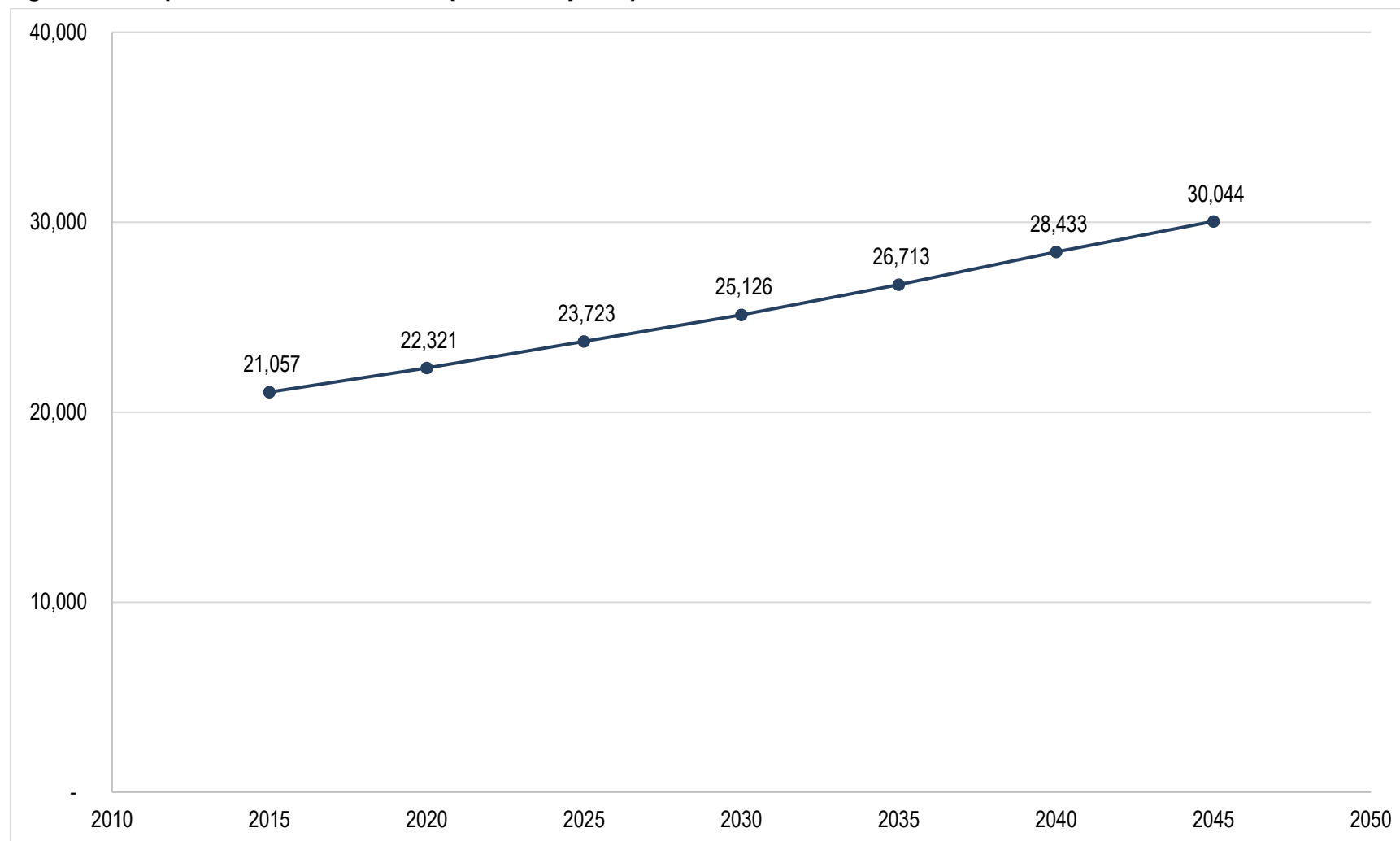
Age Composition

The age profile of Marina residents in Table 1-3 2000 reflects the impacts of the base closure (see Table 1-3). Specifically, young families populated the base housing, so the number of children under age 10 declined from 19 percent to 12 percent between 1990 and 2000. The percentage of children under the age of 10 has remained consistent through 2020. Similar to national trends, Marina’s population is aging, which will lead to demand for senior housing. Since 2000, the percentage of senior population (65 years and older) in the city has almost doubled from 7 percent to 14 percent.

Table 1-3 Age Distribution (2000-2020) - City of Marina

Age Group	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	1,348	5.4%	1,311	6.7%	1,468	6.7%
5 to 9 years	1,660	6.6%	1,100	5.6%	1,282	5.8%
10 to 14 years	1,631	6.5%	1,500	7.7%	1,236	5.6%
15 to 19 years	1,644	6.6%	1,317	6.7%	1,564	7.1%
20 to 24 years	2,462	9.8%	1,629	8.3%	2,266	10.3%
25 to 34 years	5,067	20.2%	2,795	14.3%	3,367	15.3%
35 to 44 years	4,846	19.3%	2,645	13.5%	2,466	11.2%
45 to 54 years	2,905	11.6%	2,808	14.4%	2,470	11.2%
55 to 59 years	929	3.7%	1,070	5.5%	1,442	6.6%
60 to 64 years	741	3.0%	1,021	5.2%	1,380	6.3%
65 to 74 years	1,139	4.5%	1,414	7.2%	1,687	7.7%
75 to 84 years	614	2.5%	803	4.1%	1,026	4.7%
85 years and over	66	0.3%	116	0.6%	312	1.4%
65 years and over	1,819	7.3%	2,333	11.9%	3,025	13.8%
Total	25,052	100.0%	19,529	100.0%	21,966	100.0%

Source: U.S. Census 2000 and 2010; American Community Survey 2016-2020.

Figure 1-1 Population Growth Forecast (2015-2045) - City of Marina

Sources: AMBAG Regional Growth Forecast 2045, Adopted 2022.

Note: Data for 2015-2020 are from the California Department of Finance. Forecast years were prepared by AMBAG and PRB.

Race and Ethnicity

The City's demographics have changed slightly in the last decade. In 2010, 36 percent of Marina's residents were Non-Hispanic White (Table 1-4), the largest proportion among all racial/ethnic groups in the city. Between 2010 and 2020, the percentage of Hispanic population increased from 27 percent to 32 percent. As of 2020, non-Hispanic White and Hispanic population make up the largest racial/ethnic groups, each making up about 33 percent of the population. This increase in the proportion of Hispanic/Latino population mirrors a countywide trend, though the proportion of Hispanic residents countywide was much higher at 60 percent as of 2020.

Furthermore, the Asian population in Marina comprised of the categories of Asian alone (18 percent), Native Hawaiian and Other Pacific Islander alone (2 percent), and Asian/Pacific Islander as part of the Two or More Races category (7 percent) totals 28 percent of the Marina population. The mixed population demographics of Marina (8 percent) surpasses the 3 percent Mixed Race of Monterey County, though the Asian Alone population has slightly declined over a 10-year period.

Table 1-4 Racial and Ethnic Composition (2010-2020)

Ethnic Group	2010				2020			
	City of Marina		Monterey County		City of Marina		Monterey County	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Non-Hispanic White	7,112	36.1%	136,435	32.9%	7,336	32.8%	120,077	27.4%
Black/African American	1,413	7.2%	11,300	2.7%	1,273	5.7%	9,051	2.1%
Hispanic or Latino	5,372	27.2%	230,003	55.4%	7,204	32.2%	265,321	60.4%
Am. Ind./Alaska Native	60	0.3%	1,361	0.3%	66	0.3%	1,314	0.3%
Asian	3,826	19.4%	3,826	6.2%	4,092	18.3%	25,123	5.7%
Native Hawaiian and PI	507	2.6%	507		458	2.0%	1,859	0.4%
Other	46	0.2%	741	0.2%	142	0.6%	2,170	0.5%
Two or more races	1,382	7.0%	9,572	2.3%	1,788	8.0%	14,120	3.2%
Total Population	19,718	100.0%	415,057	100%	22,359	100.0%	439,035	100.0%

Source: Bureau of the Census, 2010 and 2020.

Note: The Hispanic/Latino population may overlap with other racial/ethnic groups

Employment Trends

Housing needs are influenced by employment trends. Significant employment opportunities within the city can lead to growth in demand for housing in proximity to jobs. However, regional job growth is expected to have a greater impact. AMBAG's Regional Growth Forecast 2045 reported that AMBAG will continue to see population and housing growth associated with job growth outside of the region. In particular, job growth in Silicon Valley, combined with high housing prices, is expected to lead to an increase in the number of commuters to Bay Area jobs that live in the AMBAG region.

The AMBAG regional economy has an industry structure that is quite different in some ways than the statewide structure or the industry structure in regions like Southern California or the San

Francisco Bay Area. One difference is the large share of jobs in Agriculture. Nineteen percent of total jobs in the AMBAG region are in agriculture compared to just over 2 percent statewide.²

The quality and/or pay of available employment can determine the need for various housing types and prices. As shown in Table 1-5, in 2016-2020, the two industries with the largest percentage of employed Marina residents were Educational, Health and Social Services (28 percent) and Arts, Entertainment, Recreation, Accommodation and Food Services (16 percent). Other industries generally represented similar shares of employed residents. Educational, Health and Social Services also had the largest proportion of employed residents in the county. However, in the county, the second largest employment industry is Agriculture, Forestry, Fishing and Hunting, and Mining (16 percent).

Table 1-5 Employment by Industry¹ (2016-2020)

Industry	Marina		Monterey County	
	Employees	Percent	Employees	Percent
Educational services, and health care and social assistance	3,165	27.8%	38,246	20.3%
Arts, entertainment, and recreation, and accommodation and food services	1,861	16.3%	21,063	11.2%
Retail trade	1,213	10.7%	18,535	9.8%
Professional, scientific, and management, and administrative and waste management services	1,078	9.5%	18,766	9.9%
Construction	965	8.5%	12,524	6.6%
Public administration	790	6.9%	9,923	5.3%
Other services, except public administration	595	5.2%	8,087	4.3%
Transportation and warehousing, and utilities	569	5.0%	7,143	3.8%
Information	280	2.5%	2,593	1.4%
Finance and insurance, and real estate and rental and leasing	269	2.4%	7,073	3.7%
Manufacturing	261	2.3%	10,219	5.4%
Wholesale trade	233	2.0%	4,587	2.4%
Agriculture, forestry, fishing and hunting, and mining	109	1.0%	29,975	15.9%
Total	11,388	100.0%	188,734	100.0%

Note: Data indicates the occupations held by Marina/Monterey County residents; the location of the related workplace is not indicated by this data.

Source: 2016-2020 American Community Survey DP03

Table 1-6 shows the Marina labor force, which has increased slightly from 2016 to 2021 but peaked in 2019, prior to the COVID-19 pandemic. According to the California Employment Development Department (EDD), the unemployment rate in Marina was its lowest in 2019 (3 percent) and showed improvement over the previous few years. Unemployment rates skyrocketed to 10 percent in 2020 but have decreased to an annual average of 6 percent. As of August 2022, unemployment rates in the city were 4 percent, close to pre-pandemic rates.

² AMBAG. 2022. Regional Growth Forecast. https://www.ambag.org/sites/default/files/2022-12/REVISED_PDFAAppendix%20A_2022%20RGF.pdf

Table 1-6 Labor Force Trends (2016-2021) – City of Marina

Year	Labor Force	Employment	Unemployment	Unemployment Rate
2016	11,500	15,500	500	4.1%
2017	12,300	11,800	400	3.6%
2018	12,700	12,300	400	3.3%
2019	12,900	12,500	400	3.1%
2020	12,300	11,000	1,300	10.4%
2021	12,000	11,300	700	5.7%
2022	13,200	12,800	500	3.5%

Source: State of California Employment Development Department 2022.

County unemployment rates almost doubled during the pandemic from 6 percent in 2019 to 11 percent in 2020 but have also recovered to 4 percent as of August 2022. Based on the “Monterey County Labor Market Snapshot” published by the Monterey County Workforce Development Board, the county’s recovery of the unemployment rate was mainly a result of the addition of 17,300 new jobs. The major sectors adding new employment opportunities were the agriculture sector (6,000 new jobs) and the accommodation industry (2,700 new jobs).

Table 1-7 shows the major industries in the Salinas Metropolitan Statistical Area (MSA) which covers Monterey County. Like in the AMBAG region, agriculture continues to be a major industry in the county, followed by the utilities industry. An MSA is a geographical area with a population of 50,000 or more, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties, as established by the U.S. Office of Management and Budget.

Table 1-7 Major Industries by Number of Employees- Salinas MSA

Industry	2019		2020	
	Number	Percent	Number	Percent
Agriculture	70,231	38.7%	67,795	41.3%
Utilities	66,869	36.8%	55,807	34.0%
Construction and Mining	16,671	9.2%	15,346	9.4%
Manufacturing	6,888	3.8%	6,485	4.0%
Wholesale Trade	5,836	3.2%	5,369	3.3%
Retail Trade	5,311	2.9%	4,695	2.9%
Transportation and Warehousing	3,531	1.9%	2,995	1.8%
Information	2,442	1.3%	2,290	1.4%
Finance and Insurance	1,960	1.1%	1,780	1.1%
Real Estate, Rental, and Leasing	994	0.5%	735	0.4%
Services	803	0.4%	829	0.5%
Total	181,536	100.0%	164,126	100.0%

Notes: Data are suppressed because confidential data could be extrapolated if these totals were included. Figures are as per third quarter of the calendar year. Data do not include totals of government employment. 4. Mining industry has been combined with the Construction industry starting in 2009

Source: Employment Development, Labor Market Information in County of Monterey Annual Comprehensive Financial Report for the Fiscal Year Ended June 30, 2021

Household Characteristics

This section describes Marina household characteristics. The Census Bureau defines a household as all persons living in a single housing unit, whether or not they are related. One person living alone is considered a household, as is a group of unrelated people living in a single housing unit.

Household Formation and Composition

From 2000 to 2010, there were marginal increases in the number of households in Marina, about 2 percent (Table 1-8). Monterey County experienced similar marginal household increases (4 percent) during the same time period, while statewide household increases exceeded city and county rates (9 percent). However, from 2010 to 2020, the number of households have increased substantially in Marina (15 percent) and California (14 percent).

Table 1-8 Total Households (2000-2022)

Jurisdiction	2000	2010	2020	Percent Change	
				2000-2010	2010-2020
City of Marina	6,745	6,845	7,777	1.5%	15.3%
Monterey County	121,236	125,946	128,003	3.9%	5.6%
California	11,502,870	12,577,498	13,103,114	9.3%	13.9%

Sources: U.S. Census, 2000 and 2010; American Community Survey 5-Year Estimates (2016-2020).

According to the 2016-2020 American Community Survey (ACS) estimates, approximately 59 percent of the city's households were renter-occupied households, representing a slight increase from 2010 (see Table 1-9 and Table 1-10). The household size remained relatively stable at 2.76 in 2010 and 2.70 in 2020. There was a slight trend toward smaller households, with an increase in one-person households from 23 percent in 2010 to 28 percent in 2020.

Table 1-9 Household Size Distribution (2010) – City of Marina

Household Size	Total Households ¹	% of Total	Renter Households	% of Total ²	Owner Households	% of Total ²
1 Person	1,587	23.2%	920	13.4%	667	9.7%
2 Persons	2,164	31.6%	1,084	15.8%	1,080	15.8%
3-4 Persons	2,140	31.3%	1,264	18.5%	876	12.8%
5+ Persons	954	13.9%	614	9.0%	340	5.0%
Total	6,845	100.0%	3,882	56.7%	2,963	43.3%
Avg HH Size	2.76		2.71		2.82	

¹ Represents Total Households

² Percent of Total Households

Source: U.S. Census 2010 SF1 QT-H2.

Table 1-10 Household Size Distribution (2020) – City of Marina

Household Size	Total Households ¹	% of Total	Renter Households	% of Total ²	Owner Households	% of Total ²
1 Person	2,175	28.0%	1,429	18.4%	746	9.6%
2 Persons	2,376	30.6%	1,295	16.7%	1,081	13.9%
3-4 Persons	2,202	28.3%	1,227	15.8%	975	12.5%
5+ Persons	1,024	13.2%	624	8.0%	400	5.1%
Total	7,777	100.0%	4,575	58.8%	3,202	41.2%
Avg HH Size	2.70		2.69		2.71	

¹ Represents Total Households

² Percent of Total Households

Source: 2016-2020 American Community Survey B25009.

The Census defines a family household as “two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.” In 2020, more than two thirds of households were composed of families – 63 percent of total households. The proportion of married-couple families decreased from 51 percent to 46 percent between 2000 and 2010 and has remained at 46 percent in 2020. The percentage of single-parent families decreased from 20 percent in 2000 to 17 percent in 2020 (Table 1-11). About 30 percent of all households in the city were families with children. Nearly 28 percent of households had at least one senior member (65+ years), and 9 percent of all households were senior persons living alone. In 2020, the average household size in Marina was 2.70 persons per household, lower than in 2010 (2.75), and lower than the Monterey County average of 3.25 persons per household.

Table 1-11 Household Type Characteristics (2000-2020) - City of Marina

Households	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
Family Households	4,812	71.3%	4,671	68.2%	4,921	63.3%
Married-Couple Families	3,445	51.1%	3,126	45.7%	3,595	46.2%
Other Family, Male Householder	349	5.2%	417	6.1%	436	5.6%
Other Family, Female Householder	1,018	15.1%	1,128	16.5%	890	11.4%
Families with Children	2,526	37.5%	1,938	27.3%	2,005	25.8%
Non-Family Households	1,933	28.7%	2,174	31.8%	2,856	36.7%
Householder Living Alone	1,442	21.4%	1,587	23.2%	2,175	28.0%
Householder 65 Years and Over	431	6.4%	553	8.1%	680	8.7%
Total Households	6,745	100.0%	6,845	100.0%	7,777	100.0%
Average Household Size	2.79	–	2.75	–	2.70	–

Source: U.S. Census 2000 and 2010 DP-1; American Community Survey 2016-2020 S2501, 2016-2020 B25115.

Tenure

Tenure preferences are primarily related to household income, composition, and age of the householder. Approximately 41 percent of Marina’s households were owner-households and 59 percent were renter-households in 2020 (Table 1-12). This represents a 5 percent drop in the

proportion of owner households in the city since 2000. In addition, the rate of homeownership in Marina was lower than in Monterey County and California in 2020.

Table 1-12 Occupied Units by Tenure (2000-2020)

	Owner-Occupied Housing		Renter-Occupied Housing		Total	
	Number	%	Number	%	Number	%
2000						
Marina	3,088	45.8%	3,657	54.2%	6,745	100.0%
Monterey County	66,213	54.6%	55,023	45.4%	121,236	100.0%
California	6,546,334	56.9%	4,956,536	43.1%	11,502,870	100.0%
2010						
Marina	2,963	43.3%	3,882	56.7%	6,845	100.0%
Monterey County	64,077	50.9%	61,869	49.1%	125,946	100.0%
California	7,035,371	55.9%	5,542,127	44.1%	12,577,498	100.0%
2020						
Marina	3,202	41.2%	4,575	58.8%	7,777	100.0%
Monterey County	66,346	51.8%	61,657	48.2%	128,003	100.0%
California	7,241,318	55.3%	5,861,796	44.7%	13,103,114	100.0%

Source: U.S. Census 1990-2010 (H16, H004); American Community Survey 2016-2020

Household Income

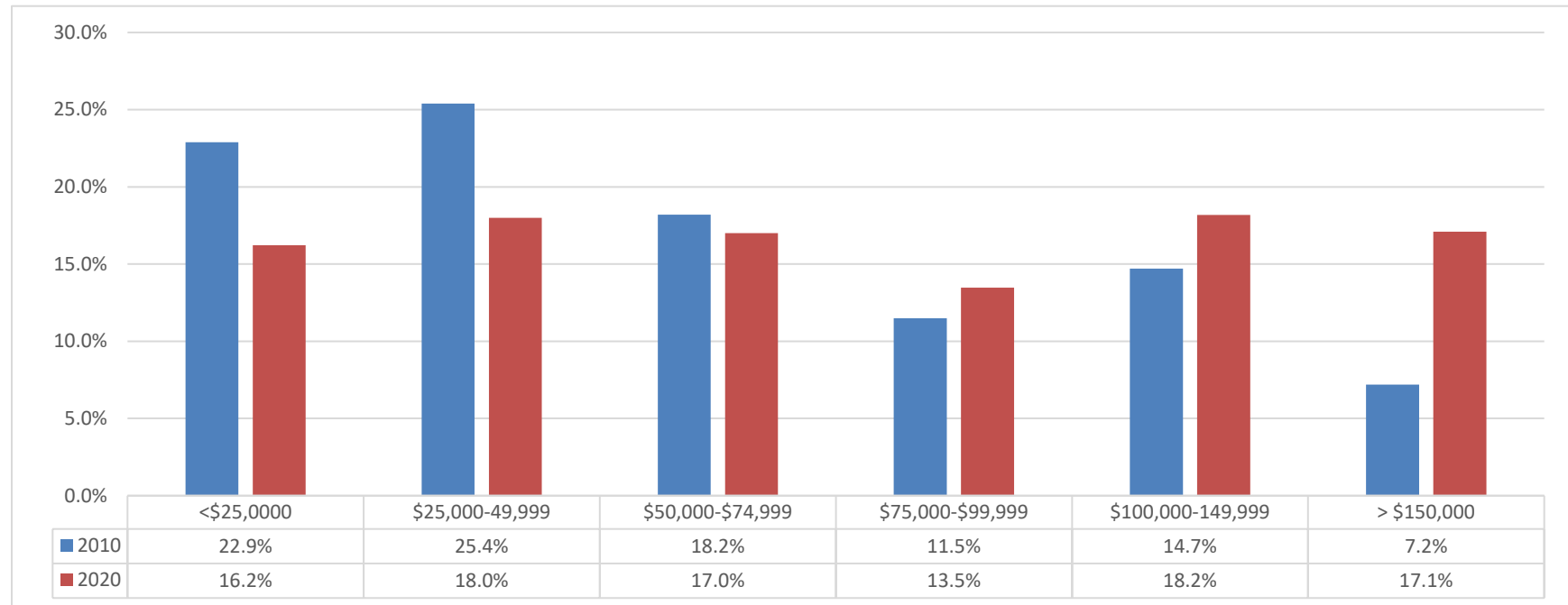
As indicated in Table 1-13, according to the 2016-2020 ACS, the median household income for the city of Marina was \$73,115. In 2020, about 51 percent of households earned less than \$75,000 (the city's median income) and 17 percent of households earned more than double the city's median income (Table 1-13). In 2020, the median income for owner-occupied households was nearly double that of renter-occupied households. Figure 1-2 shows that the proportion of households earning higher incomes (higher than \$75,000) has increased since 2010 while the proportion of households earning less than \$75,000 has decreased.

Table 1-13 Household Income by Tenure (2016-2020) – City of Marina

	Owner Households		Renter Households		Total Households	
	Number	%	Number	%	Number	%
<\$25,000	328	10.2%	934	20.4%	1,262	16.2%
\$25,000-49,999	414	12.9%	986	21.6%	1,400	18.0%
\$50,000 to \$74,999	318	9.9%	1,005	22.0%	1,323	17.0%
\$75,000 to \$99,999	559	17.5%	489	10.7%	1,048	13.5%
\$100,000 to \$149,000	697	21.8%	717	15.7%	1,414	18.2%
\$150,000 or more	886	27.7%	444	9.7%	1,330	17.1%
Total	3,202	100.0%	4,575	100.0%	7,777	100.0%
Median HH Income	\$98,200		\$56,144		\$73,115	

Note: Percentages may not equal 100% due to rounding. The percentages provided indicate the distribution based on tenure (column-wise aggregation, not row-wise). Source: American Community Survey 2016-2020 S2503.

Figure 1-2 Household Income (2010-2020) – City of Marina



Sources: American Community Survey, 2006-2010 and 2016-2020; S2503.

Furthermore, the city's median income in 2020 was 5 percent lower than the county median income of \$76,943. Table 1-14 shows median household income in the city, Monterey County, and State of California in 2010 and 2020.

According to 2010 and 2020 ACS data, in absolute terms, the median income in the city has increased since 2010 (Table 1-14). When inflation is not factored in, the city and county posted significant median household income gains compared with 2010. Furthermore, adjusting the 2010 income for inflation to 2020 income numbers shows that renter-occupied households in the city and the county overall saw increases in median income, almost doubling countywide and state trends. This corresponds with the trends of increasing proportion of the households earning higher incomes shown in Figure 1-2.

Table 1-14 Median Household Income (2010 and 2020)

Jurisdiction	2010 Median Household Income		2020 Median Household Income (C)	% Change (B to C)
	Unadjusted 2010 (A)	Inflation Adjusted to 2020 (B)		
City of Marina	\$51,547	\$61,368	\$73,115	19.1%
Owner-Occupied Households	\$70,250	\$83,634	\$98,200	17.4%
Renter-Occupied Households	\$40,945	\$48,746	\$56,144	15.2%
Monterey County	\$59,271	\$70,564	\$76,943	9.0%
State of California	\$60,883	\$72,483	\$78,672	8.5%

Sources: American Community Survey 2006-2010, 2016-2020 S2503; CPI inflation Calculator, U.S. Department of Labor, Bureau of Labor Statistics

For the purposes of the Housing Element, the California Department of Housing and Community Development (HCD) has established five income groups based on Area Median Income (AMI). The AMI is the midpoint of a region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median. A household's income is calculated by its gross income, which is the total income received before taxes and other payroll deductions. The five income groups established by HCD are³

- Extremely Low Income: up to 30 percent of AMI
- Very Low Income: 31-50 percent of AMI
- Low Income: 51-80 percent of AMI
- Moderate Income: 81- 120 percent AMI
- Above Moderate Income: >120 percent AMI

Pursuant to state and federal regulations, the AMI refers to the median income for the Metropolitan Statistical Area. For the city of Marina, this area refers to Monterey County. County median income, as published by HCD, must be used to establish income groups for the purpose of the Housing Element.

³ State income definitions are different than federal income definitions. For federal housing programs, eligibility is established for households with incomes up to only 80 percent of the AMI. These households, under the federal definition, are considered moderate income. For housing plans that are required by federal regulations, such as the Consolidated Plan and Analysis of Impediments to Fair Housing Choice, the federal income definitions are used.

The U.S. Department of Housing and Urban Development (HUD) periodically receives "custom tabulations" of Census data from the Census Bureau that are largely not available through standard Census products. The most recent estimates are derived from the 2015-2019 ACS. This dataset, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and housing needs, particularly for lower income households. According to the CHAS data (Table 1-15), extremely low (14 percent) and very low-income households (15 percent) comprised close to a third of all households in the city. Another 17 percent were within the low income (51 to 80 percent AMI) category. The majority of the city's households (55 percent) were within the moderate/above moderate-income category (greater than 80 percent AMI). The proportion of moderate/above moderate-income households in the city was lower than that for the county as a whole (55 percent in the city versus 61 percent in the county).

Table 1-15 Distribution by Income Group (2015-2019)

Jurisdiction	Total Households	Extremely Low- Income (0-30%)	Very Low- Income (31-50%)	Low Income (51-80%)	Moderate-/ Above Moderate- Income (80%+)
City of Marina	7,770	14.0%	14.6%	16.7%	54.6%
Monterey County	124,965	10.4%	12.1%	16.4%	61.1%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers. Furthermore, because HUD programs do not cover households with incomes above 80 percent of the county Area Median Income (AMI), CHAS data does not provide any breakdown of income groups above 80 percent AMI.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2015-2019.

Housing Inventory and Market Characteristics

Housing Growth

Between 2000 and 2010, the housing stock in Marina saw the greatest decrease compared to the county and surrounding jurisdictions. During this time period, there was a 16-percent decrease in housing units as a result of the closure of Fort Ord. The majority of the units lost were in Fort Ord. Between 2010 and 2015, there was a minor 2-percent increase in housing units (Table 1-16). During the 5th Planning Cycle, between 2015 and 2022, there was an estimated 12-percent increase in housing units in Marina, almost three times higher than the county growth rates. According to the DOF, the housing stock in Marina was estimated at 8,208 units as of January 1, 2022.

Table 1-16 Housing Unit Growth

Jurisdiction	Number of Units 2010	Number of Units 2015	Number of Units 2022	Percent Change 2010-2015	Percent Change 2015-2022
Marina	7,200	7,334	8,208	+1.9%	+11.9%
Carmel	3,417	3,417	3,063	+0.0%	-10.4%
Seaside	10,872	10,913	10,818	+0.4%	-0.9%
Salinas	42,651	43,001	44,749	+0.8%	+4.1%
Monterey County	139,048	139,177	145,125	+0.1%	+4.3%

Sources: U.S. Census, 2010; California Department of Finance, 2015, 2022.

Unit Type and Size

Approximately 58 percent of the city's housing stock is composed of single-family units as shown in Table 1-17. About 26 percent of the city's units are within complexes of five or more units. Specifically, complexes such as Abrams Park and Preston Park, former Fort Ord housing, contain 548 of those 2,037 multi-family units. While the DOF reports 259 mobile homes in Marina, the City's Mobile Home Rent Control program has a list of 399 mobile homes registered.⁴

Owner-occupied housing units were predominately single-family detached units (85 percent), while the majority of renter-occupied units were multi-family units (Table 1-18). Between 2016 and 2020, the largest proportion of renter-occupied units were two-bedroom units (42 percent, Table 1-19). Studio and one-bedroom units made up 28 percent of the city's rental market. Marina's larger housing units (three or more bedrooms) were primarily ownership housing units. Of the 4,113 larger housing units in the city, 65 percent were owner units. Additional housing units are available in mobile homes located in five mobile home parks (Lazy Wheel, Marina Del Mar, Cypress Square, El Rancho, and El Camino) throughout the city.

Table 1-17 Housing Inventory by Unit Type (2000-2022) – City of Marina

Unit Type	2000		2010		2015		2022	
	Units	Percent of Total	Units	Percent of Total	Units	Percent of Total	Units	Percent of Total
1-unit, detached	3,385	39.6%	3,294	45.8%	3,299	45.0%	4,028	49.1%
1-unit, attached	1,538	18.0%	678	9.4%	678	9.2%	700	8.5%
2 to 4 units	1,456	17.1%	1,068	14.8%	1,068	14.6%	1,118	13.6%
5 or More units	1,744	5.8%	1,908	26.5%	2,037	27.8%	2,103	25.6%
Mobile home or trailer	411	4.8%	252	3.5%	252	3.4%	259	3.2%
Other	9	0.1%	0	0.0%	0	0.0%	–	0.0%
Total Housing Units	8,543	100.0%	7,200	100.0%	7,334	100.0%	8,208	100.0%

Sources: U.S. Census, 2000 and 2010. California Department of Finance, Housing Estimates, 2015, 2022.

Table 1-18 Unit Type by Tenure (2016-2020) – City of Marina

Unit Type	Owner-Occupied		Renter-Occupied		Total Occupied Housing Units	
	Units	Percent	Units	Percent	Units	Percent
Single-family, detached	2,713	84.7%	1,014	22.2%	3,727	47.9%
Single-family, attached	112	3.5%	479	10.5%	591	7.6%
Multi-family (2-4 units)	36	1.1%	1163	25.4%	1199	15.4%
Multi-family (5+ units)	79	2.5%	1909	41.7%	1,988	25.6%
Mobile Homes	262	8.2%	10	0.2%	272	3.5%
Other (Boats, RV, etc.)	0	0.0%	0	0.0%	0	0.0%
Total	3,202	100.0%	4,575	100.0%	7,777	100.0%

Source: American Community Survey 2016-2020 S2504

⁴ The disparities can be attributed to the fact that the ACS data and DOF data are derived from sample surveys and are considered estimates.

Table 1-19 Unit Size by Tenure (2016-2020) – City of Marina

Unit Size	Owner-Occupied		Renter-Occupied		Total Occupied Housing Units	
	Units	Percent	Units	Percent	Units	Percent
Studio	57	1.8%	377	8.2%	434	5.6%
1 bedroom	22	0.7%	890	19.5%	912	11.7%
2 bedrooms	436	13.6%	1,882	41.1%	2,318	29.8%
3 bedrooms	2,070	64.6%	989	21.6%	3,059	39.3%
4 bedrooms	575	18.0%	369	8.1%	944	12.1%
5 or more bedrooms	42	1.3%	68	1.5%	110	1.4%
Total	3,202	100.0%	4,575	100.0%	7,777	100.0%

Source: American Community Survey, 2016-2020 S25042

Vacancy Rates

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. Vacancy rates are generally higher among rental properties, as rental units have greater attrition than owner-occupied units. A healthy vacancy rate—one which permits sufficient choice and mobility among a variety of housing units—is considered to be 2 to 3 percent for ownership units and 5 to 6 percent for rental units. In 2010, the overall vacancy rate in Marina was 8 percent (Table 1-20). While the overall vacancy rate was reported by the 2020 ACS at 4 percent, the owner-occupied unit vacancy rate was reported as 0 percent and rental vacancy was reported at 2 percent. Other units were vacant due to being rented or sold but not occupied, seasonal occupancy, or other reasons.

Table 1-20 Occupancy Status (2010-2020) – City of Marina

Occupancy Status	2010		2020	
	Totals	Percent	Totals	Percent
Occupied Housing Units	7,088	92.2%	7,777	95.6%
Vacant Housing Units	599	7.8%	358	4.4%
For rent	166	2.2%	108	1.3%
Rented, not occupied	0	0.0%	52	0.6%
For sale only	31	0.4%	0	0.0%
Sold, not occupied	77	1.0%	0	0.0%
For seasonal, recreational, or occupation.	57	0.7%	109	1.3%
For migrant workers	0	0.0%	0	0.0%
Other vacant	268	3.5%	89	1.1%
Total Housing Units	7,687	100.0%	8,135	100.0%
Homeowner Vacancy	—	1.0%	—	0.0%
Rental Vacancy	—	3.8%	—	2.3%

Sources: American Community Survey 2006-2010, 2016-2020 S25004

Housing Conditions

Age of Housing Stock

The age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit a need for repairs based on the useful life of materials. Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs.

The age of Marina housing reflects the historical development of the city and Fort Ord, as shown in Table 1-21. Only 8 percent of the city's total housing was built before 1960 and about half (47 percent) of housing was built during the decades of the 1960s and 1970s. Table 1-21 provides a summary of the age of the city's housing stock by tenure. Approximately 80 percent of owner-occupied units in the city were built before 1990 (over 30 years of age) and specifically, 40 percent were built before 1970 and are over 50 years old. Of the renter-occupied units, 85 percent were built before 1990 and 20 percent were built before 1970. In Marina, habitable housing units are generally structurally sound and well maintained and few such units are considered candidates for demolition. Some units would be classified as requiring major rehabilitation.

Table 1-21 Tenure by Age of Housing Stock (2016-2020) – City of Marina

Year Built	Owner-Occupied		Renter- Occupied		Total Occupied Housing Units	
	Units	Percent	Units	Percent	Units	Percent
2010 or later	144	4.5%	207	4.5%	351	4.5%
2000 to 2009	149	4.7%	102	2.2%	251	3.2%
1990 to 1999	348	10.9%	393	8.6%	741	9.5%
1980 to 1989	468	14.6%	1,698	37.1%	2,166	27.9%
1970 to 1979	674	21.0%	1,250	27.3%	1,924	24.7%
1960 to 1969	1,114	34.8%	590	12.9%	1,704	21.9%
1950 to 1959	234	7.3%	211	4.6%	445	5.7%
1940 to 1949	9	0.3%	98	2.1%	107	1.4%
1939 or earlier	62	1.9%	26	0.6%	88	1.1%
Total	3,202	100.0%	4,575	100.0%	7,777	100.0%

Source: American Community Survey, 2016-2020 B25036

Housing Conditions

Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in Section 1001 of the Uniform Housing Code. Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangements, due to the threat to health and safety.

In addition to structural deficiencies and standards, the lack of infrastructure and utilities often serves as an indicator for substandard conditions. According to the 2016-2020 ACS, only 14 owner-occupied units in Marina lacked complete kitchen facilities (Table 1-22). However, the Census typically undercounts substandard housing conditions as it is not able to report on other more subtle housing problems, such as inadequate wiring, leaks, or inadequate or lack of heating. The City's Building Department estimates that about 3 percent (about 180 units) of the housing stock in the city require substantial rehabilitation or replacement.

Table 1-22 Units Lacking Plumbing or Complete Kitchens (2016-2020) – City of Marina

Units	Owner-Occupied	Renter-Occupied	Total
Lacking Plumbing Facilities	0	0	0
Lacking Complete Kitchen Facilities	14	0	14

Source: American Community Survey, 2016-2020, B25049, B25053

Code Enforcement Activities

The Building Division has an ongoing program of residential property inspection at the time of sale or transfer of residential property since 2002. Typical code violations in the city include unpermitted structures, dangerous buildings, residential property related issues (RPI) which include all building violations and unpermitted work found during mandatory resale inspections, overcrowding, unsanitary conditions, mold and insect infestation, and landlord tenant issues related to general maintenance problems. Most code enforcement cases are single family dwellings consisting of illegal construction, accumulation of junk, cars, hoarding, weeds etc.

Housing Costs and Affordability

Home Prices

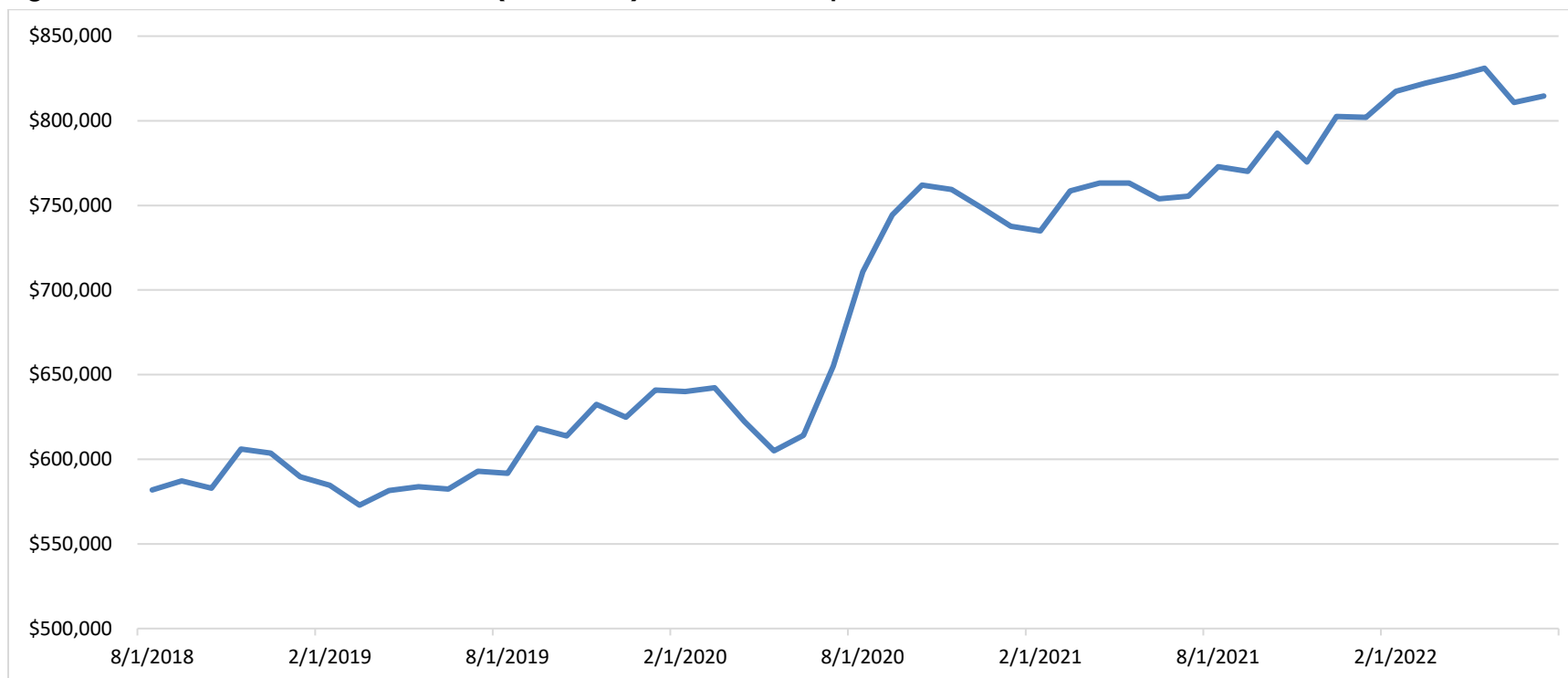
The real estate market in Monterey County dipped at the onset of the COVID-19 pandemic but has seen home values increase overall in the last 4 years. Prior to the Pandemic in 2020, median home sales prices in the Salinas MSA were steadily increasing from \$581,917 in August 2018 to \$642,234 in March 2020 (Figure 1-3). During the first half of 2020 median sales prices dropped to \$604,924, but quickly recovered in the second half of the year and have continued to rise. As of July 2022, median home prices in Monterey County were reported at \$814,612.

Table 1-23 displays August 2022 median home prices for Marina and neighboring jurisdictions within Monterey County. In August 2022, the median sales price for homes in Marina was \$960,000, nearly double the median sales prices in July 2015. Only Carmel, King City, and Pebble Beach saw a higher percent increase in median price than Marina. Median home prices in Marina are similar to Monterey, with Carmel, Pacific Grove, and Pebble Beach having higher median prices and other County jurisdictions having lower median prices. The rate of home sale price increases between 2015 and 2022 in Marina outpaced the county.

Table 1-23 Median Home Prices (2015-2022)

Jurisdiction	2015 Number Sold	Median Price July 2015	2022 Number Sold	Median Price August 2022	% Change 2015-2022
Carmel	36	\$769,500	26	\$2,050,000	166.41%
Gonzales	2	\$370,000	N/A	N/A	N/A
King City	16	\$250,000	14	\$512,750	105.10%
Marina	21	\$489,000	31	\$960,000	96.32%
Monterey	55	\$631,750	16	\$997,500	57.89%
Pacific Grove	20	\$700,550	23	\$1,285,000	83.43%
Pebble Beach	14	\$1,150,000	6	\$2,950,000	156.52%
Salinas	158	\$383,000	83	\$661,500	72.72%
Seaside	28	\$389,000	21	\$777,500	99.87%
Monterey County	165	437,250	269	\$810,000	85.25%

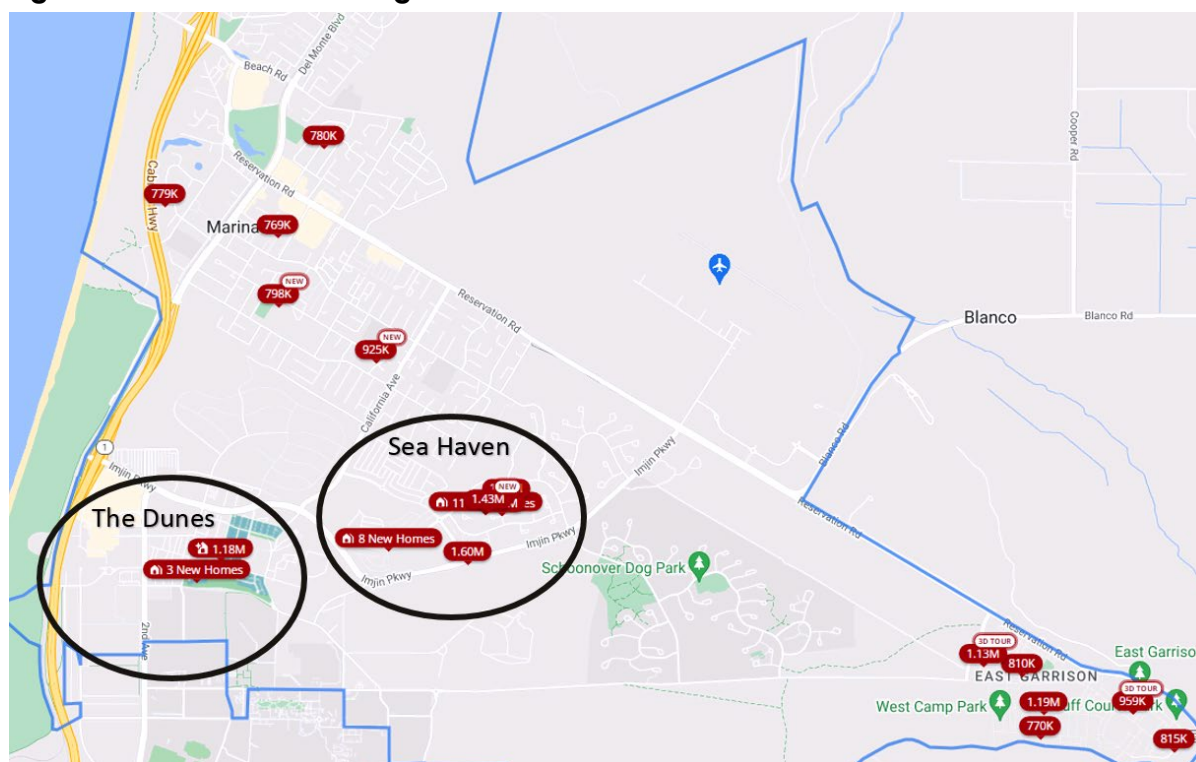
Source: Corelogic.com, California Home Sale Activity by City 2015 and 2022. Accessed September 2022.

Figure 1-3 Median Home Sales Prices (2018-2022) - Salinas Metropolitan Statistical Area

Source: Zillow.com, accessed September 2022.

Median home sales prices do not reflect the variety of home prices throughout the city. New developments within the city, like Sea Haven, Dunes, and East Garrison, tend to have higher prices than in other parts of Marina (Figure 1-4). The dramatic increase in median home sales prices seen between 2015 and 2022 is likely due to the new construction homes. The Sea Haven and Dunes developments are selling at a very high rate (over \$1 Million dollars) while older homes in Central Marina are listed for \$779K to \$925K.

Figure 1-4 Home Price Listings – Sea Haven and Dunes vs Central Marina



Source: Zillow.com, Accessed May 17, 2023.

Average Rents

Information on past and current rental rates in the city was obtained through Zumper, an online rental platform that reports trends in rent prices across the country. In the past year, rents have increased by about 10 percent for one-, two-, and three- bedroom units as shown in Table 1-24. Rents for studios and 4-bedroom units decreased between 2021 and 2022. As of July 2022, posted rents on Zumper's website ranged from \$1,475 for studio units to \$3,649 for four-bedroom units.

Table 1-24 Average Rent by Unit Size (2022) – City of Marina

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
July 2021	\$1,595	\$1,694	\$1,967	\$3,548	\$4,300
July 2022	\$1,475	\$1,850	\$2,137	\$3,893	\$3,649
% Change	-7.5%	9.2%	8.6%	9.7%	-15.1%

Source: www.zumper.com, accessed September 2022.

Affordability Gap Analysis

The costs of homeownership and renting can be compared to a household's ability to pay for housing to determine affordability in a community. Housing affordability is defined as paying no more than 30 to 35 percent of the gross household income (depending on tenure and income level) on housing expenses. Table 1-25 summarizes affordable rents and purchase prices by income category based on the 2022 HCD median income of \$90,100 for Monterey County.⁶ General cost assumptions for utilities, taxes, and property insurance are also shown. Affordable purchase price assumes a 6-percent interest rate with a 30-year fixed rate mortgage loan and a 10-percent down payment. Given the high costs of homeownership, moderate and lower income households cannot generally afford to purchase a home and are usually confined to rental housing. However, the affordability problem also persists in the rental market. Lower income households in Marina cannot afford the average rents for units appropriately sized for their household size without a cost burden. Moderate income households may be able to afford some one- and two-bedroom rental units in Marina without overpayment; however, three- and four-bedroom units are too expensive for moderate-income households to afford without a cost burden.

Table 1-25 Housing Affordability Matrix (2022) - Monterey County

Income	Annual Income	Affordable Monthly Housing Costs		Utilities		Taxes, PMI, and Ins.	Maximum Affordable Price	
		Rent	Own	Rent	Own		Rent	Sale
Extremely Low Income (0-30% Area Median Income)								
1-Person	\$23,900	\$598	\$598	\$208	\$285	\$209	\$390	\$19,158
2-Person	\$27,300	\$683	\$683	\$223	\$307	\$239	\$459	\$25,320
3-Person	\$30,700	\$768	\$768	\$274	\$370	\$269	\$494	\$23,884
4-Person	\$34,100	\$853	\$853	\$341	\$457	\$298	\$512	\$17,938
5-Person	\$36,850	\$921	\$921	\$413	\$532	\$322	\$508	\$12,382
Very Low Income (30-50% Area Median Income)								
1-Person	\$39,800	\$995	\$995	\$208	\$285	\$348	\$787	\$67,041
2-Person	\$45,500	\$1,138	\$1,138	\$223	\$307	\$398	\$914	\$80,129
3-Person	\$51,200	\$1,280	\$1,280	\$274	\$370	\$448	\$1,006	\$85,620
4-Person	\$56,850	\$1,421	\$1,421	\$341	\$457	\$497	\$1,080	\$86,450
5-Person	\$61,400	\$1,535	\$1,535	\$413	\$532	\$537	\$1,122	\$86,315
Low Income (50-80% Area Median Income)								
1-Person	\$63,700	\$1,593	\$1,593	\$208	\$285	\$557	\$1,385	\$139,016
2-Person	\$72,800	\$1,820	\$1,820	\$223	\$307	\$637	\$1,597	\$162,344
3-Person	\$81,900	\$2,048	\$2,048	\$274	\$370	\$717	\$1,774	\$178,073
4-Person	\$91,000	\$2,275	\$2,275	\$341	\$457	\$796	\$1,934	\$189,293
5-Person	\$98,300	\$2,458	\$2,458	\$413	\$532	\$860	\$2,045	\$197,440
Median Income (80-100% Area Median Income)								
1-Person	\$63,050	\$1,576	\$1,576	\$208	\$285	\$552	\$1,368	\$137,059
2-Person	\$72,100	\$1,803	\$1,803	\$223	\$307	\$631	\$1,579	\$160,236
3-Person	\$81,100	\$2,028	\$2,028	\$274	\$370	\$710	\$1,754	\$175,664

⁶ State and federal income limits differ. For the Housing Element, State income limits are used, which are usually higher than the federal levels used in the City's Consolidated Plan and other related documents.

Income	Annual Income	Affordable Monthly Housing Costs		Utilities		Taxes, PMI, and Ins.	Maximum Affordable Price	
		Rent	Own	Rent	Own		Rent	Sale
4-Person	\$90,100	\$2,253	\$2,253	\$341	\$457	\$788	\$1,912	\$186,583
5-Person	\$97,300	\$2,433	\$2,433	\$413	\$532	\$851	\$2,020	\$194,428
Moderate Income (100-120% Area Median Income)								
1-Person	\$75,650	\$1,891	\$1,891	\$208	\$285	\$662	\$1,683	\$175,004
2-Person	\$86,500	\$2,163	\$2,163	\$223	\$307	\$757	\$1,939	\$203,602
3-Person	\$97,300	\$2,433	\$2,433	\$274	\$370	\$851	\$2,159	\$224,451
4-Person	\$108,100	\$2,703	\$2,703	\$341	\$457	\$946	\$2,362	\$240,790
5-Person	\$116,750	\$2,919	\$2,919	\$413	\$532	\$1,022	\$2,506	\$253,002

¹ The Area Median income is the midpoint of the county's income distribution, meaning that half of the households in the county earn more than the median and half earn less than the median. A household's income is calculated by its gross income, which is the total income received before taxes and other payroll deductions.

²Assumptions: 2022 HCD income limits; Health and Safety code definitions of affordable housing costs (between 30 percent of household income depending on tenure and income level); Housing Auth of Monterey County Utility Allowance Schedule, 7-01-2021; 35 percent of monthly affordable cost for taxes and insurance; 10 percent down payment; and 6 percent interest rate for a 30-year fixed-rate mortgage loan. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

³Monterey County: four-person household median income = \$90,100

⁴ The State adopted a Hold Harmless Policy protects the lower income households by maintaining the lower income limits from prior year even if HUD survey resulted in a lower median income.

Sources: State Department of Housing and Community Development 2022 Income Limits; Housing Authority of the County of Monterey Utility Allowances, 2021; Veronica Tam and Associates, 2022

Housing Needs

This section provides an overview of existing housing needs in Marina. It focuses on four categories:

- Housing need resulting from housing cost burden
- Housing need resulting from overcrowding
- Housing need resulting from population growth and demolition of the existing housing stock
- Housing needs of special needs groups such as senior persons (65 years or older), large households (five or more persons), persons with disabilities, female-headed households, homeless persons, farmworkers, and college students

Housing Cost Burden

Housing cost burden is generally defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. High housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in payment problems, deferred maintenance or overcrowding. This section uses data from the 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) published by HUD. The CHAS provides information related to households with housing problems, including cost burden, overcrowding and/or without complete kitchen facilities and plumbing systems. The most recent estimates were posted by HUD in September 2022 and were derived from the 2015-2019 ACS.

As shown in Table 1-26, a significant portion of households (40 percent) were experiencing cost burden greater than 30 percent. Among renters, almost 47 percent of households paid more than 30 percent of income towards housing costs. About 22 percent of renters paid more than 50 percent of their income towards housing costs. Cost burden rates were also high among Marina homeowners. About 31 percent of owner-households paid more than 30 percent of income towards housing costs, and 12 percent paid more than 50 percent of household income towards housing costs. Lower income households are disproportionately impacted by cost burden. A total of 68 percent of lower income households are cost burdened. Lower income renter households are even more likely to be cost burdened, at 73 percent. Table 1-27 provides further details of housing cost burden by income and household type.

Table 1-26 Housing Cost Burden by Tenure – City of Marina

Household	Cost Burden (30%+)	Severe Cost Burden (50%+)
Lower Income Households (80% AMI)		
Owner-Occupied	56.7%	32.0%
Renter-Occupied	73.1%	38.7%
All Households	68.3%	36.8%
All City Households		
Owner-Occupied	31.1%	11.9%
Renter-Occupied	47.3%	21.9%
All Households	40.4%	17.6%

Source: HUD Comprehensive Housing Affordability Strategy Data, 2015-2019.

Table 1-27 Housing Assistance Needs by Household Income Level – City of Marina

Household by Type, Income & Housing Problem	Renters				Owners				Total Households
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families	Total Owners	
Extremely Low-Income (0-30% AMI)	350	200	4	835	190	10	4	255	1,090
with any housing problems	68.6%	90.0%	100.0%	77.8%	81.1%	100.0%	0.0%	86.3%	79.8%
with cost burden > 30%	55.7%	82.5%	100.0%	76.6%	78.4%	100.0%	0.0%	86.3%	78.9%
with cost burden > 50%	35.7%	70.0%	0.0%	67.7%	52.1%	100.0%	0.0%	49.0%	63.3%
Very Low-Income (31-50% AMI)	55	305	125	750	235	70	15	385	1,135
with any housing problems	81.8%	67.2%	100.0%	84.7%	59.6%	57.1%	100.0%	62.3%	77.1%
with cost burden > 30%	81.8%	67.2%	100.0%	85.3%	68.1%	57.1%	100.0%	63.6%	78.0%
with cost burden > 50%	45.5%	11.5%	52.0%	39.3%	29.8%	28.6%	100.0%	46.8%	41.9%
Low-Income (51-80% AMI)	160	375	170	920	220	40	70	375	1,295
with any housing problems	59.4%	74.7%	100.0%	75.5%	13.6%	25.0%	92.9%	33.3%	63.3%
with cost burden > 30%	37.5%	56.0%	82.4%	59.8%	13.6%	25.0%	71.4%	29.3%	51.0%
with cost burden > 50%	9.4%	8.0%	0.0%	12.0%	0.0%	0.0%	0.0%	5.3%	10.0%
Moderate/Above Moderate-Income (81% + AMI)	380	815	200	1,945	765	1,115	190	2,300	4,245
with any housing problems	32.9%	25.8%	47.5%	30.1%	17.6%	22.4%	39.5%	23.9%	26.7%
with cost burden > 30%	18.4%	6.5%	7.5%	14.3%	18.3%	15.6%	26.3%	19.8%	17.3%
with cost burden > 50%	0.0%	0.5%	0.0%	0.2%	1.3%	4.4%	0.0%	3.0%	1.7%
Total Households	945	1,695	499	4,455	1,410	1,235	279	3,315	7,770
with any housing problems	53.4%	51.6%	79.0%	57.8%	32.6%	25.1%	55.6%	34.2%	47.7%
with cost burden > 30%	39.2%	37.3%	56.9%	47.3%	34.0%	18.9%	41.2%	31.1%	40.4%
with cost burden > 50%	17.5%	12.3%	13.0%	21.9%	12.7%	6.4%	5.4%	11.9%	17.6%

Note: HUD Comprehensive Housing Affordability Strategy data is based on tabulations from the American Community Survey and has a smaller sample size than the Decennial Census. Due to the smaller sample size, the data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

Source: HUD Comprehensive Housing Affordability Strategy, 2015-2019.

Overcrowding

The definition of overcrowding used in the Housing Element is more than one person per room. Some households may not be able to accommodate high-cost burdens for housing but may instead accept smaller housing or reside with other individuals or families in the same home. Household overcrowding is reflective of various living situations: (1) a family lives in a home that is too small; (2) a family chooses to house extended family members; or (3) unrelated individuals or families are doubling up to afford housing. However, cultural differences also contribute to the overcrowded conditions. Some cultures tend to have larger household size than others due to the preference of sharing living quarters with extended family members. Overcrowding can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes.

Table 1-28 indicates that in 2000, 15 percent of all Marina households were overcrowded. By 2014, the overcrowding rate decreased to 7 percent of all households. As previously discussed, household size in the city trended down, a possible factor contributing to a decrease in overcrowding between 2000 and 2014. However, based on the ACS 2016-2020 estimates, approximately 9 percent of all households in Marina were overcrowded and another 3 percent of these were severely overcrowded. Overcrowding was more prevalent among renter-households than owner-households (Table 1-28). Countywide, a larger proportion of the households were considered overcrowded compared to the city of Marina.

Table 1-28 Overcrowding by Tenure (2000-2020)

Jurisdiction	Overcrowded (1.01-1.5 occupants per room)			Severely Overcrowded (1.5+ occupants per room)		
	Renter	Owner	Total	Renter	Owner	Total
2000						
Marina	10.2%	4.6%	7.6%	19.6%	1.8%	7.8%
Monterey County	9.4%	5.3%	7.2%	12.9%	8.3%	13.4%
2014						
Marina	6.2%	2.5%	4.6%	3.8%	0.2%	2.3%
Monterey County	12.3%	4.4%	8.3%	6.6%	1.6%	4.1%
2020						
Marina	8.2%	4.0%	6.5%	3.8%	1.4%	2.8%
Monterey County	12.4%	5.4%	8.8%	8.1%	1.7%	4.8%

Sources: U.S. Census Bureau, Census 2000; American Community Survey 2010-2014 and 2016-2020

Housing Growth Need (2023-2031)

The State of California determines the future housing needs for the counties that make up the AMBAG region. AMBAG is responsible for allocating the housing needs to each jurisdiction in its region. A local jurisdiction's share of regional housing needs is the number of additional housing units needed to accommodate the forecasted household growth, to replace expected demolitions and conversion of housing units to non-housing uses, and to achieve an optimum vacancy rate that allows for healthy functioning of the housing market. The allocation is divided into the four income categories: Very Low, Low, Moderate, and Above Moderate. The allocation is further adjusted to avoid an over-concentration of lower-income households in any one jurisdiction. Table 1-29 shows the Regional Housing Needs Allocation for the City of Marina as determined by AMBAG.

Table 1-29 Regional Housing Needs Allocation (2023-2031) – City of Marina

	Total Construction Need	Extremely Low- Income ¹	Very Low- Income	Low- Income	Moderate- Income	Above- Moderate- Income
Number of Housing Units	685	47	47	62	173	356

¹ The City's RHNA allocation for very low-income units is 94 units; this allocation is evenly split between extremely low and very low-income groups. AMBAG Final 6th Cycle Regional Housing Needs Allocation Plan 2023-2031 (October 2022).

Special Needs Groups

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups include seniors, persons with disabilities (including those with developmental disabilities), female-headed households, large households, homeless persons and persons at-risk of homelessness, and farmworkers.

Seniors

Seniors (persons aged 65 and above) are gradually becoming a more substantial segment of a community's population. Americans are living longer and having fuller lives than ever before in our history and are expected to continue to do so. Elderly-headed households are vulnerable to housing problems due to limited income, prevalence of physical or mental disabilities, limited mobility, and high health care costs. The elderly, particularly those with disabilities, may face increased difficulty in finding housing accommodations.

According to the Census, the number of householders 65 years and over in Marina in 2000 was close to 18 percent, and nearly 21 percent in 2010 (Table 1-30). Monterey County's percentage of householders 65 years and over saw a slight increase from 2000 to 2010, from 20 percent to 21 percent. By 2020, 23 percent of all householders in Marina were ages 65 and over. Approximately 28 percent of the city's households have one or more senior member (over 65 years old) and 9 percent of all households are seniors living alone (Table 1-11). Between 2010 and 2020, the percentage of senior owner-households decreased slightly, from 35 percent in 2010 to 34 percent in 2020. Conversely, the percentage of renter households aged 65 or older increased. In 2010, 9 percent of renter households were aged 65 and over while by 2020, senior renter households made up 15 percent of all renter households (Table 1-31).

Table 1-30 Householders 65 Years and Over (2000-2020)

	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
Marina	1,205	17.9%	1,411	20.6%	1,783	22.9%
Monterey County	24,755	20.4%	26,913	21.4%	33,939	26.5%

Source: 2000-2010 U.S. Census. 2016-2020 American Community Survey.

Table 1-31 Householders by Tenure and Age – City of Marina

Householder Age	2010				2020			
	Owner-Occupied	%	Renter-Occupied	%	Owner-Occupied	%	Renter-Occupied	%
15-24 years	21	0.7%	350	9.0%	–	0.0%	436	9.5%
25-34 years	175	5.9%	933	24.0%	241	7.5%	1,049	22.9%
35-64 years	1,721	58.1%	2,234	57.6%	1,862	58.2%	2,406	52.6%
65-74 years	504	17.0%	234	6.0%	515	16.1%	454	9.9%
75 plus years	542	18.3%	131	3.4%	584	18.2%	230	5.0%
Total	2,963	100.0%	3,882	100.0%	3,202	100.0%	4,575	100.0%

Source: U.S. Census 2010 QT-H2 and 2016-2020 American Community Survey Estimates.

Furthermore, the 2016-2020 ACS estimates 19 percent of Marina’s elderly population had at least one disability and 19 percent had two or more disabilities (Table 1-32).

Table 1-32 Elderly with Disabilities (2014-2020) – City of Marina

Disability Status	2014		2020	
	Total ¹	% of People 65+	Total ²	% of People 65+
With One Type of Disability	456	17.6%	582	19.2%
With Two or More Types of Disability	495	19.1%	579	19.1%
Total with a Disability	951	36.8%	1,161	38.4%

¹ American Community Survey 2010-2014, 65+ year olds: 1,484

² American Community Survey 2016-2020, 65+ year olds: 1,679.

Sources: American Community Survey 2010-2014 and 2016-2020. Table C18108

As indicated in Table 1-33, the 2016-2020 ACS estimates that the median household income for households with a householder aged 65 years or older was \$61,023. This figure is lower than the citywide median household income of \$73,115. According to the 2015 to 2019 CHAS data presented in Table 1-27, 39 percent of elderly renter-occupied households and 34 percent of elderly owner-occupied households were experiencing housing cost burden. Furthermore, the majority of the city’s senior-headed households were homeowners. Many may need financial assistance in making necessary repairs or accessibility improvements. Between 2016 and 2020, 8 percent of all seniors in Marina were living in poverty, according to the 2016-2020 ACS.

Table 1-33 Median Income of Senior-Headed Households (2014 and 2020) – City of Marina

Householder Age	2014	2020
65 years and older	\$49,628 ¹	\$61,023

Note: Adjusted to 2020 using CPI Inflation calculator. Median income reported for 2010-2014 American Community Survey was \$45,000.

Sources: 2010-2014 and 2016-2020 American Community Survey B19049.

Resources Available

The Marina Senior Center offers a variety of recreational opportunities for the seniors of Marina and surrounding communities, including a senior lunch program, educational, recreational, fitness activities and senior trips. Monterey-Salinas Transit (MST) has established a taxi voucher program in conjunction with participating Monterey County cities, including the City of Marina, to assist seniors and persons with disabilities in accessing important locations within their community. The voucher provides up to \$17 fare meter reading and \$3 cash co-payment is required.

Regarding housing resources for seniors, the city's five mobile home parks include many senior residents, both owners and renters of mobile homes. One senior housing development, Marina Manor, has 39 rental units that are restricted for those aged 62 and older or people with a disability, with rents based on 50 to 60 percent of the area median income. In addition to Marina Manor, seniors in the city are also served by four State-licensed residential care facilities for the elderly and four adult residential facilities, with a combined capacity to serve 102 persons, as of January 2023.

Persons with Disabilities

Federal laws define a person with a disability as "any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and intellectual disabilities that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

The U.S. Census Bureau classifies disabilities into the following categories:

- **Hearing difficulty:** Deaf or having serious difficulty hearing
- **Vision difficulty:** Blind or having serious difficulty seeing, even when wearing glasses
- **Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
- **Ambulatory difficulty:** Having serious difficulty walking or climbing stairs
- **Self-care difficulty:** Having difficulty bathing or dressing
- **Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

According to the 2016-2020 ACS, approximately 12 percent (2,703 persons) of the Marina population over 5 years of age had one or more disabilities. Within the population with disabilities, 44 percent were adults aged 18 to 64 and another 43 percent were seniors. The ACS tallied the number of disabilities by type for residents with one or more disabilities. Of those disabilities tallied between 2016 and 2020, cognitive (43 percent) and ambulatory (42 percent) difficulties were the most common (Table 1-34). However, the prevalence of certain disabilities varied by age. For example, cognitive difficulties accounted for 73 percent of disabilities tallied among 5- to 17-year-olds, while 60 percent of disabilities tallied among seniors were ambulatory difficulties.

Table 1-34 Disability Characteristics (2010-2014) – City of Marina

Disability by Age and Type	5 to 17 Years	18 to 64 Years	65 Years and Over	Total
Total Persons with a Disability	12.6%	44.4%	43.0%	100.0%
Disability Type				
Hearing Difficulty	12.0%	20.9%	48.0%	31.4%
Vision Difficulty	10.0%	16.1%	12.7%	13.9%
Cognitive Difficulty	72.7%	50.5%	25.9%	42.7%
Ambulatory Difficulty	10.0%	34.2%	60.2%	42.3%
Self-Care Difficulty	42.5%	9.6%	27.1%	21.3%
Independent Living Difficulty ¹		35.0%	42.8%	33.9%
Total Persons with Disability	341	1,201	1,161	2,703

¹ Tallied only for persons 18 years and over.

Source: American Community Survey 2010-2014

Persons with Developmental Disabilities

As defined by State law, “developmental disability” means a severe, chronic disability of an individual who:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments
- Is manifested before the individual attains age 18⁷
- Is likely to continue indefinitely
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 2 percent. This equates to about 322 persons in the city of Marina, based on the 2022 DOF population estimates. According to data provided by the State Department of Developmental Services, 193 Marina residents received services at the San Andreas Regional Center as of January 2022. Among the 193 residents, 95 were under 18 years of age.

Resources Available

Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and in-home social, educational, and medical support to address developmental and mental impairments. The California Department of Social Services, Community Care Licensing Division reports that in Marina there are four State-licensed residential care facilities for the elderly, two adult residential facilities, and one adult day care facility.

⁷ The State of California defines developmental disabilities slightly differently than federal law. The main difference is at the manifestation age, where federal definition established that threshold at age 22.

The San Andreas Regional Center (SARC) is a community-based, private nonprofit corporation funded by the State of California to serve people with developmental disabilities as required by the Lanterman Developmental Disabilities Services Act (aka Lanterman Act). The Lanterman Act is part of California law that sets out the rights and responsibilities of persons with developmental disabilities. SARC is one of 21 regional centers throughout California and serves individuals and their families who reside within Monterey, San Benito, Santa Clara, and Santa Cruz Counties. The Regional Center provides diagnosis and assessment of eligibility and helps plan, access, coordinate, and monitor the services and support that are needed because of a developmental disability. As of January 2022, the Regional Center had about 193 clients living in the city of Marina. Among these clients, approximately 49 percent were under the age of 18. In terms of living arrangements, most (89 percent, 171 persons) were living with parents or guardians, while the remaining individuals lived in independent/supported living facilities, a community or intermediate care facility, foster homes or other living arrangements. Some adult residents with developmental disabilities but living with family or guardians may require independent living in the future.

Households with Children, Single Parent Households,⁸ and Female-Headed Households⁹

According to the 2016 to 2020 ACS, approximately 26 percent of all households in Marina had children under the age of 18. Single-parent households, particularly female-headed households, often require special consideration and assistance as a result of their greater need for affordable housing, as well as accessible day care, health care, and other supportive services. Due to their relatively lower per-capita income and higher living expenses such as day-care, single-parent households have limited opportunities for finding affordable, decent, and safe housing. In 2020, approximately 566 single-parent households resided within Marina, representing 7 percent of the city's households. The majority of these single-parent households (472 households) were female-headed. Of particular concern are single-parent households with lower incomes. The 2016-2020 ACS shows that approximately 36 percent of single-parent households (204 households) had incomes below the poverty level. Single female-headed households with children experience poverty rates (37 percent) that are comparable to those of single-parent households. By comparison, about 10 percent of all households had incomes below the poverty level.

Table 1-35 Households with Children by Type and Poverty (2016-2020)

Household Type	Total	% of all HH ¹	# of HH below poverty	% HH in poverty ²
Households with Children	2,005	25.8%	220	11.0%
Single Parent Households	566	7.3%	204	36.0%
<i>Female-Headed, no spouse</i>	472	6.1%	175	37.1%
<i>Male-Headed no spouse</i>	94	1.2%	29	30.9%
Female Headed Households³	890	11.4%	218	24.5%

¹ Based on a total of 7,777 households.

² Based on the total households type.

Sources: 2016-2020 American Community Survey B17023

⁸ Single-parent households are "male householder, no spouse present" or "female householder, no spouse present) with children.

⁹ This household type includes female-headed households with and without children.

Resources Available

Limited household income constrains the ability of single-parent households to afford adequate housing, childcare, health care, and other necessities. The City of Marina offers various programs for families with children. The City of Marina's Youth Center, at 211 Hillcrest Avenue, provides programs and classes including daily activities, camps, and drop-in recreation programs. The City of Marina's Teen Center, at 304 Hillcrest Avenue, offers a variety of recreational opportunities for teens including cultural events, dances, field trips and a Breakfast Club.

Single parent households in Marina can also benefit from general programs and services for lower-and moderate-income persons, including the Housing Authority of the County of Monterey Housing Choice Voucher program, and various community and social services provided by non-profit organizations in the region.

Large Households

Large households are defined as those with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To save for necessities such as food, clothing, and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding.

In 2020, approximately 13 percent of all households in Marina had five or more members. Specifically, 13 percent of owner-households and 14 percent of renter-households in the city were large households (Table 1-36). The proportion of large households in Marina (13 percent) was lower than at the county level (20 percent).

Table 1-36 Large Households by Tenure (2016-2020) – City of Marina

Number of Persons in Unit	Owner-Occupied	Renter-Occupied	Total
Five	170	288	458
Six	139	252	391
Seven or more	91	84	175
Total Large Households	400	624	1,024
Total Households	3,202	4,575	7,777
Percent of Total Households	12.5%	13.6%	13.2%

Source: 2016-2020 American Community Survey

According to the 2015-2019 CHAS data (Table 1-27), 57 percent of large renter-occupied households and 41 percent of large owner-occupied households experienced housing cost burden that exceeded 30 percent of their gross household incomes. In comparison, 89 percent of the owner-occupied housing and only 31 percent of the city's renter-occupied housing had three or more bedrooms (refer to Table 1-19). Therefore, large renter-households were more likely to experience overcrowding than large owner-households.

Resources Available

Large households in Marina can benefit from general programs and services for lower and moderate-income persons, including the Housing Authority of the County of Monterey Housing Choice Voucher program, and various community and social services provided by non-profit organizations in the region.

Homeless Persons

The member agencies of the Monterey County Coalition of Homeless Service Providers (CHSP) have worked together to conduct the 2022 Monterey County Point-in-Time Homeless Census and Survey. HUD's definition of homelessness for Point-in-Time counts was used. The definition includes:

- An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals)
- An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground

The report noted that the broader definition of homelessness defined by the McKinney-Vento Act and used by K-12 school districts includes persons and families living in "double-up" situations as well as hotels and motels could not be used for purposes of the Point-in-Time report.

The result of the 2022 Monterey County Homeless Census and Survey was 2,047 persons: 1,357 unsheltered homeless individuals (66 percent), and 690 sheltered homeless individuals in emergency shelters, transitional housing and domestic violence shelters (34 percent), and excluding people in rehabilitation facilities, jails and hospitals. Marina State Beach and the vacant buildings and sites on former Fort Ord have provided opportunities for homeless people to improvise shelters. A total of 356 individuals were counted in the city of Marina, compared to 359 during the 2019 Point-in-Time Census, a less than 1-percent decrease. However, there has been a slight increase in the sheltered population. In 2019, 73 percent (261 persons) of the homeless population counted in the Point-in-Time census was sheltered compared to 77 percent (275 persons) in 2022.

The data results also included a demographic survey of 287 individuals. Of the 287 surveys, 87 percent reported they were over the age of 25, 3 percent were between 18-24 years of age, and none were under the age of 18. When asked about their ethnicity, 50 percent of homeless survey respondents reported they were Hispanic or Latino, a smaller percentage compared to the general population of Monterey County (59 percent) but an increase from 39 percent from 2019 survey respondents. In regards to race, 59 percent identified as White, 13 percent Black or African-American, 7 percent American Indian or Hawaiian Native, 4 percent Hawaiian or Pacific Islander, and 3 percent Asian. The majority of survey respondents (55 percent) identified as male, 43 percent female, and 2 percent as gender non-conforming, questioning, or a gender not singularly female or male.

Of those surveyed in 2022, over one-third (38 percent) reported that the current episode of homelessness was their first-time experiencing homelessness, representing a decrease from 2019 but similar to 2015 and 2017. When asked about the duration of their current episode of homelessness, the vast majority (85 percent) of survey respondents reported they had been homeless for a year or longer, representing a substantial increase from 63 percent in 2019. Three percent had been homeless for less than one month, same as in 2019. Another 2 percent of respondents had been homeless 7 days or less

(also same as 2019). Approximately 87 percent of the homeless were unemployed at the time of the survey.

Understanding the types of places where individuals experiencing homelessness are sleeping can help inform local outreach efforts. When questioned about usual sleeping arrangements, 62 percent of survey respondents reported currently living outdoors, either on the streets, in parks or encampment areas, a substantial increase over previous years (40 percent in 2019). Only 6 percent reported staying in a public shelter (emergency shelter, transitional housing facility or alternative shelter environment), a significant decrease from the 24 percent in 2019. Seventeen percent of survey respondents reported that they lived in vehicles (camper, car, van or RV). Seven percent of respondents reported they were sleeping in structures and indoor areas (such as foyers, hallways or other indoor areas) not meant for human habitation.

The primary cause of a person's inability to obtain or retain housing can be difficult to pinpoint, as it is often the result of multiple compounding causes. An inability to secure adequate housing can also lead to an inability to address or obtain other basic needs, such as healthcare and adequate nutrition. Fifty percent of survey respondents self-reported financial issues (job loss, eviction, etc.) as the primary cause of their homelessness, a significant increase in economic related causes from previous years. Over a third (34 percent) cited alcohol or drug use, 29 percent cited incarceration, and 23 percent cited mental health issues. When respondents were asked if the primary cause of homelessness identified was in any way related to the COVID-19 pandemic, 13 percent of respondents indicated yes.

Many individuals experiencing homelessness face significant barriers to obtaining permanent housing. These barriers can range from housing affordability and availability to accessing the economic and social supports (e.g., increased income, rental assistance, and case management) needed to secure and maintain permanent housing. When asked what prevented them from obtaining housing, the most common response was "can't afford rent," reported by 71 percent of survey respondents, suggesting housing affordability and poverty issues as key obstacles. This was followed by 56 percent who reported a lack of job or not enough income, and 35 percent who said they had no money for moving costs. Survey respondents were asked if they have received a housing voucher of any kind in the last 12 months, 10 percent of all respondents revealed they had, although only 21 percent of those respondents reported that they were able to successfully use the housing voucher.

Sixty-three percent of respondents indicated they received government assistance through General Assistance, Food Stamps, WIC, SSI/SSDI, CalWORKs, Medi-Cal/Medi-Care, Social Security or Veteran's Benefits, a similar proportion compared to 2019 (61 percent).

Approximately 33 percent of the respondents reported having a history of being physically, emotionally or sexually abused. Survey respondents reported the following disabling conditions: depression (47 percent), drug and alcohol abuse (49 percent); Post-Traumatic Stress Disorder (PTSD) (43 percent); chronic health problems (30 percent); psychiatric or emotional conditions (28 percent); physical disability (27 percent); traumatic brain injury (10 percent); and HIV-AIDs related (7 percent).

Kidsdata.org also reports on the number and percentage of public school students recorded as being homeless at any point during a school year. Data on homeless public school students are based on McKinney-Vento Act definitions,¹⁰ and include students whose nighttime residence is (i) shared housing

¹⁰ When analyzing data based on the McKinney-Vento Act definitions, please note: Data describe students attending classes and participating fully in school activities. Data on nighttime residence represent the most recently reported living situation. Data may include duplicate counts of homeless students; as homeless students move frequently; it is possible that the same student will be recorded by multiple school districts.

with others due to loss of housing, economic hardship, or similar reason, (ii) a hotel or motel, (iii) a temporary shelter, or (iv) unsheltered. According to the most recent data available, about 10 percent of students (1,017) in Monterey Peninsula Unified School District experienced homelessness during the 2018 school year.

Resources Available

The following facilities offer emergency, transitional and supportive housing in Marina for homeless and special needs low-income persons:

- **Community Homeless Solutions- Hamilton Shelter.** A 16-bed Emergency Shelter for homeless women and children or single homeless women with prioritized beds for those fleeing domestic violence. Access to food, clothing, and case management.
- **Veterans Transition Center of California – HCHV ERS.** An emergency residential shelter for unaccompanied Veterans.
- **Community Homeless Solutions –Women in Transition.** Program opened in 2015, which includes a 12-bed project providing housing for homeless single women with no children. Access to case management and other supportive services.
- **Housing Authority, County of Monterey—Pueblo del Mar.** Operated by the Housing Authority, County of Monterey, Pueblo Del Mar offers 56 (2-bedroom) units of transitional supportive housing for families in substance use recovery and homeless persons with disabilities.
- **Interim. Inc.—Shelter Cove.** Operated by Interim Inc., Shelter Cove serves 36 homeless and very low-income adults with a serious mental illness. The program offers a variety of services aimed at increasing self-sufficiency including case management, counseling and crisis intervention, and medication education and management. Educational and vocational services focus on social, living, interpersonal, study and job skills. Linkage to other services and service providers is also offered. Shelter Cove is a sober living model, with an emphasis on a Dual Diagnosis population. Monterey County Behavior Health provides case coordination and representative payees.
- **Veterans Transition Center- Coming Home GPD Program.** Transitional housing program for single male or female Veterans, married Veteran Couples, and Veterans with minor dependents. Access to case management, clothes closet, food, and other supportive services. This is a proposed transitional supportive housing project for homeless veterans (individuals or with their families). The Veterans Transition Project is a resource tool for homeless veterans to utilize in reaching reintegration and self-sufficiency in society. In a clean and sober environment, veterans can access case management services, life skill workshops, substance abuse counseling and temporary living quarters to assist during their journey towards establishing employment and permanent housing. The proposed permanent supportive housing project consists of 64 studio apartments and seven two-bedroom apartments.
- **Community Homeless Solutions—Marina.** Permanent Supportive Housing for low income, homeless families with children and housing vouchers. Interested persons can call the program directly for an application.
- **Monterey County Aging and Adult Services.** Locations in Salinas, King City and Marina. Provides support and assistance to people with disabilities, seniors, and their family caregivers. Services

It is likely that data underrepresent the extent of homelessness among public school students because of sensitivity around the issue of homelessness. Parents or guardians may not want to report homelessness to school staff, and school staff may have difficulty gathering this information. In addition, youth (particularly those who are older) may not self-identify as homeless for fear of contact with law enforcement or child protective services, and/or fear of reunification with parents or guardians.

include 24-hour reporting and investigations of elder and dependent adult abuse, In-Home Supportive Services, the SSI-Advocacy Program, and senior information & assistance services.

- **VA DOD Outpatient Clinic.** Provides support services to homeless veterans including Veteran benefits, food, clothing, and blankets.
- **Veterans Transition Center of California - Day Program.** Provides support services to homeless veterans including food, clothing, and blankets.
- **Sun Street Centers - Outpatient Counseling.** Provides counseling services for men, women, teens. Group and individual sessions are provided for people struggling with alcohol or drug abuse. Bilingual services are available. Counseling for couples and families is also available.
- **Homeward Bound.** Operated by Community Homeless Solutions/Shelter Outreach Plus, Homeward Bound is 25-units (75 beds) of supportive transitional housing for homeless families. Services available include case management, literacy training, personal financial management and budgeting, clothing closet, individual and group therapy and recovery classes.
- **Intact Families/Lexington Court.** Community Homeless Solutions/Shelter Outreach Plus operates a transitional housing project for homeless families in a six-unit (18 beds) program open to intact families (married with children), and single dads with their children. Supportive services include case management, life skills workshops, and counseling. The Mobile Outreach Services team, the outreach component, provides harm reduction services to chronically street homeless individuals throughout Monterey County.
- **Sandy Shores.** Operated by Interim Inc., it provides 28 units of permanent affordable and supportive group housing in two- and four-bedroom units for homeless adults with a serious mental illness. Offers a variety of services aimed at increasing self-sufficiency. Educational and vocational services focus on social, living, interpersonal, study and job skills. Linkage to other services and service providers is also offered. Monterey County Behavior Health provides case coordination and representative payees.

The facilities are geographically located within the city limits of Marina; the service area for these programs may extend beyond the city boundaries. The County publishes the Monterey County Homeless Services Resource Guide periodically online.¹¹

Farmworkers

Farm worker households tend to have high rates of poverty, live disproportionately in housing, which is in the poorest condition, have very high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups. Specific information is lacking with regard to the housing needs of migrant and non-migrant farm workers in the city. Marina is not an agricultural center as is the city of Salinas further inland. The majority of residents are not employed by agricultural interests. According to the 2016-2020 ACS, there were 109 people (2 percent) employed in the “Agriculture, Forestry, Fishing and Hunting and Mining” industry in Marina. It is unknown how many of the 109 people were directly employed in agricultural production, since the Census definition of agricultural also includes promotional and marketing activities. Because of Marina’s coastal location and one mining operation (The CEMEX Lapis Facility, which closed in 2020 and will vacate in 2023), it is likely that the majority of these individuals were employed in either fishing- or mining-related occupations rather than in agriculture. The City has recently noticed isolated locations of strawberry fields to the north of the

¹¹ Link to version used in this Housing Element:

<https://www.salinascityesd.org/cms/lib/CA50010838/Centricity/Domain/149/Mtry.%20Co.%20Homeless%20Services%20Resource%20Guide%202021%20ENG%20Final.pdf>

city. Salinas and other valley communities have the majority of farm workers. While the Zoning Ordinance has established a K (Agricultural-Residential) district and an A (Limited Agricultural Uses) district, no areas in the city are designated for these uses. In 2018, the City of Salinas coordinated a Farmworker Housing Study for Salinas Valley and Pajaro Valley. The Study estimates over 80,000 farm workers during peak season (July). Countywide, 37 employee housing facilities provide housing for 887 farmworkers, including 36 permanent facilities (869 employees) and one seasonal facility (18 employees). In addition, one migrant center offers 79 housing units.

The most recent USDA Agricultural Census available is from 2017 and estimates that there were 26,929 workers (hired labor) and 1,028 unpaid workers in Monterey County. Of the 26,929 hired laborers, more than half (14,806 workers, 55 percent) were employed for 150 days or more while the other 45 percent (12,123) workers) were hired for less than 150 days and are likely seasonal workers. The Census does not provide data at a city level.

Resources Available

Housing for farm workers (e.g., multiple dwellings and dwelling groups) is allowed in the R-2 and R-3 Zoning Districts as a conditional use, and in the R-4 Zoning District as a permitted use. There are no conditions on the development of farm worker housing in Marina's R-4 District because it is not differentiated from multi-family housing or dwelling groups (a "dwelling group" is defined as a group of two or more detached or semi-detached dwellings occupying a parcel of land in one ownership and having a common yard).

College Students

A significant presence of college students in a community usually places additional pressure on the local rental housing market. Typically, students need affordable rental housing near the college and their length of stay tends to be transient, revolving around the semesters.

In June 1994 a plan was approved to convert part of former Fort Ord into a university. Founded in 1995, California State University Monterey Bay (CSUMB) grew to 2,264 students during the 1999-2000 school year and 6,900 students as of Spring 2022. In 2016, CSUMB initiated a process to update the 2007 campus master plan. The new 2016 CSUMB Campus Master Plan envisions the future of the university campus as it grows over the next 15 years. In order to accommodate an expanding California population, CSUMB is planning to move forward with an established growth target of 12,700 FTE (full-time equivalent enrollment) students, nearly doubling the size of their current community. This growth not only means an increase in students, but the facilities that support them, including academic buildings, residence halls, recreation facilities, student services, and faculty offices. The Master Plan outlines the space and facility needs for the university's functions – including the needs to support planned growth to 12,700 FTE, with housing for 60 percent of students (a total of 7,260 beds) and 65 percent of faculty and staff (a total of 970 units). In 2017 the campus posted a Draft Campus Master Plan and accepted public comment. The most current plan is the Draft Master Plan Guidelines 2020 document which includes minor edits to the 2017 Master Plan.

Due to the rising costs of education many college students have found it challenging to secure housing that they can afford. As part of the California State University (CSU) Basic Needs Initiative, the California State University Office of the Chancellor funded a study of student basic needs published in February 2018. Students (24,324 total) at all 23 campuses were polled in the Fall of 2016 about their food and housing security, with 699 CSUMB student respondents as part of the study population. The findings of the survey reveal that CSUMB students are dealing with issues of housing insecurity at higher rates than their counterparts reported at other CSU's. The study found that 16 percent of CSUMB survey

respondents (106 students) reported they had experienced homelessness one or more times in the previous 12 months,¹² compared to 11 percent of all CSUMB respondents (2,651 students). These findings underscore the need for affordable housing for students.

Resources Available

CSUMB offers a variety of housing options for their students, including residence halls, suites, and apartment-style housing, including housing for students with families in their East Campus Apartments. Additionally, recently opened in the Fall of 2015, CSUMB's Promontory apartments offer upper-division students 176 two- to four-bedroom units of single occupancy and double occupancy rooms.

While student housing is currently provided by CSUMB, at least some students will reside in housing "in town" as part of the resident population of surrounding jurisdictions, sharing costs in single- and multi-family rental units. According to CSUMB, as of 2022, 46 percent of CSUMB students live on campus. Considering college students may have limited budgets due to the cost of education and limited time available for professional employment, the university population affects the need for affordable housing in Marina. Students may choose to live off campus to reduce living costs and may accept substandard housing or overcrowded conditions.

Publicly Assisted Housing

Housing Authority of the County of Monterey

The Housing Authority of the County of Monterey (HACM) administers the Housing Choice Voucher (HCV) program for Marina residents. As of 2022, about 250 Marina households were receiving Housing Choice Vouchers. For the distribution of Voucher assistance within the city, HACM has established local preferences for disabled, veterans, elderly, working family, victims of disasters, substandard living conditions, job training program, and having section 8 revoked due to HUD funding shortage.

Affordable Housing Projects

Housing developments utilizing federal, state, and/or local programs, including state and local bond programs, Low-Income Housing Tax Credits (LIHTC), density bonus, or direct assistance programs, are often restricted for use as low-income housing and provide another source of affordable housing for a jurisdiction. A number of developments in Marina have some or all the units deed restricted as affordable for low to moderate income households. Together these projects provide 1,098 units of affordable housing (accounting for 13 percent of the city's total housing units), including units from a number of other pending projects such as the Marina Station and Sea Haven Master Plan which is expected to be built by 2031.

¹² A lack of a fixed, regular and adequate nighttime residence; and unaccompanied, which includes youth not in the physical custody of a parent or guardian. (The McKinney-Vento Homeless Assistance Act, Subtitle B of Title VII)

Table 1-37 Publicly Assisted Housing Affordable Units

Property Name	Property Address	Funding Source	Unit Size	Total Affordable Units	Total Project Units	Date of Opening	Expiration of Affordability
Abrams Park	682 Wahl Ct	FORA Inclusionary Requirement	Two BR - 97 Four BR - 97	38	194	2006	2061
Preston Park	682 Wahl Ct.	FORA Inclusionary Requirement	Office - 2 Two BR - 227 Three BR - 125	70	354	2006	2062
Marina Manor	3082 Sunset Ave.	LIHTC HOME CDBG	Zero BR - 20 One BR - 19	39	39	1995	2035
Charles Apartments	3109 Seacrest Ave.	Section 236	Two BR - 11 Three BR - 60 Four BR - 28 Five BR - 6	105	105	1972	2049
Cypress Gardens	3135 Seacrest Ave.	Section 236	One BR - 16 Two BR - 80	96	96	1973	2049
University Villages Apartments	301 9 th St.	HOME MHP	One BR - 14 Two BR - 56 Three BR - 38	108	108	2014	2069
Rockrose Gardens	3012-3032 Lexington Ct.	PRAC 811 MHSA HOME	One BR - 20 Two BR - 1	20	21	2014	2069
Dunes BMR Site #1	Imjin Parkway and 4th Avenue	IHO, Deed Restriction	One BR-22 Two BR-47 Three BR-24	92	93	Approximately 2024 (under construction)	2069
Dunes BMR #2	2nd Avenue and 5th Street	IHO, Deed Restriction	One BR-12 Two BR-12 Three BR-24	48	48	Approximately 2024 (under construction)	2069
Sea Haven	2988 Bluffs Drive.	Deed Restricted Units	Two BR-102 Three BR-42 Four BR-17	210	1,050	2023	2078
Marina Station	APN: 175-11-038-045)	IHO, Deed Restricted	Undetermined	272 ¹	1,372	2025	2080
Total				1,098	3,480		

Abbreviations: BR: bedroom; HOME: HOME Investment Partnerships Program (HUD); CDBG: Community Development Block Grant (HUD); MHP: Multifamily Housing Program (HCD); LIHTC: Low Income Housing Tax Credit; HTF: Housing Trust Fund; MHSA; Mental Health Services Act; PRAC (Project Rental Assistance Contract) Section 811 Supportive Housing for Persons with Disabilities (HUD); HUD Section 236 Preservation Program: Multi-family Affordable Housing Preservation Program.

¹ The City is currently negotiating an Affordable Housing Agreement with the applicant. As part of this agreement, the City will ensure that the number of affordable units is proportionate to the number of market rate units within the project.

Source: City of Marina 2023.

Units at Risk of Converting to Market-Rate Housing

According to California Government Code Section 65583 (a) (8), (c) (6), jurisdictions must evaluate the potential for currently rent restricted low-income housing units to convert to non-low-income housing in 10 years and propose programs to preserve or replace these units. For this Housing Element, this 10-year analysis period covers 2023 through 2033. This section identifies the city's assisted units "at-risk" of conversion to market-rate housing.

All of the projects with affordable units maintain long-term affordability controls. No affordable units are at risk of converting to market-rate housing within the 10-year period covered in this Housing Element.

The City owns two of the affordable housing projects, Preston Park and Abrams Park. Both projects were acquired by the City using tax exempt bond funds. Pursuant to the City's General Plan Inclusionary Housing requirement in the former Fort Ord, 20 percent of the units are required to be affordable to lower and moderate-income households for 55 years.

Housing Constraints

Governmental Constraints

Governmental constraints are potential and actual policies, standards, requirements, fees, or actions imposed by the various levels of government on development, which serve to ensure public safety and welfare with respect to housing construction and land use issues. Federal and state programs and agencies play a role in the imposition of non-local governmental constraints and are beyond the influence of local government, and therefore cannot be effectively addressed in this document.

Transparency

In accordance with Assembly Bill (AB) 1483, the City has a dedicated page (“AB 1483”¹⁴) on its website for transparency for residential development regulations and costs. The page includes Residential Development Fee Schedule, Development Impact Fees, information on affordability requirements, and links to the Zoning Map, Zoning Ordinance, Design Standards, General Plan, Planning Applications, and Application Checklists.

Land Use Element

Each city and county in California must prepare a comprehensive, long-term General Plan to guide its future. The Land Use Element of a General Plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, and public or community facilities. As it applies to housing, the Land Use Element establishes a range of residential land use categories, specifies densities (typically expressed as dwelling units per acre [du/ac]), and suggests the types of housing appropriate in a community.

A number of factors, governmental and non-governmental, affect the supply and cost of housing in a local housing market. The governmental factor that most directly influences these market conditions is the allowable density range of residentially designated land. In general, higher densities allow developers to take advantage of economies of scale, reduce the per-unit cost of land and improvements, and reduce development costs associated with new housing construction. Reasonable density standards ensure the opportunity for higher-density residential uses to be developed within a community, increasing the feasibility of producing affordable housing, and offer a variety of housing options that meet the needs of the community.

The City of Marina General Plan Community Land Use Element and General Plan Map provide for a range of residential building types and densities in various areas of Marina. Table 1-38 summarizes the land use designations within the city that allow residential uses, as well as their permitted densities. The City of Marina provides a range of densities, from five units per acre for areas designated as “Single-family Residential,” to 15 to 35 units per acre for “Multiple-family Residential” areas, consistent with state housing law. Much of the future housing development lies within specific plans for major projects, which accommodate higher densities and mixed use. In many specific plans, developers have committed to provide 10 percent workforce housing (up to 150 percent AMI) in addition to 20 percent affordable inclusionary housing, such as in Sea Haven.

¹⁴ <https://www.cityofmarina.org/1144/Assembly-Bill-1483>

Table 1-38 General Plan Residential Land Use Designations

Land Use Designation	Corresponding Zoning District	Intention	Permitted Density (du/acre)	
			Min	Max
Single Family Residential	R-1, R-2, R-3	Single-family detached homes	–	7.5
Marina Heights Residential (Sea Haven)	MHR	Mix of housing types	5.5	6.5
Multi-Family Residential	R-4	Higher density housing, including live/work housing, townhomes and condominiums, and multi-family apartments.	15.0	35.0
Commercial -Multiple-Use ^{1,2}	C-R, C-1, C-2, PC	Residential-above-commercial	20.0	35.0
Commercial - Retail/Personal Services ³	C-R, C-2, C-1, PC	Residential-above-commercial	20.0	35.0

¹ Within the University Villages area of the Multiple Use designation, the General Plan initially provides for no more than 300 total units on the 20 acres; however, an increased development potential of up to 400 additional units may be allowed if approved within the framework of a future specific plan adopted for the University Villages area. Figure 2.2 of General Plan shows the average density in Village Homes (*a designation of homes within the University Village Specific Plan*) as eight dwelling units per acre. The average density of residential designated for University Villages land shall not exceed 35 units per net acre. Beyond this, live/work types of housing, are considered especially appropriate, and are encouraged in the Multiple-use Commercial designated land.

² Residential may occupy up to 70 percent of the total allowable floor area.

³ Residential up to 50 percent of the total floor area. Outside of Marina's Core Retail Area, the residential portion of a mixed-use building may occupy up to 70 percent of the total allowable floor area.

Sources: City of Marina General Plan 2010; and Municipal Code 2022.

Zoning Ordinance

The Zoning Ordinance is the primary tool for implementing the General Plan Land Use Element. It is designed to protect and promote public health, safety and welfare, as well as to promote quality design and quality of life. Marina's residential zoning districts control both the use and development standards of each residential lot or parcel, thereby influencing the development of housing. The City has established five residential zoning districts (R-1, R-2, R-3, R-4, MHR), and three commercial districts (C-1, C-2, and C-R) that allow for residential uses. In addition to the underlying zoning, the City has also established the Coastal Zone Overlay District with special development standards and/or permit processing requirements.

Development Requirements

Table 1-39 summarizes the city's residential zoning districts and their development requirements. The maximum number of units allowed in a multi-family residential development is determined primarily by the minimum lot area required per dwelling unit, the maximum allowable site coverage and the maximum permitted building height. Of these three regulations, the minimum lot area required per dwelling unit is the most important in determining the number of units that can be developed on a site. This regulation accounts for the minimum size of the unit based on bedroom count and the necessary parking and recreational space for each unit. Residential densities in Marina range from 5.5-6.5 density units per acre in the MHR zone to a maximum of 43 units per net acre in the R-4 and C-R zones, excluding potential density bonuses.

Table 1-39 Residential Development Standards by Zoning District

Zoning District	Site Area (sq. ft.)	Density (du/ac)	Building Height (ft.)	Site Width (ft.)	Site Coverage	Front Setback (ft.)	Side Setback (ft.)	Rear Setback (ft.)	Parking
Single-Family Residential (R-1)	6,000 ¹	7.5	30	50-60	35-40%	20	6	20	2
Duplex Residential (R-2)	6,000 ¹	10	30	60	40%	20	6	20	2
Limited Multiple-Family Residential (R-3)	6,000	15	35	60	60%	20	5	20	2 ⁴
Multiple-Family Residential (R-4)	6,000	15-43 ²	42	60	60%	12	5	10-20	2 ⁴
Marina Heights Residential (MHR)	2,500-5,000	5.5-6.5	35	35-50	60-75%	10	5-10	5-20	2 ⁴
Commercial/Multiple-Family Residential (C-R)	6,000	20-43 ³	35-50	60	25-90%	10	5-10	10-20	.8-1
Retail Business District (C-1)	2,000	25	35-50	25	25-60%	10	5-10	5-20	—
General Commercial District (C-2)	2,000	8 ⁵	35	25	—	10	5-10	5-20	1 ³
Planned Commercial (PC)	—	6	35	—	35% ⁷	—	—	—	1 ³
Agricultural Residential (K)	10,000	4	25	60	35%	20	6	20	—

¹ 7000 sq. ft. for a corner lot.

² Minimum density requirements: 15 units per acre for any residential dwellings constructed after January 1, 2005; Maximum density: 35 units per acre for conditionally permitted uses; Maximum of 43 units or bedrooms per acre for boarding houses and single room occupancy dwellings and for affordable senior multiple dwellings.

³ Maximum of 25 units per acre for mixed-use developments; Twenty to 35 units per acre for developments that are exclusively residential; A maximum of forty-three units or bedrooms per acre for building sites developed for hotels, motels, boarding houses, single-room occupancy housing, affordable senior multiple dwelling.

⁴ Section 17.44.010 of the Zoning Ordinance Parking requirements for multiple dwellings: One-bedroom units and efficiencies: one space for each unit plus one additional space for each five units; two-bedroom units: one and one-half spaces per unit plus one additional space for each five units; three or more bedroom units: two spaces for unit plus one additional space for each five units.

⁵ For vertical mixed-use development in the C-2 zone, residential uses are limited to studio and one-bedroom units with a minimum unit size of 525 square feet and a maximum unit size of 900 square feet, with a maximum density of one unit per 5,000 square feet of lot area within the same building as commercial uses on the site and located above those commercial uses.

⁶ Residential uses, including transitional housing and supportive housing, not exceeding 10 percent of total floor area of all uses in the district.

⁷ Maximum building site coverage by buildings or structures in the PC district shall be 35 percent of the gross area of the site for all uses specified under Section 17.22.050 (conditional uses, which include residential uses).

Source: City of Marina Zoning Ordinance October 2022.

Parking Requirements

Table 1-40 summarizes residential parking requirements in Marina. Parking requirements do not constrain the development of housing directly. However, parking requirements may reduce the amount of available lot area for residential development. The City determines the required number of parking spaces based on the type and size of the residential unit and has found the required parking spaces to be necessary to accommodate the number of vehicles typically associated with each residence. The City also provides reduced parking requirements for transitional and supportive housing and senior housing projects and affordable housing consistent with State Density Bonus law. However, the recently passed AB 2162 removes minimum parking requirements for supportive housing within 0.5 mile of a public transit stop. In addition, AB 139 requires local jurisdictions to amend zoning provisions for emergency shelters, establishing parking requirements based on staffing level only. This Housing Element includes a program to amend the Zoning Ordinance to comply with AB 2162 and AB 139. The City also recently adopted an Affordable Housing Overlay which reduced parking requirements for affordable housing projects in the overlay from base Zoning requirements.

Variety of Housing Opportunity

The City of Marina's Zoning Ordinance accommodates a range of housing types in the community. Permitted housing types include single-family residences (including manufactured homes), multi-family housing, secondary dwellings, mobile homes, mixed-use residential (apartments above commercial as an example), live-work housing, as well as housing to meet special needs such as large group housing. Table 1-41 below summarizes the types of housing permitted in each of Marina's residential and commercial zones either by right ("P") or as a discretionary use with a conditional use permit required ("C"). In 2011, the Zoning Ordinance was updated in accordance with the 2008-2014 Housing Element programs to remove barriers to the siting of housing for a variety of housing types. However, the Zoning Ordinance does not currently list transitional or supportive housing as a permitted use within the Marina Heights Residential (MHR) zone. Therefore, since state law requires transitional and supportive housing to be permitted as a residential use subject only to the same regulations as similar residential uses, a Housing Element program has been added to permit transitional and supportive housing in the MHR zone.

Table 1-40 Residential Parking Requirements

Type of Residential Development	Required Parking Spaces	
Single-Family Dwelling on a Single Lot	Two covered spaces per unit ¹	
Two Dwelling Units on a Single Lot ¹	Two per dwelling unit, one of which must be covered.	
Secondary Dwelling Units and Guest Houses	No additional parking required	
Multiple Dwellings	One-bedroom units	One space for each dwelling unit, which shall be covered ²
	Two-bedroom units	One and one-half spaces for each dwelling unit, one of which shall be covered ²
	Three or more bedroom units	Two spaces for each dwelling unit, one of which shall be covered ²
Condominium/Planned Development Projects and Condominium Conversions	One-bedroom units	One space for each dwelling unit, which shall be enclosed ³
	Two or more bedroom units	Two spaces for each dwelling unit, which shall be enclosed ³
Affordable Housing	One-bedroom units	One on-site parking space ⁴
	Two and three-bedroom units	Two on-site parking spaces per dwelling unit ⁴
	More than three-bedroom units	Two and one-half parking spaces per dwelling unit ⁴
Affordable Housing Overlay	Studio	One space/dwelling unit
	One-bedroom units	One and one-half spaces/dwelling unit
	Two-to-three-bedroom units	One and one-half spaces/dwelling unit
Rooming and Boarding Houses	One covered parking space for each bedroom.	
Mobile Home Parks	Two parking spaces for each mobile home site plus two additional spaces for each five mobile home sites or fraction thereof. ⁵	
Transitional Housing for Homeless Persons	Parking shall be provided at the rates as required elsewhere in this section except that the Planning Commission or City Council on appeal, may grant a use permit or amendment to an existing use permit, for a lesser number of parking spaces associated with transitional housing for homeless persons.	
Mixed commercial and residential use	One space per residential unit.	

¹ R-4 district may as an alternative have one space or two tandem spaces, one of which shall be in a garage.

² Plus one additional space for each five dwelling units or fraction thereof.

³ Plus two additional spaces for each five dwelling units or fraction thereof.

⁴ Parking may be provided by tandem parking and need not be covered or garaged but may not be on-street parking.

⁵ Except that where a mobile home park has been and continues to be certified by the United States Department of Housing and Urban Development as a mobile home park providing housing for adults 55 years old or older, two parking spaces for each mobile home site which may be tandem spaces plus one additional parking space for each six mobile home site or fraction thereof are required.

Source: City of Marina Zoning Ordinance 2022.

Table 1-41 Housing Types Permitted In Marina's Zoning Districts

Type of Residential Use	Zoning District								
	R-1	R-2	R-3	R-4	MHR	C-R	C-1	C-2	K
Single-Family Unit ¹	P	P	P	P ² /C	P ⁶	–	–	C ³	P
Accessory Dwelling Units	P	P	P	P	P	–	–	–	P ⁷ /C ⁸
Multi-Family	–	–	–	P	–	C	C ⁵	C ³	–
Condominium and/or Planned Development Projects	C	–	C	C	P	C	–	–	–
Mobile Home Park	–	–	–	C	–	–	–	–	–
Residential Mixed Use	–	–	–	–	–	C	C	C ³	–
Boarding House (≤ two persons)	P	P	P	P	–	–	–	–	P
Boarding House (≥ three persons)	–	–	C	–	–	–	–	–	–
Foster Home (≤ six children)	P	P	P	P	–	P	–	–	–
Day Care Home/Small (≤ six adults or ≤ eight children)	P	P	P	P	P	P	–	–	–
Day Care Home/Large (nine to 14 children)	P	P	P	P	P	P	–	–	–
Residential Care/Small (≤ six persons)	P	P	P	P	–	P	–	–	–
Residential Care/Large (≥ seven persons)	C ⁴	C	C	C	–	C	–	–	–
Rest Home/Nursing Home	–	C	–	C	–	C	–	–	–
Transitional and Supportive Housing	P	P	P	P	–	P	P ⁹	P ⁹	–
Single Room Occupancy Hotels	–	–	–	C	–	C	–	–	–
Emergency Shelter	–	–	–	P	–	P	–	–	–
Labor Camp	–	–	–	–	–	–	–	–	C
Live/Work Units	–	–	–	–	–	C	–	–	–

P= Permitted Use C= Conditional Use – = Not Permitted

¹ Single-family unit includes factory-built or modular dwellings consistent with CBC regulations.

² Permitted: Single-family dwellings constructed prior to January 1, 2005

³ Single-family, duplex and multiple-family residential dwellings limited to studio and one-bedroom units with a minimum of 525 square feet and a maximum of 900 square feet to a maximum density of one unit per 5,000 square feet of lot area within the same building as commercial uses on the site and located above those commercial uses.

⁴ Large Residential Care for the Elderly

⁵ When part of a mixed-use development on a building site

⁶ Residential units, either attached or detached, including single-family dwellings, duplexes, row houses, townhouses, and condominiums

⁷ Accessory buildings and accessory uses including barns, stables, and other farm outbuildings, quarters for farm labor and/or servants employed on the premises

⁸ One noncommercial guest house

⁹ Supportive housing only

Source: City of Marina Zoning Ordinance 2022

Single- and Multi-Family Uses

Single- and multiple-family housing types include detached and attached single-family homes, duplexes, townhomes, condominiums, and multi-family rental apartments. Single-family housing units are permitted by right in all of the city's residential zoning districts, the MHR district, and the agricultural residential district (K), and conditionally permitted in C-2 commercial zoning district. Multiple-family housing developments are permitted in the R-4 zoning district and conditionally

permitted in the city's C-1, C-2 and C-R zone. In 2022, the City amended the Zoning Ordinance to simplify the list of permitted uses to include all multiple dwellings and dwelling groups, regardless of density, in all zones permitting multiple-family uses to accommodate the intent of Program 3.3 of the 5th Cycle Element. While Program 3.3 is written to apply only to the R-4 zone, descriptive text explaining the rationale for Program 3.3 refers to multiple-family development in commercial zones as well. In addition, recently approved State legislation is moving in the direction of by-right status for multiple-family uses—regardless of density—in commercial zones, subject to some limitations. Staff will continue to follow State legislation to determine if future changes to the Marina Municipal Code (MMC) are needed to accommodate the goals of the Housing Element and General Plan and to maintain compliance with State law.

Accessory Dwelling Units

Accessory dwelling units (ADU) (previously called second units) are attached or detached dwelling units that provide complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking and sanitation. ADUs units may be an alternative source of affordable housing for lower income households and seniors. These units typically rent for less than apartments of comparable size. Accessory dwelling units are permitted in any zoning district where single-family or multi-family dwellings are permitted or conditionally permitted in the K district.

California law requires local jurisdictions to adopt ordinances that establish the conditions under which ADUs are permitted (Government Code Section 65852.2). A jurisdiction cannot adopt an ordinance that totally precludes the development of ADUs unless the ordinance contains findings acknowledging that allowing ADUs may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. The State legislature has adopted numerous amendments to Government Code Sections 65852.2 and 65852.22 in order to promote ADUs and remove barriers to their development. Requirements include that ADUs be reviewed and approved ministerially within a specified timeline, that ADUs be permitted on single-family and multi-family lots, and limitations on the development standards that local jurisdictions can impose for ADUs.

In response to changes in State law, the City of Marina updated its ADU provisions (Marina Municipal Code Section 17.42.40) in 2020. The Marina Zoning Ordinance defines ADUs as “an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons and is located on a lot with a proposed or existing primary residence. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family or multi-family dwelling is or will be situated, as defined by California Government Code Section 65852.2. An “accessory dwelling unit” also includes the following: (A) an efficiency unit; (B) a manufactured home. Section 17.42.040 establishes standards for the location and construction of accessory dwelling units in conformance with California Government Code Sections 65852.2 and 65852.22. Accessory units consistent with the permit requirements of this section are allowed by right in any zoning district where single-family or multiple-family dwellings are a permitted or conditionally permitted use. These standards are intended to allow for accessory units as an important form of affordable housing and to comply with state law. Since the passage of the updated ordinance in 2020, State law has been amended to clarify some provisions of Government Code Section 65852.2 and increase the maximum allowable height for ADUs (AB 2221 and SB 897). Therefore, a housing program has been added to update the City's provisions to ensure compliance with the new State regulations.

Manufactured Housing

State law requires local governments to permit manufactured or mobile homes meeting federal safety and construction standards on a permanent foundation in all single-family residential zoning districts (Section 65852.3 of the California Government Code). There are no constraints on the location of factory-built housing since they are permitted in any zone accommodating single-family homes. Mobile homes are located within mobile home parks and building permits are routinely issued for the installation of new mobile homes, generally replacing previous mobile homes. Mobile home parks are conditionally permitted in the R-4 zoning district.

Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer mentally disordered or otherwise handicapped persons is allowed by law. A State-authorized, certified or authorized family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes (commonly referred to as “group” homes) of six or fewer persons with disabilities than are required of the other permitted residential uses in the zone.

State-licensed residential care facilities for six or fewer residents, including foster care, must be permitted by right in all residential zones allowing single-family housing. Such facilities cannot be subject to more stringent development standards, fees or other standards than single-family homes in the same district. The City of Marina Zoning Ordinance contains provisions for residential care facilities for six or fewer persons. The City permits small residential care facilities (for six or fewer persons) by-right in all of the city’s residential zoning districts and in the C-R commercial zoning district, similar to any single-family use. Large residential care facilities (for seven or more persons) are conditionally permitted in all of the city’s residential zoning districts and in the C-R zoning district. The findings for approval are that the establishment, maintenance or operation of the use or building applied for will not under the circumstances of the particular case be detrimental to health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood of such proposed use or be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the city; and in the Coastal Zone the use is consistent with all applicable local coastal land use plan recommendations and requirements. This required finding of compatibility with neighborhood character may be considered subjective and therefore constraining to the development of larger residential care facilities. This Housing Element includes a program action to establish objective findings for approval.

In addition, the appropriate authority may designate such conditions in connection with the use permit as it deems necessary to secure the purposes of this title. Such conditions may include, but are not limited to, architectural and site approval, time limitations, street dedication, and street and drainage improvements. The appropriate authority may also require such bonds and guarantees as it deems appropriate to assure the compliance of the conditions.

Emergency Shelters

An emergency shelter is a facility that provides temporary shelter and feeding of indigents or disaster victims, operated by a public or non-profit agency. State law requires jurisdictions to identify adequate sites for housing which will be made available through appropriate zoning and

development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (Section 65583(c)(1) of the Government Code). Adopted in 2007, SB 2 requires that local jurisdictions make provisions in the Zoning Ordinance to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Local jurisdictions may, however, establish standards to regulate the development of emergency shelters.

Section 17.04.292 of the Zoning Ordinance defines “emergency shelters” as: “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person.” Emergency Shelters are a permitted use in the R-4 (Multiple-Family) and C-R Mixed Commercial-Residential Use zones. As part of the 5th Cycle Housing Element, the City removed the CUP requirement for Emergency Shelters. The Marina Municipal Code contains no specific development standards that apply only to emergency shelters and therefore, the Code does not constrain their development.

According to the 2022 Monterey County point-in-time homeless count, there were 356 homeless individuals in Marina, with 81 of these homeless persons being unsheltered. Overall, about 600 parcels in the city are zoned for R-4 and C-R uses. As later shown in the Housing Resources section and in Appendix C of this Housing Element, vacant and underutilized R-4 and C-R sites in Downtown and Central Marina total more than 10 acres, as later shown in the Housing Resources section. Furthermore, new shelters are often installed through adaptive reuse of existing buildings rather than through new construction due to costs and funding limitations. The C-R zone contains older commercial uses that may be renovated for other purposes such as emergency shelters. The R-4 and C-R properties are centrally located along major transportation routes, and therefore have access to public transportation and services in the community, including faith-based organizations that offer assistance to the needy. Homeless services and agencies that assist the special needs population are concentrated in the former Ford Ord, such as the Veteran Transition Center, CHISPA, and Eden Housing, which is accessible via public transportation.

Furthermore, the recently passed AB 101 requires cities to allow a Low Barrier Navigation Center (LBNC) development by right in areas zoned for mixed uses and nonresidential zones permitting multi-family uses if it meets specified requirements. A “Low Barrier Navigation Center” is defined as “a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” Low Barrier Navigation Centers may include options such as allowing pets, permitting partners to share living space, and providing storage for residents’ possessions. In 2022, the City amended its Zoning Ordinance to include provisions of Low Barrier Navigation Center (Chapter 17.49).

Transitional and Supportive Housing

State law (AB 2634 and SB 2) requires local jurisdictions to address the provisions for transitional and supportive housing. Under Housing Element law, transitional housing means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than 6 months from the beginning of the assistance (California Government Code Section 65582(h)).

Supportive housing means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her

ability to live and, when possible, work in the community. Target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people (California Government Code Sections 65582(f) and (g)).

Accordingly, State law establishes transitional and supportive housing as a residential use and therefore local governments cannot treat it differently from other similar types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). Furthermore, recent changes to State law require supportive housing to be permitted by right where multi-family housing is permitted. The Marina Zoning Ordinance permits transitional and supportive housing by-right in all residential zones and in the C-R commercial zone and conditionally permits transitional housing in the PC (Planned Commercial) district. In 2022, the City amended its municipal code to allow Supportive Housing as a by-right use in commercial and mixed-use zones where multiple-family and mixed-use development is permitted (PC, C-1, and C-2), consistent with AB 2162. As previously noted, AB 2162 also prohibits the imposition of parking requirements for supportive housing developments within 0.5 mile of a public transit stop. The City will amend the Zoning Ordinance to address this requirement.

Single-Room Occupancy

Single room occupancy (SRO) facilities are small studio-type units and are conditionally permitted in Marina's R-4 and C-R districts.

Farmworker and Employee Housing

The California Employee Housing Act requires that housing for six or fewer employees be treated as a regular residential use. The Employee Housing Act further defines housing for agricultural workers consisting of 36 beds or 12 units be treated as an agricultural use and permitted where agricultural uses are permitted.

Currently, the City's Zoning Ordinance does not comply with the Employee Housing Act. In the city's "K" agricultural-residential district, the Marina Zoning Ordinance permits by-right single-family dwellings, accessory buildings and accessory uses quarters for farm labor and/or servants employed on the premises. The Zoning Ordinance makes no provisions for farmworker housing in its "A" (Limited Agricultural Uses Combining District) agricultural zone, and employee housing for six or fewer is not addressed in the Zoning Ordinance. The Zoning Ordinance will be amended to address farmworker housing in K and A zones, as well as employee housing for six or fewer persons as a residential use.

Short-Term Rentals

Short-term rentals can present an issue to the local housing market by removing homes from the housing inventory for permanent residents, exacerbating the shortage of housing in the community. In 2019, the City amended the Zoning Ordinance to include 17.42.170 entitled "Short-Term Rentals", which establishes a permitting process and appropriate standards for the short-term rental of whole dwelling units or portions of the same for a period of 29 consecutive days or less.

Density Bonus Ordinance

California Government Code Section 65915-65918 requires local governments to grant a density bonus to projects providing a specified percentage of affordable units, senior housing, or childcare facilities.

Jurisdictions also may not enforce any development standard that would preclude the construction of a project with the density bonus and the incentives or concessions to which the developer is entitled. To ensure compliance with the State density bonus law, jurisdictions must reevaluate their development standards in relation to the maximum achievable densities for multiple-family housing.

In accordance with Chapter 4.3 Section 65915 *et. seq.* of the California Government Code, the City of Marina adopted a Density Bonus Ordinance (City of Marina Zoning Ordinance Section 17.48.040) and last updated it on December 2020 to comply with updates to State requirements. Since then, the State has passed additional Density Bonus laws:

- AB 1763 (2019) – Density bonus and increased incentives for 100 percent affordable housing projects for lower income households.
- AB 1227 (2022) – Density bonus for student housing development for students enrolled at a full-time college, and to establish prioritization for students experiencing homelessness.
- AB 2345 (2020): (Increase Maximum Allowable Density) – Revised the requirements for receiving concessions and incentives, and the maximum density bonus provided.

The Housing Plan includes actions to update the density bonus ordinance to comply with these new provisions.

Downtown Vitalization Specific Plan (DVSP)

The City is embarking on the Downtown Vitalization project to create a Downtown District to enhance the historical downtown corridor. The City's focus is on the Reservation Road corridor, between the intersections of Del Monte Boulevard and De Forest Avenue including the Marina Main Post Office and future Monterey Salinas Transit (MST) countywide hub and mixed-use development. The boundary of the Downtown Vitalization District is defined by the parcels along the North side of Reservation Road, the West side of Del Monte Boulevard, and the South side of Reindollar Avenue, west of Sunset Avenue. The entire district is approximately 320 acres in area. Proposed uses for this Vitalization District include mixed-use commercial/residential, residential, recreational, and civic uses. The Notice of Preparation of a Draft Environmental Impact Report (EIR) for the DVSP was released in May 2021.

Land Use Plan

The Downtown Vitalization Specific Plan (DVSP) establishes three land use designations: Multi-family Residential; Downtown Commercial Core; and Downtown Transition. A small area is also designated as a Mixed Use Node. Figure 1-5 illustrates the land use plan for the DVSP.

- **Multi-family Residential (R4):** This designation is intended to facilitate medium to high density multi-family housing of up to three stories in height with up to 37 units per acre. Multi-family residential uses near the Core are critical for providing an affordable housing supply and population to support businesses Downtown.

- **Downtown Transition District:** This district is intended for retail, service, and hospitality businesses that serve citywide or regional populations, along with multi-family housing of up to 50 units per acre. Commercial uses are located on portions of the city’s primary high-capacity arterial roads, Reservation Road and Del Monte Boulevard.
- **Downtown Commercial Core District:** This district is established to encourage a mix of retail, office, commercial, entertainment, residential, and civic uses within a compact, walkable urban form focused along the portions of Reservation Road and Del Monte Boulevard. The Downtown Commercial Core District is distinguished from the Downtown Transition District in terms of scale, use, and intensity of new development.

Overall, the Specific Plan calls for an additional 2,400 units in Downtown Marina. The majority of the new units are anticipated to be developed in the Core and Transition districts. The City is in the process of updating the Downtown Vitalization Specific Plan to comply with the requirements for objective development and design standards. Update and adoption of the Specific Plan is expected to occur in December 2023.

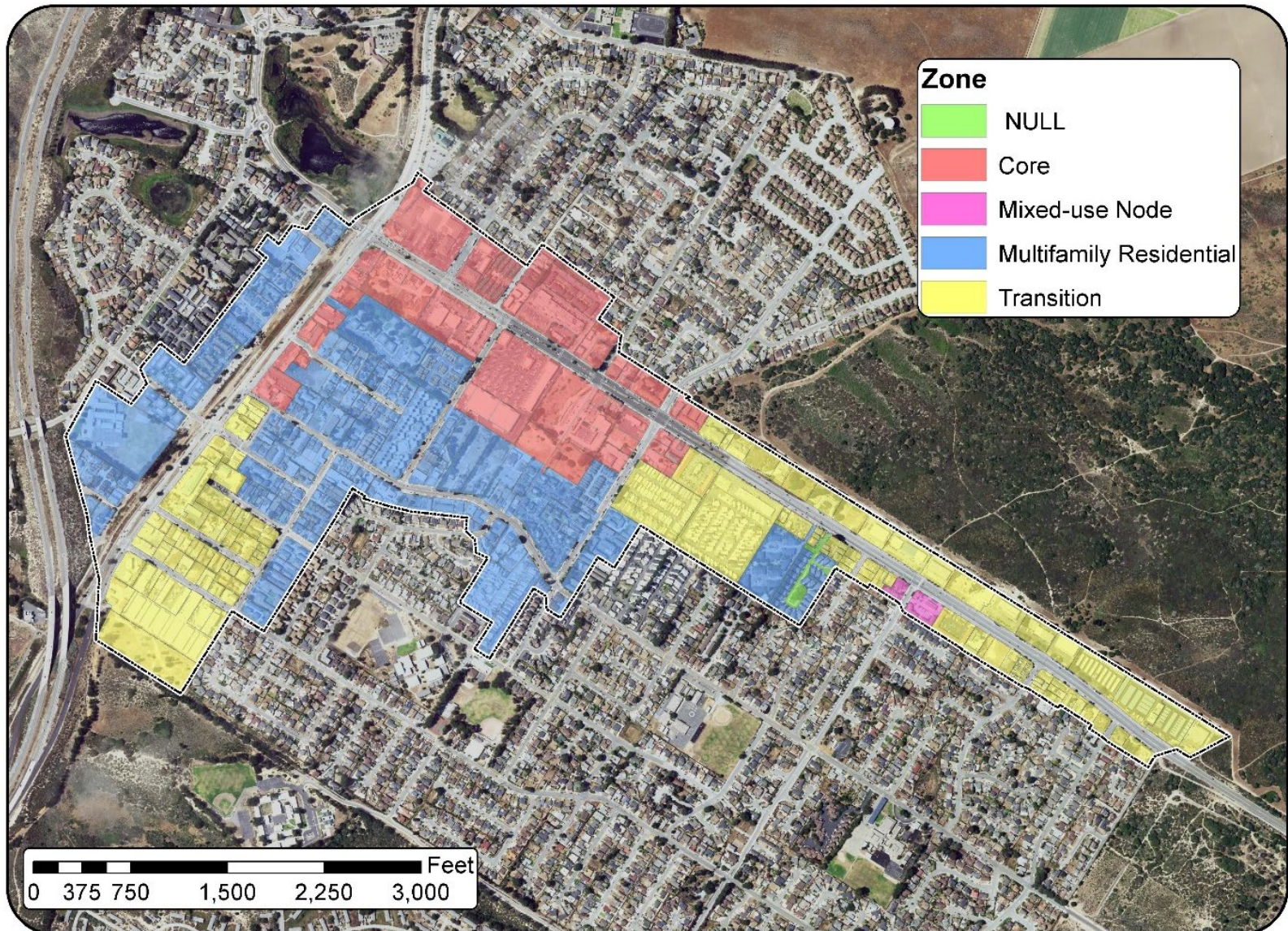
Land Development Code

The City is also preparing a new Development Code to implement the DVSP. The proposed development standards are summarized in Table 1-42 below.

Table 1-42 Downtown Vitalization Specific Plan – Land Development Code

	Multi-family Residential (R4)	Commercial Core	Transition
Residential Density	20-37 du/ac	20-70 du/ac	20-50 du/ac
Setbacks			
Front	10'	0'	10-25'
Side	5'	0'	10'
Rear	15-20'	10'	10'
Lot Coverage (min-max)	—	70%	25-50%
Max. Building Height	42'	60' or 5 stories whichever is less on Reservation Road and Del Monte Boulevard 36' or 3 stories whichever is less on other streets	36' or 3 stories whichever is less
Residential Parking	1-45 bd (min-max): 0.5-1.5 stalls/unit 2+ bd (min-max): 0.5-2.0 stalls/unit		
Source: Draft Land Development Code, December 2018.			

Figure 1-5 Downtown Vitalization Specific Plan Conceptual Land Use Plan



Affordable Housing Overlay

The City adopted an Affordable Housing Overlay in February 2023 to increase the supply of affordable housing. Generally, the Overlay incentivizes affordable housing when a developer agrees to build a project between 30-50 dwelling units per acre and dedicate 12 percent of the units to very low or 15 percent to low-income units. The adopted Affordable Housing Overlay provides documented evidence to HCD that the City can meet its previous RHNA allocation. The AHO applies to 23 parcels located in the Downtown Marina area with parcel sizes ranging between 0.17 acre and 2 acres. Properties selected by the City for inclusion in the AHO are shown in Figure 1-6. The AHO generally includes the following components:

- **Allowable uses.** These are stated in the adopted ordinance and include multi-family dwellings and dwelling groups, condominiums, accessory dwellings, and home occupations.
- **Additional density as compared to base zone district.** Current base zone districts range in density allowance from one unit per 5,000 square feet (sf) to 43 dwelling units per acre. The overlay affords a minimum residential density of 30 dwelling units per acre and a maximum density of 35 dwelling units per acre, except for projects proposed along Reservation Road and Del Monte Boulevard, which would be allowed a maximum of 50 dwelling units per acre.
- **Affordable housing requirement.** In order to meet housing needs for a range of incomes, either 12 percent of the development must be dedicated to very low-income households or 15 percent must be dedicated to low income households.
- **Reduced parking standards.** Parking standards are reduced for qualifying housing overlay developments. For example, a one- to three-bedroom development would require 1.5 spaces/dwelling unit instead of 2 spaces/dwelling unit.
- **Additional development standards.** Development standards such as setbacks, building height, minimum building site area, open space, and site coverage are more flexible than existing zoning that allows multi-family development and aims to further encourage multi-family residential development on these select sites in the downtown area.
- **Objective design standards.** Design standards focus on creating an attractive downtown area. They include design guidelines such as height transitions, building orientation, entry features, façade composition, windows, building articulation, parking location, concealing mechanical and utility equipment, primary pedestrian access, and privacy.
- **Financial incentives.** This may include waived, reduced, or deferred planning, plan check or construction permit fees; deferment of City-generated construction and impact fees until project completion or occupancy; or payment of construction and impact fee over a twelve (12) month or longer period after project completion.

The development standards for the AHO are shown in Table 1-43.

Figure 1-6 Affordable Housing Overlay Map



Table 1-43 AHO Development Standards

Density	30 (min) to 35-50 (max) ¹
Open Space	15%, for sites greater than one acre 10% for sites less than one acre
Building Height (ft.)	42-48 ²
Site Coverage	No Requirement
Front Setback (ft.)	10-25 ³
Side Setback (ft.)	5-10
Rear Setback (ft.)	5-10
Parking	Studio- one space/dwelling unit One-threes bedroom – one and one half spaces/dwelling unit Guest spaces – None required

¹ Maximum density for the development shall be 35 dwelling units per acre, except for projects proposed along Reservation Road or Del Monte Boulevard, which shall be a maximum 50 dwelling units per acre.

² Maximum building height for residential buildings shall be 42 feet, except for projects proposed along Reservation Road or Del Monte Boulevard, which shall be 48 feet.

³ A maximum front yard setback shall be 25 feet for Del Monte Road or Reservation Road.

Building Codes and Enforcement

Building and safety codes are adopted to preserve public health and safety and ensure the construction of safe and decent housing. These codes and standards also have the potential to increase the cost of housing construction or maintenance.

The Building Division of the Department of Community Development is responsible for the enforcement of Building Codes in the city. The Building Division provides plan-checks and inspections. Building Code enforcement is basically conducted through scheduled inspections of new construction, remodeling and rehabilitation projects, and upon re-sale or transfer of ownership of residential property. Inspections are also conducted in response to public complaints or an inspector's observation that construction is occurring without proper permits.

The City of Marina Building Division enforces the 2022 Edition of the California Building Code, as amended, as of January 1, 2023. The City has not imposed unique or unusual restrictions on housing for the disabled, such as minimum distances between housing for persons with disabilities or other regulations that could constrain the development or retrofitting of housing for disabled persons. The City allows residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with the requirements of the Americans with Disabilities Act (ADA) and the state's ADA equivalent—Chapter 11B, "Accessibility," of the 2022 California Building Code. The City works with applicants who need special accommodations in their homes. The City's Building Code, local amendments and code enforcement activities are not constraints to the development, maintenance or preservation of housing.

Housing for Persons with Disabilities

Land Use Controls

As previously stated, the City of Marina Zoning Ordinance contains specific provisions for residential care facilities for six or fewer persons. The City permits small residential care facilities (for six or fewer persons) by-right in all of the city's residential zoning districts and in the C-R commercial zoning district, similar to any single-family use. Large residential care facilities (for seven or more persons) are conditionally permitted in all of the city's residential zoning districts and in the C-R zoning district. Per HCD direction, the City should analyze the conditional use permit process as a potential constraint on housing for persons with disabilities and make necessary amendments if constraints to the development of large residential care facilities are identified. The findings for approval requiring compatibility with neighborhood character and evaluation of increased traffic without objective thresholds may be considered subjective and potentially constraining the development of larger residential care facilities (see Section 3.1.3, C, (4) Residential Care Facilities for findings).

Reasonable Accommodation

Building and development standards may constrain the ability of persons with disabilities to live in housing units that are suited to their needs. Applying the principle of reasonable accommodation, the City understands its affirmative duty to be flexible in the application of land use and zoning regulations, rules, and procedures for equal access to housing for people with disabilities. In 2022, the City amended its Zoning Ordinance to provide a procedure to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Fair Housing Laws in the application of zoning laws, building codes, and other land use regulations, policies and procedures (Chapter 17.45).

Any person with a disability, or his or her representative, may request reasonable accommodation on a form supplied by the community development department to be reviewed by the community development director when no approval is sought other than the request for reasonable accommodation. The review authority shall approve the request for a reasonable accommodation if, based upon all of the evidence presented, the following findings can be made:

- A. The housing, which is the subject of the request for reasonable accommodation, will be occupied by an individual with disabilities protected under Fair Housing Laws.
- B. The requested accommodation is reasonable and necessary to make housing available to an individual with disabilities protected under the Fair Housing Laws.
- C. The requested accommodation will not impose an undue financial or administrative burden on the City, as defined in the Fair Housing Laws and interpretive case law.
- D. The requested accommodation will not require fundamental alteration or frustrate application of the City's zoning or building laws, policies and/or procedures, as defined in the Fair Housing Laws and interpretive case law. The City may consider, but is not limited to, the following factors to determine whether the requested accommodation would fundamentally alter or frustrate application of the City's zoning or building program:
 - a. Whether granting the accommodation would fundamentally alter the character of the neighborhood.
 - b. Whether granting the accommodation would result in a substantial increase in traffic or insufficient parking.

- c. Whether granting the accommodation would substantially undermine any express purpose of either the City’s general plan or an applicable specific plan.

Findings that required compatibility with neighborhood character and increased traffic without a specific standard may be considered subjective. The Housing Plan includes an action to remove these subjective findings.

Definition of Family

The City Zoning Ordinance defines “family” as one or more persons occupying a premise, and living as a single nonprofit housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity or sorority house. A family shall be deemed to include necessary servants.” This definition of “family” is not overly restrictive to the occupancy of a housing unit.

Building Code

As indicated above, the City of Marina has adopted the 2022 California Building Standards Code and routinely adopts updates as they become available. The City has not adopted any special amendments to this Code that would impede housing for persons with disabilities. The City’s building codes require that new residential construction comply with the federal American with Disabilities Act (ADA). ADA provisions include requirements for a minimum percentage of units in new developments to be fully accessible to the physical disabled. The provision of fully accessible units may increase overall project development costs; however, unlike the Uniform Building Code (UBC), enforcement of ADA requirements is not at the discretion of the City but is mandated under federal law.

Compliance with building codes and the ADA may increase the cost of housing production and can also impact the viability of rehabilitation of older properties required to be brought up to current code standards. However, these regulations provide minimum standards that must be complied with in order to ensure the development of safe and accessible housing. Current building codes require that all ground floor multi-family units be handicapped-accessible, as well as elevator-served buildings. The City encourages and facilitates the construction of supportive housing by allowing such projects by-right in all residential zones.

Planning and Development Fees

Housing construction imposes certain short- and long-term costs upon local government, such as the cost of providing planning services and inspections. As a result, the City of Marina relies upon various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed.

Planning Fees

Planning fees for Marina are summarized in Table 1-44. The City’s fee schedule remained flat for more than 10 years between 2007 and 2018. In July 2018, the City adjusted the fee schedule for Local Coastal Plan Amendment, General Plan Amendment, Zoning Text Amendment, and Environmental Clearance from a fixed-fee basis to one that reflects the actual costs. The fee for Conditional Use Permit also increased. However, these adjustments are not anticipated to significantly impact residential development as residential development in residential zones is by right. Furthermore, future residential development will likely occur in the downtown areas. With the adoption of the Downtown Vitalization Specific Plan (see previous discussion), residential

development will also be by right. Because of limited resources, the City does not typically offer fee waivers.

Table 1-44 Fees for Services – Planning Applications, Environmental and Subdivision

Service	Description	Fee
Administrative Conditional Use Permit	Staff level review of application for conditional uses on specific parcels of land to determine conformance with City codes, regulations and standards	\$1,005 per application
Conditional Use Permit	Review an application for conditional uses on specific parcels of land to determine conformance with City codes, regulations and standards.	\$5,350 per application
Conditional Use Permit Amendment	Staff level review of a request for a minor amendment to an approved conditional use permit to determine conformance with City codes, regulations and standards	\$4,135 per application
Administrative Site and Architectural Design Review	Staff review of Site and Architectural Design Review project proposal for consistency with City design guidelines and standards	\$320 per application
Site and Architectural Design Review	Design Review Board and Planning Commission review of Site and Architectural Design Review project proposal for consistency with City design guidelines and standards	\$3,275 per application
Site and Architectural Design Review Amendment	Staff review of an amendment to a Site and Architectural Design Review project proposal for consistency with City design guidelines and standards	\$975 per application
Administrative Coastal Development Permit	Staff level review of a request for approval of a conditional use on a specific parcel of land within the coastal zone to determine conformance with City codes and standards, including the Local Coastal Program.	\$255 per application
Coastal Development Permit	Review of a proposed development in the coastal zone for conformance with state regulations.	\$885 per application This fee is to be charged in addition to usual fees for projects in the Coastal Zone.
Local Coastal Program Amendment	Review of a proposed amendment to an already approved Local Coastal Program	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus and outside costs.
Coastal Development Permit Exemption	Staff level review and determination of an exemption for a proposed development in the coastal zone from the application of Local Coastal Program standards.	\$255 per application
General Plan Amendment	Make recommendations and prepare reports regarding a proposed amendment to the City General Plan.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus any outside costs.
Specific Plan Review	Planning Commission and City Council consideration of a Specific Plan that will set design guidelines and development standards for a specific area of the city.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved and any outside costs.

Service	Description	Fee
Specific Plan Amendment	Planning Commission and City Council consideration of an amendment to an adopted Specific Plan.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved and any outside costs.
Zoning Text/Map Amendment	Planning Commission and City Council consideration of an amendment to the zoning ordinance text or zoning map.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus any outside costs.
Variance Application	Planning Commission consideration of a request for a variance to the yard, height, coverage and/or area regulations of the zoning ordinance	\$4,745 per application
Development Agreement	Develop, negotiate and enforce an agreement to develop land within specific physical requirements.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved and any outside costs, including City Attorney and consultants.
Annexation Review	Review and process a request to annex to the City.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus any outside costs.
Environmental Negative Declaration	Processing of environmental documents of a proposed development and the review necessary to determine that a project requires a Negative Declaration.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus any outside costs.
Environmental Impact Report Review	Review of a consultant-prepared Environmental Impact Report to determine its compliance with CEQA.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus any outside costs.
Tentative Parcel Map Review	Review of a tentative parcel map to assure accuracy and compliance with City codes and standards.	\$3,845 per map
Tentative Map Review	Review of a tentative map (5 or more lots) to assure accuracy and compliance with City codes and standards.	5-20 lots - \$7,925 per map 20+ lots - Deposit and fee agreement with charges at the Fully Allocated Hourly Rates for all personnel involved and any outside costs.
Tentative Map Review Amendment	Staff review of an amendment to an approved tentative map.	Administrative - \$3,015 per application Council - \$5,005 per application
Final Parcel Map Review	Review of a final parcel map (4 lots or less) for compliance with City codes and standards, as well as the Subdivision Map Act.	\$3,135 per map
Final Map Review	Review of a final map (5 lots or more) for compliance with City codes and standards, as well as the Subdivision Map Act. This includes the subdivision improvement agreement.	Administrative - \$3,380 per map Council - \$5,000 deposit and fee agreement with charges at the Fully Allocated Hourly Rates for all personnel involved and any outside costs.

Service	Description	Fee
Final Map Amendment Review	Review of a minor amendment to an already approved and recorded final map.	\$1,115 per application
Lot Line Adjustment	Review of proposed adjustment of any property boundaries and recordation.	\$2,870 per adjustment
Engineering Design Exception	Processing a request for an exception to City standard specifications and plans.	\$465 per application
Reversion to Acreage	Review of a request to revert multiple lots to one lot under the terms of the Subdivision Map Act.	Deposit and Fee Agreement with charges at the Fully Allocated Hourly Rates for all personnel involved plus any outside costs.
Certificate of Compliance	Prepare a certificate of compliance to exempt the applicant from the Subdivision Map Act.	\$1,250 per application or a deposit as determined by staff.

Source: City of Marina, Resolution No. 2018-51, effective July 15, 2018.

Development Impact Fees

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements required to support new residential development. The passage of Proposition 13 in 1978 has limited a local jurisdiction's ability to raise property taxes and significantly lowered the ad valorem tax rate, increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is collected for a variety of improvements including water and sewer facilities, parks, and transportation improvements.

To enact an impact fee, State law requires that the local jurisdiction demonstrate the "nexus" between the type of development in question and the impact being mitigated by the proposed fee. Also, the amount of the fee must be roughly proportional to the impact caused by the development. Nevertheless, development impact fees today have become a significant cost factor in housing development.

The City of Marina collects development impact fees to offset impact costs associated with traffic, sewers, storm drains, and parks. Table 1-45 summarizes the development impact fees required by the City and local agencies for residential development. The City assesses impact fees on a per unit basis, depending on housing type (single-family or multi-family project). In addition to these fees, the Transportation Agency of Monterey County (TAMC) charge a fee per housing unit depending on housing type and project location (Table 1-45).

Monterey County Regional Development Impact Fees were established by the TAMC in conjunction with City/County jurisdictions.

According to the records from recently approved projects, the total development impact fees and permit processing fees range from about \$14,000 to \$24,000 per multiple-family unit. Fees for a single-family unit total around \$30,000 (Table 1-46).

Table 1-45 Marina Development Impact Fees

Impact Fees	Fee Amounts (per Dwelling Unit)			
	Single-Family	Multi-family	Senior Homes	Assisted Living – Senior
Public Buildings	\$4,622	\$4,281	\$3,082	\$1,713
Public Safety	\$996	\$922	\$622	\$368
Roadways	\$8,717	\$ 6,088	3,370	2,418
Intersections	\$2,111	1,477	817	587
Parks	\$ 10,011	\$ 9,269	\$ 6,675	\$ 3,707
Water and Sewer ²	\$7,929	\$7,929	\$7,929	\$7,929
School ³	\$4.79 per square foot	\$4.79 per square foot	\$4.79 per square foot	\$0.78 per square foot (Office/Industrial rate)

¹ City of Marina Development Impact Fee Report, 2022.

² Marina Coast Water District, FY 2021-2022, per EDU. <https://www.mcwd.org/docs/financials/Marina%202021-2022%20Rates.pdf> ; Fort Ord Water and Sewer: \$11,699 per EDU (water) and \$3,012 per EDU (sewer). The per unit charge for single-family residential connection is 1 EDU. The per unit charge for multiple dwelling, condominium, trailer space, or mobile home is 0.8 EDU School fees established by Monterey Peninsula Unified School District – October 2021.

https://drive.google.com/file/d/1XBXMW4maaXmG5ucfIC6x_IKfL-59S7I/view

³ May apply to affordable/below market-rate housing. Special formulas for fees for residential housing that includes below market-rate housing. Figures as of July 1, 2019.

https://www.mpsd.net/apps/index.jsp?uREC_ID=1014183&type=d&pREC_ID=1757719#:~:text=Current%20Residential%20Rate%20is%20%244.79%20and%20Commercial%20is%20%240.78%20per%20square%20foot.

Table 1-46 Examples of Permits and Fees – Marina

Address	Construction Valuation	Permit Fees	Impact Fees	Permit and Impact Fees
Sea Haven Homes- SFH				
3005 Shasta Way	\$223,655.04	\$3,922.13	\$26,457.00	\$30,379.13
3001 Shasta Way	\$328,406.40	\$5,270.63	\$26,457.00	\$31,727.63
3003 Arroyo Drive	\$287,642.88	\$4,744.04	\$26,457.00	\$31,201.04
481 Marina Heights Drive	\$249,298.56	\$4,255.77	\$26,457.00	\$30,712.77
479 Marina Heights Drive	\$318,003.84	\$5,100.28	\$26,457.00	\$31,557.28
Dunes Homes- SFH				
2711 4th Avenue	\$291,894.00	\$4,795.27	\$23,397.94	\$28,193.21
248 Bungalow Court	\$275,517.00	\$4,590.49	\$23,397.94	\$27,988.43
246 Bungalow Court	\$257,831.00	\$4,359.20	\$23,397.94	\$27,757.14
242 Bungalow Court	\$291,894.00	\$4,795.27	\$23,397.94	\$28,193.21
250 Bungalow Court	\$291,894.00	\$4,795.27	\$23,397.94	\$28,193.21
Veteran's Transition Center- MF (71 units)				
229 Hayes	\$31,000,000.00	\$2,834.68	\$22,037.00	\$24,871.68
Chispa AKA Junsay Oaks- Senior Apartments (47 units)				
3098 DeForest	\$8,360,215.00	\$1,622.91	\$12,059.00	\$13,681.91
ADUs				
154 Lakewood Drive	\$50,000.00	\$1,749.10	\$0.00	\$1,749.10
3007 King Circle	\$62,620.00	\$1,990.10	\$0.00	\$1,990.10
3068 Redwood Drive	\$60,000.00	\$1,958.98	\$0.00	\$1,958.98

Notes: Construction valuation represents entire SFH or entire project for MFH development (Veterans Transition Center and Junsay Oaks). Permit fees, impact fees, and combined permit and impact fees represent cost per unit. Veteran's transition center and Junsay Oak Impact fees include additional Transportation Agency of Monterey County (TAMC) Fees (\$2,834 and \$1,622 per unit, respectively).

Local Processing and Permit Procedures

The development review process can affect housing costs. Because of interest rates and inflation in the price of materials, the longer it takes for a development proposal to be approved, the higher the development costs. Development application processing has basic time requirements as a result of the City's obligation to evaluate projects adequately, as well as the requirements of state law. These include consistency with the General Plan and Zoning Ordinance, requirements of the Subdivision Map Act, and compliance with the California Environmental Quality Act (CEQA).

Residential Permit Processing

In the city of Marina, ministerial projects include the construction of single-family residences and accessory dwellings on existing lots, and the construction of multi-family residential housing at densities not exceeding 25 units per acre, and condominium/planned development projects in the MHR zone. Also, Chapter 16.18 of the Zoning Ordinance describes the procedures for tentative parcel maps for minor subdivisions (four lots or fewer). They are reviewed and approved administratively by the Community Development Director and do not require a public hearing or approval by either the Planning Commission or City Council. The City has amended its Zoning Ordinance to permit emergency shelters housing by right in the R-4 and C-R zones and transitional and supportive housing in all residential zones and C-R zone.

Discretionary projects requiring a Conditional Use Permit (CUP) and approval from the Planning Commission include major subdivisions of land (into typically 5 or more parcels), condominium/planned development projects in the C-R zone, the development of multi-family residential housing at densities exceeding 25 units per acre in the R-4 and C-R Zone, single-room occupancy and a change in the use of a property including the civilian reuse of former military lands. The findings required for the approval of a CUP are that “the establishment, maintenance or operation of the use or building applied for will not under the circumstances of the particular case, be detrimental to health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood of such proposed use or be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the city; and in the Coastal Zone the use is consistent with all applicable local coastal land use plan recommendations and requirements.” However, with the adoption of the Downtown Vitalization Specific Plan, approval of residential development in the downtown would no longer require a CUP. Furthermore, the Affordable Housing Overlay (AHO) provides by-right approval of projects if 15 percent of the units are set aside for lower income housing. Since much of the future residential development is expected to occur within the Downtown, the CUP process is not anticipated to serve as a constraint to residential development.

The review and entitlement process is initiated by the submission of an application. If the environmental review of the project can be accomplished without the processing of an EIR, public hearing(s) are scheduled and held by the Planning Commission and, if an EIR is required, by the City Council. Additionally, City Council review and approval is necessary for: (a) proposed amendments to the General Plan or Zoning Ordinance which may be associated with a project proposal, (b) projects subject to an appeal to the City Council, and (c) major subdivisions. The entire process is about 90 days if turn-around time by the applicant is reasonable (2 to 3 weeks). The need for City Council action on a project or related to a project will add 1 to 2 months to the process. The need to contract with environmental consultants for necessary environmental studies will typically add 2 or 3 months to the process. The determination of the need for an EIR will add 6 months to a year of processing time. The City's development review process is designed to accommodate housing development applications of various levels of complexity and requiring different entitlements.

Table 1-47 summarizes the reviewing authority and requirements for the City’s most common permit applications.

Table 1-47 Review Authority for Permits and Entitlements

Application	Public Hearing Required
Use Permit	✓
Conditional Use Permit	✓
Coastal Development Permit	✓
Variance	✓
Amendments	✓
Tentative Subdivision Tract Map	
Final Subdivision Tract Map	
Development Agreements	✓
Source: City of Marina 2023	

Typical Processing Times

Processing times for development review vary, based on the size of the project and the extent of environmental review required, and can range from 6 months to more than 1 year if an EIR is required. When an application is submitted, it is reviewed within 30 days to verify that it is complete or the applicant is notified that it is incomplete. Once the application is complete, typical processing times are as follows, in line with the requirements of the State Permit Streamlining Act of 1992 (Table 1-48). Typical processing time is about 1 month a single-family home, and about 4 to 6 months for a multiple-family housing project, unless delayed by the environmental clearance process due to significant environmental impacts.

Table 1-48 Permit Streamlining Act - Processing Times

Application	Final Authority	Processing Time
Subdivision Parcel Map (Tentative)	Planning Commission and City Council	40-45 Days
Subdivision Parcel Map (Final)	City Council	21 Days
Tentative Subdivision Tract Map	Planning Commission and City Council	3-6 months
Subdivision Tract Map (Final)	City Council	1-4 months
Negative Declaration	–	3-6 months
Environmental Impact Report	–	16 months or more

Environmental Review

Environmental review is required for all development projects under the CEQA. Marina has a number of environmental constraints due to its sensitive habitats, coastal location and conservative approach to preserving its unique natural surroundings. Because of these environmental constraints, larger residential projects have required the preparation of EIRs. An EIR is required of all developments that have the potential of creating significant impacts that cannot be mitigated, which is highly typical of large projects approved under Specific Plans. At the same time, most residential projects in Marina are either Categorical Exempt or require only an Initial Study and Negative Declaration. The Negative Declaration process typically takes 3 to 6 months to complete, depending on staffing levels and workloads. Categorical Exempt developments such as accessory

dwelling units require a minimal amount of time. As a result, State-mandated environmental review does not pose a significant constraint to housing development.

California Coastal Act

Housing Requirements in the Coastal Zone

California Government Code Section 65588(d) requires that the Housing Element update take into account any low- or moderate-income housing provided or required in the Coastal Zone pursuant to Section 65590 (the Mello Act). State law requires that jurisdictions monitor the following:

- The number of new housing units approved for construction within the Coastal Zone (after January 1, 1982)
- The number of low- or moderate-income units required to be provided in new developments either within the Coastal Zone or within 3 miles of the Coastal Zone
- The number of existing housing units in properties with three or more units occupied by low- or moderate-income households that have been authorized for demolition or conversion since January 1, 1982
- The number of low- or moderate-income replacement units required within the Coastal Zone or within 3 miles of the Coastal Zone

In order to receive a demolition or a conversion permit, the request must comply with the Mello Act.

Coastal Zone in Marina

The Coastal Zone is generally defined as that land and water area which extends inland 1,000 yards from the mean high tide line of the Pacific Ocean and seaward to the State's outer limit of jurisdiction. The City of Marina has approximately 3 miles of coastal frontage.

The Coastal Zone covers areas primarily west of Highway 1. The majority of land uses within the Coastal Zone are designated for Coastal Conservation and Development, Public Facilities, and Planned Commercial. Residential uses in the Marina Coastal Zone are limited to the area east of Highway 1, adjacent to the vernal ponds. Residential densities of four to eight dwelling units to the acre are proposed. Since public purchase of all the vernal ponds, their wetlands and their protective setbacks (at least 100 feet) is unlikely, the Local Coastal Land Use Plan (LCLUP) provides that residential uses in this area be clustered on portions of sites which would least affect the wetlands and would protect other environmentally sensitive or visually significant attributes of the sites, as described in the LCLUP.

There is only one residential street and two housing units on another street that lie within the coastal zone. Based on City records, there has not been City-sponsored housing rehabilitation or new housing construction, or demolition of housing within the coastal zone. Furthermore, since the city has less than 50 acres of vacant, privately held residentially designated properties within the Coastal zone, it is not subject to the replacement requirement.

On/Off-Site Improvements

After the passage of Proposition 13 and its limitation on local governments' property tax revenues, cities and counties have faced increasing difficulty in providing public services and facilities to serve

their residents. One of the main consequences of Proposition 13 has been the shift in funding of new infrastructure from general tax revenues to development impact fees and improvement requirements on land developers. The City requires developers to provide on-site and off-site improvements necessary to serve their projects. Such improvements may include water, sewer and other utility extensions, street construction and traffic control device installation that are reasonably related to the project. Ultimately, however, the additional costs for residential land development and infrastructure maintenance are borne by the homeowners and their associations. Dedication of land or in-lieu fees may also be required of a project for rights-of-way, transit facilities, recreational facilities and school sites, consistent with the Subdivision Map Act.

As a condition for development, street rights-of-way, and/or easements for publicly owned and maintained facilities shall be conveyed to the City in accordance with current policy and shall include a plat and legal description.

Policies for the City's development and improvement standards are described in the City's General Plan, Zoning, building and subdivision ordinances. Depending on location (lanes of travel and presence of bike lanes and bus bays), the minimum street width is between 80 and 114 feet. Typical standards are: 12-foot travel lane; 7-foot parking lane; and 6-foot bike lane.

Development standards which influence the availability and cost of housing include: lot size, setbacks, site coverage, lot frontage, open space and parking requirements, building height, etc. On-site and off-site improvements may be required pursuant to Chapter 15.36 of the Municipal Code and include infrastructure and other services needed to facilitate residential developments such as water and sewer lines, fire hydrants, surface drainage, sidewalks and street dedications and/or improvements. Requirements for such improvements have been deemed important to the health, safety and welfare of Marina citizens and may therefore be established as conditions of approval of use permits, site design review, variance and subdivisions (Section 15.36.020). Where required, necessary improvements must be installed prior to execution of building permits. The "Design Standards of the Public Works Division" contain the detailed design specifications for public improvements.

Inclusionary Housing Program

Inclusionary housing describes a local government requirement that a specified percentage of new housing units be reserved for, and affordable to, lower and moderate-income households. The goal of inclusionary housing programs is to increase the supply of affordable housing commensurate with new market-rate development in a jurisdiction. This can result in improved regional jobs-housing balances and foster greater economic and racial integration within a community. The policy is most effective in areas experiencing a strong demand for housing.

The City of Marina adopted an Inclusionary Housing Program (IHP) (Marina Zoning Ordinance Section 17.48.030) to expand affordable housing options in Marina. Marina's IHP requires developers of 20 or more units, and all existing occupied housing in Marina's former Fort Ord to set aside a minimum percentage of housing units affordable to specific income groups according to the affordability distribution illustrated in Table 1-49.

However, a technical inconsistency regarding the inclusionary housing requirements exists. The City of Marina General Plan (adopted December 31, 2005) requires a 20 percent inclusionary requirement on the former Fort Ord. Specific Plans (Dunes on Monterey Bay Specific Plan and the Marina Heights Specific Plan) and the Cypress Knolls Tentative Map on the former Fort Ord also requires 20 percent affordable housing. MMC Section 17.48.030 C (2) on the other hand, requires a

40 percent total affordable requirement on the former Fort Ord. The General Plan and Specific Plans supersede the Municipal Code and thus this is a technicality. Furthermore, maintaining the existing housing with 40 percent affordable units has become financially challenging. This Housing Element includes a program to revise the Municipal Code to match the General Plan and Specific Plans.

Table 1-49 Inclusionary Housing Requirements

Planning Areas	% of Required Affordable Housing by Income				Total Affordable Requirement (% of Total Units)
	Very Low (50% AMI)	Low (80% AMI)	Moderate (120% AMI)	Workforce (150% AMI)	
Citywide For-Sale or Rental Housing: New Construction or Substantially Rehabilitated	6%	7%	7%	10% ¹	20+%
Former Fort Ord: Existing Occupied Housing	15%	15%	10%	0%	40% ¹

¹ Inclusionary housing requirement for existing occupied housing on the former Fort Ord can be fulfilled by providing fewer moderate income housing units than required above if a greater percentage of very low- and low-income housing units are provided and the total number of very low-, low- and moderate-income units is not less than 40 percent.

Source: Section 17.48.030, City of Marina Zoning Ordinance 2022.

The City Council may approve alternatives for meeting the inclusionary housing requirement. These may include:

- A dedication of land within or contiguous to the residential development, sufficient to accommodate at least the required inclusionary units for the residential development
- Acquisition and rehabilitation of affordable units at the same level of affordability as required for the inclusionary units
- Preservation of publicly assisted rental units at risk of converting to market-rate housing
- Conversion of a sufficient number of existing market-rate units to inclusionary units to provide the same number of affordable units as would be required on-site
- Acquisition/rehabilitation of affordable housing, preservation of at-risk housing, and conversion of market-rate units to affordable units
- Construction of special needs housing (shelters, transitional housing, etc.) meeting the housing needs for special needs groups as identified in the housing element.

Affirmatively Furthering Fair Housing

The City of Marina is not an entitlement jurisdiction that receives Community Planning and Development grants from HUD, such as Community Development Block Grant (CDBG) or HOME Investment Partnership Act (HOME) funds. Therefore, the City is not required to prepare an Analysis of Impediments to Fair Housing Choice or Assessment of Fair Housing. Nevertheless, Assembly Bill 686 (AB 686), signed in 2018, establishes an independent state mandate that expands the duty of all California's public agencies to affirmatively further fair housing (AFFH). Importantly, AB 686 also creates new housing element requirements applying to all housing elements due to be revised on or after January 1, 2021. These requirements include an assessment of fair housing practices, an analysis of the relationship between available sites and areas of high or low resources, and concrete actions in the form of programs to affirmatively further fair housing. The purpose of this assessment and analysis is to replace segregated living patterns with truly integrated and balanced living patterns and to transform racially and ethnically concentrated areas of poverty (R/ECAP) into areas

of opportunity. A comprehensive assessment of fair housing required by AB 686 is found in Appendix A.

Environmental and Infrastructure Constraints

Environmental Constraints

Environmental hazards affecting housing units include seismic hazards, flooding, toxic and hazardous waste, fire hazards and noise. The following hazards may impact future development of residential units in the city.

Seismic Hazards

The principal active faults in the region, the San Andreas fault and the San Gregorio fault, have been responsible for several moderate to large historic earthquakes and are associated with well-defined zones of active seismicity. These faults traverse Monterey County, and many areas therein are susceptible to seismic hazards including strong ground shaking, liquefaction, and earthquake-induced landslides. In addition, erosion hazards are present in the agricultural areas of the Salinas and Pajaro Valleys. Coastal erosion of dunes, cliffs, and bluffs is a serious problem in Monterey County. Coastal erosion of cliffs is concentrated along the Big Sur Coast due to very steep terrain; but there are locally severe erosion problems in the south Monterey Bay area, mainly due to highly erosive windblown sand and particularly in the incorporated and unincorporated areas around Marina, Sand City, Monterey, and Fort Ord. Potential geologic and soil hazards can be increased by inappropriate development, seismic activity and heavy rains.

Flooding

Potential water-related hazards in Marina include flooding, tsunami, and sea-level rise. Flood hazards include coastal inundation, flash flooding down watercourses and channels throughout the community, and sheet flooding across low lying areas adjacent to these watercourses. A tsunami is a series of ocean waves triggered by the displacement of a large volume of water after a submarine disturbance, such as an underwater earthquake or landslide. While there is no record of large or moderate tsunamis in the Marina area, the potential for tsunami damage exists, as it does in most coastal California communities. Global climate changes affecting sea level have been observed over time and if observed patterns continue, a sea-level rise should be expected. Sea-level rise is a long-range concern and while predictions vary, a significant rise in sea-level rise could adversely affect land use, transportation and water quality in low-lying coastal areas. With the exception of essential support facilities for coastal-dependent industry, the City of Marina's Local Coastal Program (LCP) (in accordance with the California Coastal Act) restricts all structural development on the ocean-side of the dunes, within a tsunami run-up zone, or within the area subject to wave erosion.

Fire

Marina residents enjoy access to and views of natural open spaces. Several neighborhoods in Marina are adjacent to expansive open space resources, such as the Locke-Paddon Wetlands Community Park, the Marina State Beach, Fort Ord National Monument and the Marina Dunes Preserves. These large open space areas at the urban-wildland interface contain vegetation that provides fuel for wildfires which can threaten life and property in Marina. Fire hazards in Marina exist primarily as wildfire potential in open areas and habitat areas. The California Department of

Forestry rates wildlands for fire hazards based on slope, climate, fuel loading and water availability. The grassland slopes of the Marina Planning Area are classified as having a "moderate" fire hazard rating, while the areas dominated by chaparral and/or oak woodland are considered to pose a "high" to "extreme" fire hazard. The Marina Fire Department conducts an annual weed abatement inspection program throughout the city, beginning in April through July. This program has reduced the potential for devastating wild land-fires. To enhance fire protection services, the City of Marina participates in a mutual aid agreement with all fire departments in Monterey County.

Noise

Excessive noise can adversely affect human health and well-being, economic productivity, and property values, especially in areas where sensitive land uses such as senior housing, schools, childcare, and hospitals are located. Mobile and stationary noise sources contribute to overall noise levels, and the impacts of both must be analyzed when considering environmental effects of new development. Potentially significant sources of noise within the Marina Planning Area include vehicular traffic, airport operations, and industrial-type uses such as the wastewater treatment plant and landfill operations.

Radiological Hazards

Regulations which govern the storage, use, transportation and disposal of radioactive materials are administered by the Radiological Health Branch of the California Department of Health Services. Under the current City of Marina Zoning Ordinance, industrial activities which seek to locate in an "M" (Industrial) district are not permitted if such activities emit radioactivity at any point which is dangerous to human beings (Zoning Ordinance Section 17.30.040).

Hazardous Materials

In the city of Marina, there are two major areas of concern related to hazardous materials. One concern relates to the clean-up or remediation of identified hazardous waste sites on former Fort Ord lands, and the other concern relates to the disposal of household (and possibly other types of) hazardous waste at the regional landfill north of Marina.

The City contains one Federal Superfund site, Fort Ord, which would expose people to hazards. Fort Ord was a major U.S. Army Base and added to the Superfund: National Priorities List of Hazardous Waste Sites on February 21, 1990. While most of the former Fort Ord is now part of the Fort Ord National Monument, other areas have been converted from military to civilian land uses under the direction of FORA. While many old military buildings and infrastructure remain abandoned, others have been demolished. Hazardous and toxic waste materials and sites at the former Fort Ord consist of a wide variety of materials, including industrial chemicals, petrochemicals, domestic and industrial wastes (landfills), asbestos and lead paint in buildings, above- and underground storage tanks, and ordnance and explosives, including unexploded ordnance.

Infrastructure Constraints

Water

The Marina Coast Water District (MCWD) is the water purveyor for the city of Marina, including the former Fort Ord. MCWD provides water resources to city residents through pumping of groundwater from the Salinas Valley Groundwater Basin (Basin), which lies completely within the Salinas River Valley. This groundwater basin is the sole source of all potable water for the city.

Through the Regional Urban Water Augmentation Program for the Ord Community (RUWAP), MCWD is exploring the most cost effective and technically efficient mix of advanced treated recycled water, conservation, groundwater recharge and recovery and other technologies for water supply.

By partnering with the Pure Water Monterey Project (PWM), MCWD is participating in a regional approach to provide advanced treated recycled water for commercial irrigation and other uses. MCWD is developing a 10-mile pipeline with PWM to transport advance-treated recycled water to Ord Community area water users as part of the redevelopment of the former Ford Ord. Up to 1,427 acre-feet per year (afy) will be supplied for irrigating landscapes, public parks and other commercial landscaping. In addition to encouraging use of advanced treated recycled water, encouraging conservation, conducting regional supply studies, MCWD is also actively protecting current sources.

According to MCWD's 2020 Urban Water Management Plan, demand for water in MCWD's service area is projected to be 8,879 afy in 2035 and 9,584 afy in 2040. These projections are based on anticipated population growth and conservation improvements. Per the Urban Water Management Plan, MCWD has sufficient groundwater plus contracted recycled water to meet the projected water demands over the next 20 years.

One important potential constraint on water availability for housing development is the planned groundwater extractions from the Basin for the proposed Monterey Peninsula Water Supply Project. Specifically, this Project would extract 15.5 million gallons per day of groundwater at the CEMEX Property within the city from the Basin for export outside of the Basin. The Project is currently undergoing the permitting process and is the subject of litigation by MCWD, Marina, and other public agencies. According to groundwater experts for MCWD and Marina, these extractions could impair and/or cause more extensive seawater intrusion that could eliminate the future use of MCWD's current groundwater extraction wells. Since Marina is currently 100 percent dependent on these MCWD extraction wells for its drinking water, this Project (if fully approved and implemented) could be a major constraint on future housing development.

Wastewater

Wastewater collection and treatment are important components of protecting public and environmental health. Monterey One Water (formerly the Monterey Regional Water Pollution Control Agency) owns and operates a sanitary sewer system that serves a population of approximately 250,000 people in 11-member entity jurisdictions. Monterey One Water provides wastewater treatment for Marina, as well as the city of Del Rey Oaks, city of Monterey, city of Pacific Grove, city of Salinas, city of Sand City, city of Seaside, Castroville Community Services District, and the Marina Coast Water District. The Marina Coast Water District provides wastewater collection services to the area of Marina and the former Fort Ord. Wastewater collected from the city of Marina is treated at Monterey One Water's regional treatment plant located north of Marina.

Monterey One Water's Sewer System Management Plan, last updated in 2019, includes a capacity analysis to ensure capacity for future growth and demand. The plan indicates that the annually updated CIP Master Plan addresses identified deficiencies to ensure ongoing capacity through 2040. The plan also states that due to conservation efforts, flows have decreased in recent years and there are currently no significant capacity issues at this time. Therefore, availability of wastewater infrastructure is not a constraint to residential development during the 6th Cycle planning period.

Economic Factors

Non-governmental constraints are primarily market-driven and generally outside the direct control of local governments. Some impacts of non-governmental or market constraints can be offset to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area. Non-governmental constraints to affordable housing in Marina consist of four major factors: price of land, availability of financing, cost of construction/availability of labor, and jobs/housing balance.

The City has a limited ability to influence these factors. Land costs are impacted by the number of adequate sites that are available. Regional demand and costs have a great impact on land costs. Construction and financing costs are also determined at the regional, state, and national levels by a variety of private and public actions, which are not controlled by the City.

The major barrier to providing housing for all economic segments of the community concerns the nature of the housing market itself. Development costs have risen to the point where building housing affordable to all economic segments of the community is difficult to achieve in California.

Housing Market Conditions

Construction activities during the Fifth Housing Element (2015 to 2023) were deeply affected by the COVID 19 Pandemic. Construction activities came to a standstill due to quarantine mandates and increasing labor and supply costs. The City is only beginning to see renewed interest in development recently.

Construction Labor Shortage and Construction Costs

Construction costs are primarily determined by the costs of materials and labor. California is 200,000 construction workers short to meet Governor Newsom's housing goals. This number comes from a new study for Smart Cities Prevail. The study finds that California lost about 200,000 construction workers since 2006. Many lost their job during the 2008 recession and found work in other industries. University of Southern California (USC) housing economist Gary Painter also says that California has "a shortage of construction workers at the price people want to pay." However, the dilemma is that higher pay for construction workers would increase the overall construction costs for housing. In some cases, developers are "importing" workers from out of state for the construction work and pay for their temporary housing during the construction periods.

Blight remediation also adds significant costs to construction in Marina's former military areas. As was a common practice at the time, the U.S. Army covered pipes with asbestos and used the toxic mineral as an ingredient in flooring, roofing, and cement. Service members were exposed to asbestos fibers in the buildings where they ate, slept, and worked. While the use of asbestos in new construction ended by the late 1970s, it remained present in Army installations decades later. For the Cypress Knolls development, the blight removal cost for 220 old Army barracks will be 11-15.4 million dollars to remediate or approximately \$50,000-\$80,000 per unit.

Another cost component is the costs of materials, which vary depending on the type of unit being built and the quality of the product being produced. Construction material costs are set by regional and national factors that rarely impede housing development in specific localities though.

In addition, material and labor costs dramatically increased in recent years, especially after the COVID 19 Pandemic. During the 5th Cycle Housing Element, development proformas for several

affordable housing projects in the region indicated the cost of developing an affordable unit averaged between \$280,000 and \$300,000, including the cost of land. By contrast, the most recent affordable housing project in the area, a 65-unit project in East Garrison located between Marina and Salinas, is costing nonprofit developer CHISPA \$700,569 per unit. This dramatic increase after the onset of the pandemic, given that in 2019, a 47-unit Junsay Oaks senior apartment complex completed by CHISPA in Marina cost about \$361,700 per unit.¹⁵ In the Dunes Development, construction costs per unit ranged from \$121,949 (Site 1) to \$124,522 (Site 2).

Land Costs

The cost of land represents an ever-increasing proportion of the total housing development cost. Based on the acquisition costs of properties acquired by the former Redevelopment Agency in 2009, residential land in Marina was priced at about \$10 per square foot. Today, the value of land has appreciated with the recovery of the economy. A listing for a 7,485 square foot flag lot behind an existing house in Marina with completed Architectural Plans with structural engineering calculations for a fourplex found on Realtor.com was listed as \$475,000 (or \$63.46 per square foot). However, this price includes the approved plans. A second 7,103 square foot lot was found on zerodown.com for \$475,000 (\$66.87/sq. ft.) and advertised as “large enough for a single-family home and Accessory Dwelling Units (ADUs).”

Allowing development on smaller lots has the effect of lowering land costs per unit. Section 17.20.190 of the Marina Municipal Code provides alternative regulations for small lot single-family dwellings in the R-4 zone.

Fort Ord Prevailing Wage

Land within the former Ford Ord property requires any future developer to pay prevailing wage. Residential developers will need to consider this requirement as part of their pro forma financial reports. This is considered a constraint to housing development in these areas. Below is a quote from the Dunes Development about the impact of prevailing wage on their project:

“Prevailing wage adds to total residential SFD direct construction cost (vertical) by roughly 60-70% over the exact same house design and materials in Shea’s SF bay area developments. The impact to labor portion of the direct costs (which is 50% of total direct costs on average) is nearly 200% greater, thus bringing up the total direct cost.”¹⁶

Timing and Density

Residential development entitlements that have been permitted and reviewed within the last eight years meet or exceed that allowed underlying density. Table 1-50 shows a list of recent projects comparing their actual vs permitted density based on land use regulations. As shown, most of the projects are exceeding the permitted density through the use of density bonuses.

¹⁵ https://www.montereycountyweekly.com/opinion/mcnw_intro/why-affordable-housing-does-not-come-cheap/article_e0ebcc50-7d7d-11ec-943e-6b8fba90d60.html

¹⁶ Email From Doug Yount, Government Relations Manager, Marina Community Partner, dated May 11, 2023.

Table 1-50 Recent Proposed and Approved Project Density

Project	Zoning and Permitted Density	Achieved Density (du/acre)	Units
3125 Del Monte	R-4; 15-35 du/acre	41	58
3298 Del Monte	R-4; 15-35 du/acre	48	94
Veteran's Transitional Housing, 229 Hayes Circle	R-4; 15-35 du/acre	33	71
Mosaic Apartments	C-R; 25-35 du/acre	42	12
Seacrest Apartments	C-R; 25-35 du/acre	42	10
Shores at Marina	R-4; 15-35 du/acre	35	58

Typically, developers build the product types that are most profitable, essentially single-family or townhome products. Residential projects achieved and exceeded the maximum density when utilizing state density bonus law. The average time lapse between approval and building permit issuance is approximately 6 months. Multiple factors can influence the timeline, such as the ability of the project applicant responding quickly to requests for corrections and ability to secure construction financing.

Availability of Home Financing

The availability of financing can affect a person's ability to purchase or improve a home and influences the demand and improvement of ownership housing. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender and race of the applicants. This applies to all loan applications for home purchases, improvements and refinancing, whether financed at market rate or with federal government assistance. Locally assisted mortgages (such as first-time homebuyer programs) are not subject to HMDA reporting.

Table 1-51 summarizes the disposition of loan applications submitted to financial institutions for home purchase, home refinance and home improvement loans within Marina in 2021.¹⁷ Included is information on loan applications that were originated (approved); approved but not accepted by the applicant; denied; and withdrawn by the applicant or closed for incomplete information.

It is generally recognized now that a major cause of the housing crisis was the significant relaxation of underwriting criteria on home mortgages. This meant that households that might not have qualified for loans previously were now able to secure them. As a result, many households were able to purchase homes that were beyond their long-term affordability. Any reduction in household income due to lay-offs or reduced hours precipitated loan defaults. In the current market, lenders report that capital is available to highly qualified buyers, but the lack of both housing inventory and buyer confidence in the market continue to restrain the housing market recovery.

¹⁷ Aggregate of loans on Tracts 14101, 14201, 14301, 14302.

Table 1-51 Mortgage Lending Approval Rates – Marina (2021)

Loan Type	Total Applications	Loans Originated		Approved, But Not Accepted		Applications Denied		Withdrawn or Incomplete	
Conventional	224	162	72.3%	8	3.6%	16	7.1%	38	17.0%
Government Backed	26	17	65.4%	0	0.0%	2	7.7%	7	26.9%
Home Improvement	26	10	38.5%	0	0.0%	12	46.2%	4	15.4%
Refinancing	905	573	63.3%	16	1.8%	112	12.4%	204	22.5%
Total	1,181	762	64.5%	24	2.0%	142	12.0%	253	21.4%

Source: FFIEC Home Mortgage Disclosure Act MSA/MD Aggregate Reports-- Disposition of loan applications, by location of property and type of loan, 2021.

Note: This dataset is the sum of the loan applications for Tracts 14102, 14201, 14301, 14302.

In 2021, a total of 224 households applied for conventional home purchase loans in the city of Marina. The overall approval rate for conventional loans was 72 percent and 7 percent of applicants were denied. A total of 17 households applied for government backed loans (e.g., FHA, VA) in 2021. The approval rate for this loan type was slightly lower than for conventional home purchase loans (65 percent). About 8 percent of applications for government backed loans were denied. Most loan applications in Marina were for refinancing (77 percent). A total of 905 home refinance applications were filed by residents in the city in 2022. Approval rates for home refinancing were similar to Government-backed rates at 65 percent.

Foreclosures

Foreclosure activities have been limited in the city in recent years. As of October 2022, 12 homes were listed as foreclosures on realtytrac.com, nine homes in pre-foreclosure and three homes were being auctioned.

Community Response to Intensification

Residents of Marina understand the need for additional housing in the city. In general, the community is receptive to the Downtown Vitalization Specific Plan (DVSP). As part of the development of the DVSP, the City consulted with residents and community stakeholders multiple times and has arrived at a Draft DVSP that provides for the intensification of Downtown Marina. The residential sites inventory presented in the next section identifies the parcels with the most potential for development over the next few years. However, specific groups in the region (such as Landwatch) are monitoring the redevelopment of the former Fort Ord, another area with significant residential development potential. Outreach and education are the City's main strategy for communicating with residents and stakeholders regarding a sustainable approach to growth in the community.

Energy Conservation

The City Building Division enforces the State Energy Efficiency Standards for Residential and Nonresidential Buildings (Government Code Title 24, Part 6) and requires Title 24 calculations during plan check. The City has adopted the California Green Building Standards Code, 2013 Edition. The City supports the elimination of contamination in older buildings (lead-based paint and asbestos) during rehabilitation and code compliance inspections.

The City promotes energy audits and resident participation in energy conservation programs, such as the Marina Coast Water District's Water Wise Landscape Incentive Program. Water-saving retrofits are required prior to resale of homes. The City encourages low-income homeowners or renters to apply for free energy audits and Weatherization Services through the Home Energy Assistance Program (HEAP) program of Central Coast Energy Services. Weatherization and insulation services reduce heating and cooling costs for low-income families.

The Abrams Park community continues to implement water and energy saving programs, some inspired by the residential management company's (Greystar) Focus Green Initiative. Devices designated as water or energy saving are purchased and installed as replacement fixtures are needed. Additionally, PG&E has been working with residents in the Below Market and Section 8 programs to weatherize their homes at no cost to the resident or the community. Planned landscaping changes will reduce the amount of water usage in the common areas of the community and will continue to evolve into larger cost savings while working in conjunction with MCWD. The Abram's community also participates in an appliance buy-back program, where used and/or broken appliances are purchased from the community and recycled. The approved Cypress Knolls neighborhood project incorporated green building principles and solar energy devices throughout the development, although the project has not been awarded for construction.

The City disseminates information about energy conservation programs by providing informational flyers at City offices and public buildings, announcements at City Council meetings and links on the City's website. The City works closely with the Marina Coast Water District Water Conservation Coordinator. A monthly tenant's newsletter distributed to the households at the Abrams and Preston Park housing developments frequently contains energy conservation information. The City also encourages the use of emerging technologies to reduce high demands for electricity and natural gas, particularly passive solar, and where feasible, other renewable energy technologies. Beginning in 2020, all new housing in subdivisions of 50 or more in California must offer solar energy as an option for homebuyers. In addition, the City is complying with the state regulation that all new housing starts post January 1, 2020, shall include Solar Panels for achieving a level of energy conservation.



Chapter 2

Housing Resources



Housing Resources

This chapter documents the methodology and results of the housing sites inventory analysis conducted to demonstrate the City of Marina's ability to satisfy its share of the region's future housing need. Infrastructure, services, and financial and administrative resources that are available for the development, rehabilitation, and preservation of housing in the city of Marina are also discussed in this chapter.

Future Housing Need

State law requires each community to play a role in meeting the region's housing needs. A jurisdiction must demonstrate in its housing element that its land inventory is adequate to accommodate its share of the region's projected growth. This section assesses the adequacy of Marina's land inventory in meeting future housing needs.

This update of the City's Housing Element covers the planning period of June 2023 through December 2031 (called the 6th Cycle Housing Element update). Marina's share of the regional housing need is allocated by the AMBAG and based on recent growth trends, income distribution, and capacity for future growth. Marina must identify adequate land with appropriate zoning and development standards to accommodate its assigned share of the region's housing needs.

Marina's share of regional future housing needs is 685 total units. The number of units is distributed among five income categories, as shown below in Table 2-1, that are based on the AMI. In addition to the RHNA obligation and pursuant to SB 166, HCD recommends an additional buffer that will provide the City with the capacity to address potential net loss issues over the planning period. HCD recommends that each jurisdiction identify additional candidate sites to accommodate an RHNA buffer of 15 to 30 percent.

Table 2-1 Marina Housing Needs for 2023-2031

Income Category (% of Monterey County AMI)	Number of Units	Units plus 20% Buffer	Percent of Total Units
Extremely Low (< 30% of AMI)*	47	56	6.9%
Very Low (30 to 50% of AMI)	47	56	6.9%
Low (51 to 80% of AMI)	62	74	10.1%
Moderate (81% to 120% of AMI)	173	208	25.3%
Above Moderate (> 120% of AMI)	356	427	51.9%
Total	685	821	100%

Source: Final Regional Housing Needs Allocation, AMBAG 2022

*The RHNA does not project the need for extremely low-income units, but pursuant to State law (AB 2634), the City must project its extremely low-income housing needs based on Census income distribution or assume 50 percent of the very-low-income units required by the RHNA as extremely low-income units.

Accessory Dwelling Units

ADUs and junior accessory dwelling units (JADU) anticipated to be built between 2023 and 2031 are also credited towards the City's RHNA pursuant to Government Code Section 65583.1. The City of Marina Building Division permitted 16 ADUs in 2018, 11 ADUs in 2019, 6 ADUs in 2020, and 11 ADUs in 2021 for an average of 11 ADUs per year. Assuming that 11 building permits will be issued per year, the City has assumed a total of 88 ADUs will be permitted between June of 2023 and December of 2031.

The Association of Bay Area Governments (ABAG) conducted an analysis of ADU affordability and concluded approximately 30 percent of ADUs are affordable to very low-income households, 30 percent affordable to low-income households, 30 percent affordable to moderate-income households, and 10 percent affordable to above-moderate income households.¹ Due to the proximity of Marina to the ABAG region, these affordability assumptions are suitable to use for Marina's ADU projects in the site inventory. The sites inventory assumes Marina will produce 26 very low, 26 low, 26 moderate, and 10 above-moderate ADUs.

Units Planned or Approved

Residential developments approved and permitted but not yet built ("pipeline projects") can be credited towards the City's RHNA for the 6th Cycle Housing Element provided the City can demonstrate that the units can be built by the end of the 6th Cycle's planning period. Similarly, units within completed projects that have received a certificate of occupancy as of June 30, 2023, can also be credited towards the RHNA. Affordability (the income category in which the units are counted) is based on the actual or projected sale prices, rent levels, or other mechanisms establishing affordability of the units within the project. Single-family homes are usually sold at market-rate prices, with no affordability covenants attached to the land. Multifamily or single-family developments that use density bonuses, public subsidies, or other mechanisms that restrict rents or sales prices would be restricted to specified below-market rate prices affordable to households in the various income categories described above. Local, state, or federal regulations would establish rules for which income categories must be served by each development.

The City currently has six active projects, many of which are associated with the buildout of previously approved specific plans. Four of the six projects in the development pipeline are on schedule to construct their associated units in the 6th Cycle. All projects with affordability components have restricted rents or sales price resulting from the City's Inclusionary Housing Ordinance (IHO). The project at 3298 Del Monte also has been approved for a density bonus. Table 2-2 identifies the approved or pending projects that are credited towards meeting the City's RHNA and include a total of 2,263 housing units (113 very low-, 110 low-, 157 moderate-, and 1,883 above moderate-income housing units). Details on the projects and associated timelines are detailed below. The locations of these projects are symbolized with the corresponding Map ID numbers on Figure 2-1.

¹ ABAG. Using ADUs to satisfy RHNA Technical Memo. <https://abag.ca.gov/sites/default/files/documents/2022-03/ADUs-Projections-Memo-final.pdf>

Table 2-2 Planned, Approved, and Pending Projects (2022)

Map ID	Project Name	ELI* Units	VLI* Units	LI* Units	MI* Units	AMI* Units	Total Units	Entitlement Status	Affordability Mechanism
1	3298 Del Monte	0	8	1	5	75	94	Approved	Density Bonus, Deed Restriction
2	The Dunes	0	70	70	0	572	712	Approved	IHO, Deed Restriction
3	Sea Haven Master Plan	0	0	0	210	401	611	Approved	IHO, Deed Restriction
4	Marina Station Phases 1-4	0	58	67	67	974	1,166	Approved	IHO, Deed Restriction
Total Units		0	138	139	284	2,022	2,583		

Notes: ELI = Extremely-Low Income; VLI = Very-Low Income; LI = Low Income; MI = Moderate Income; AMI = Above-Moderate Income

3298 Del Monte

The 3298 Del Monte Boulevard project is a new multifamily residential development to be built in two phases on Del Monte Boulevard on a partially developed 1.94-acre site. The project was approved by the City Council on February 8, 2021. The project includes a 35 percent density bonus, allowed under State Density Bonus Law and the City's IHO for including a minimum of 20 percent affordable housing units that increases the maximum density of the project site from 69 units to 94 units. Of the 94 housing units, 19 units will be affordable (11 percent as very low-income, 2 percent as low-income, and 7 percent as moderate-income). Phase 1 of the project includes the demolition of six existing structures and construction of one building with two one-bedroom units, 39 two-bedroom units, and five three-bedroom units. Phase 2 of the project will demolish the remaining four existing structures on-site and construct a new building with 43 two-bedroom units and five three-bedroom units. The project also includes frontage improvements along Del Monte Boulevard, consisting of new driveway, curbs, gutters, sidewalks, and landscaping. New on-site water, wastewater, and storm drain pipelines will connect the project to existing water, sewer, and storm drain pipelines within the Del Monte Boulevard right-of-way.

The project was granted an increase to the maximum allowable height of the buildings and a reduction in the number of required parking spaces to accommodate the additional housing units, as allowed under State Density Bonus Law. In addition, the project received waivers to reduce requirements for the front yard setback and covered parking spaces. The project is on schedule to receive building permits around October 2023 for ground-breaking in January 2024; indicated units would be constructed within the 6th Cycle.

The Dunes Specific Plan

The Dunes Specific Plan, also referred to as the University Villages Specific Plan, was approved by the City Council on May 31, 2005. The Dunes Specific Plan implements a comprehensive program to guide development of the 429-acre area that was previously part of Fort Ord, which closed in 1994. The Dunes Specific Plan consists of the construction of a maximum of 1,237 apartments, townhomes, duets, and single-family housing units over three phases of development. Approximately 20 percent of the housing units will be affordable (6 percent as very low-income, 7 percent as low-income, 7 percent as moderate-income) and 10 percent will be workforce housing.

Approximately 525 units of the 1,237 have been built and are not counted as housing credits as part of the Housing Element Site Inventory. Of the remaining 712 units, two sites, Below Market Rate (BMR) Site 1 and BMR Site 2, are currently under construction. Building permits for the sites were issued on June 3, 2022, and construction is anticipated to be completed in June 2024. BMR Site 1 consists of 92 low- and very low-income rental units, a manager's unit, clubhouse, off-street parking, and open space and recreational amenities. BMR Site 2 consists of 48 low- and very low-income rental units, a manager's unit, clubhouse, and open space and recreational amenities. In total, the two sites include 140 low- and very low-income rental units. The remaining 572 above-moderate units are under building permit review and permits are estimated to be complete within the 6th Cycle.

Sea Haven Master Plan

The Sea Haven Master Plan, formerly referred to as the Marina Heights Master Plan, removed 828 existing, abandoned housing units and plans for the construction of 1,050 new townhouses, cottages, and single-family residential housing units with 35 acres of parks, greenbelts, and open spaces. Of the 1,050 housing units, 210 are affordable. The Master Plan was approved by the City Council on March 3, 2004. To date, 439 housing units have been built and 37 below market-rate units are currently under construction. All remaining housing units are anticipated to be completed by 2030 based on the project's schedule.

Marina Station Specific Plan

The Marina Station Specific Plan plans for the development of 1,360 housing units, 60,000 square feet of office space, and 651,624 square feet of industrial uses constructed over eight phases on a 320-acre site. Of the 1,360 residential units, approximately 887 are single-family units and 473 are multifamily units. Residential density varies from low density on the fringes of the Master Plan area to higher density within the core areas. The project includes on-site and off-site infrastructure improvements to connect the Marina Station Specific Plan area to existing water, wastewater, and storm drain connections near the Master Plan area boundary. The Master Plan was originally approved by the City Council in 2005 and was most recently amended and approved in 2022.

Of the total 1,360 housing units, 20 percent (272 units) will be affordable (6 percent as very low-income, 7 percent as low-income, and 7 percent as moderate-income). The project will build out over a total of 8 phases. Building permits for Phase 1 and 2 of the project are in progress and are expected to be issued by summer of 2023. Phase 1 and 2 include a total of 351 housing units, 15 very low-income, 17 low-income, and 17 moderate-income units. Phase 3 and 4 include a total of 70 units, 18 very low-income, 21 low-income, and 31 moderate-income units and are expected to have building permits issued by 2027. By 2030, a total of 1,166 building permits are expected to be issued, including 58 very low-income, 67 low-income, and 67 moderate-income units. Total build-out would occur by 2036.

Remaining RHNA

Accounting for the entitled, approved, and pending projects, as well as projected ADUs, the City will be able to meet its RHNA allocation and buffer with existing projects anticipated to be built over the planning period.

Table 2-3 Progress Towards Meeting RHNA

Income Category	RHNA Allocation plus 20% buffer	Pending or Approved	Estimated ADUs	Remaining RHNA
Lower	186	277	52	0
Moderate	208	284	26	0
Above Moderate	427	2,022	10	0
Total	821	2,583	88	0

Residential Site Inventory

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate that jurisdiction's share of the regional growth. State law has established "default" density standards for the purpose of estimating potential units by income range.

According to HCD, a density standard of 20 or more units per acre (primarily for higher-density multifamily developments) would facilitate the development of housing in the low- and very low-income category in jurisdictions like Marina.

In addition to default density standards, the State established size requirements for parcels intended to support the development of lower-income units. Government Code Section 65583.2 establishes that sites between 0.5 and 10 acres in size that are zoned for residential development at 20 units an acre or greater are suitable for lower-income sites in Marina.

While the City could meet all its RHNA obligations from existing projects in the city, strategic sites in the city were also selected as suitable locations for future housing due to the recently adopted AHO. Several constraints were considered when identifying each site, including environmental concerns, utility or infrastructure access, feasibility of redevelopment during the next planning period, and realistic capacity assumptions. Site selection was focused within the downtown area within a recently approved AHO.

Site Suitability: Downtown Marina Affordable Housing Overlay

The AHO was adopted by the City on February 7, 2023, and serves to implement Housing Element programs and address housing needs in the City of Marina by encouraging the development of low- and very low-income affordable housing and new multifamily residential development. The AHO provides development regulations to support and incentivize affordable housing and multifamily residential development on designated housing opportunity sites in the downtown area.

Generally, the City seeks to incentivize affordable housing when a developer agrees to build a project between 30 to 50 dwelling units per acre and dedicate a minimum of 12 percent of the units to very low- or 15 percent to low-income units.

The AHO includes the following development standards:

- Additional density as compared to base zone district – Current base zone districts range in density allowance from one unit per 0.1 acre to 43 dwelling units per acre. The overlay affords a minimum residential density of 30 dwelling units per acre and a maximum density of 35 dwelling units per acre, except for projects proposed along Reservation Road and Del Monte Boulevard that would be allowed a maximum of 50 dwelling units per acre.
- Minimum required density – Projects proposed on an AHO are required to achieve densities of at least 30 dwelling units per buildable acre of site area.

- Affordable housing requirement – In order to meet housing needs for a range of incomes, either 12 percent of the development must be dedicated to very low-income households or 15 percent must be dedicated to low-income households.
- Reduced parking standards – Qualifying housing overlay developments may use reduced parking standards compared to the City’s base zoning. Development must provide 1.5 spaces per 1 to 3 bedroom dwelling units instead of 2 spaces for the same dwelling unit.
- Additional development standards – Development standards such as setbacks, building height, minimum building site area, open space, and site coverage are more flexible than existing zoning.
- Objective design standards – The AHO’s design standards are intended to maintain an attractive downtown area while streamlining the permitting process for qualifying applications by providing clear standards to be evaluated ministerially. Objective standards include language regarding height transitions, building orientation, entry features, façade composition, windows, building articulation, parking location, concealing mechanical and utility equipment, pedestrian access, and privacy.

The AHO incentivizes the development of new housing in the downtown area by allowing for increases in density and by-right approval of projects that meet objective and affordability standards. In addition, outreach was conducted to property owners during the AHO process who expressed interest in utilizing the AHO for development in the future.

The Site Inventory identified 16 sites within the AHO that are suitable for developing housing during the 6th Housing Cycle. Of the 16 AHO sites, 13 are vacant and 3 contain single-family homes with limited existing on-site development. Capacity assumptions for the identified sites used the minimum density requirements of the AHO to be conservative and assumed affordability based on AHO requirements (15 percent). Details and information on the identified sites are summarized in Table 2-5. These sites are suitable to accommodate an estimated 532 housing units.

Adequacy of Residential Sites Inventory in Meeting RHNA

The residential Site Inventory identified vacant and underutilized sites in Marina that can accommodate a total of 532 residential units based on minimum residential densities required in the AHO.

A number of sites identified in the AHO were listed in a previous housing element. Housing element law requires the City to include a program in the housing element that requires rezoning of these sites to allow residential use by right at specified densities for housing developments in which at least 20 percent of the units are affordable to lower-income households. These sites were recently rezoned and permit by-right approval for projects with 15 percent affordable and meets this requirement.

Marina anticipates meeting its RHNA requirements for the June 2023 through December 2031 planning period without the need to rezone areas of the city, as summarized in Table 2-4. The Site Inventory shows a surplus of 72 lower-income units, to ensure that the Site Inventory has adequate capacity to accommodate the RHNA for lower-income levels throughout the planning period. The details of the identified sites in the AHO for the Site Inventory are presented in Table 2-5. The number of units assumed on each site are shown in the “assumed net capacity” column, which uses minimum density and site size to estimate the number of units. Figure 2-1 shows the locations of the approved projects and identified sites used to fulfill the City’s RHNA obligations.

Table 2-4 Adequacy of Residential Sites Inventory

	Lower-Income	Moderate-Income	Above Moderate-Income	Total
RHNA Allocation plus buffer	186	208	427	821
Planned and Approved Units	277	284	2,022	2,583
ADUs Anticipated	52	26	10	88
Remaining RHNA	0	0	0	0
Affordable Housing Overlay	35	72	425	532
Total Unit Surplus	178	174	2,030	2,382

Table 2-5 Identified Sites in the Affordable Housing Overlay

APN	Acres	Underlying Zoning	Current Use	Minimum Density Allowed*	Maximum Density Allowed	Assumed Net Capacity	Income Category		
							Lower-Income	Moderate-Income	Above Moderate-Income
032121018000	1.00	AHO; C-2	Vacant	30	50	30	5	0	25
032121020000	1.00	AHO; C-2	Vacant	30	50	30	5	0	25
032121024000	1.00	AHO; C-1	Vacant	30	50	30	5	0	25
032121042000	1.60	AHO; C-2	Vacant	30	50	48	0	7	41
032141029000	0.70	AHO; C-1	Vacant	30	50	21	3	0	18
032141030000	0.20	AHO; C-1	Vacant	30	50	6	0	0	6
032192051000	1.20	AHO; R-1	Vacant	30	35	36	0	5	31
032201003000	1.00	AHO; C-R	Vacant	30	35	30	0	5	25
032201004000	2.00	AHO; C-R	Single Family Residential	30	35	58	9	0	49
032201005000	1.90	AHO; C-R	Single Family Residential	30	35	55	8	0	47
032201031000	0.17	AHO; C-R	Vacant	30	35	5	0	0	5
032212016000	0.22	AHO; R-4	Vacant	30	35	6	0	0	6
032303015000	0.35	AHO; C-1	Single Family Residential	30	50	9	0	9	0
032312019000	0.40	AHO; C-2	Vacant	30	35	12	0	12	0
032312032000	0.40	AHO; C-2	Vacant	30	35	12	0	12	0
032421014000	4.80	AHO; C-2	Vacant	30	35	144	0	22	122
Total						532	35	72	425

Figure 2-1 Pipeline Projects and Housing Sites Identified in Marina



Basemap provided by Esri and its licensors © 2023.
Additional data provided by City of Monterey, 2022.

Availability of Infrastructure and Services

The City's budget for all operations provides funding for the development and maintenance of the infrastructure resources needed to support sustainable growth of the city. This includes the design, construction, operation, and maintenance of the city's streets and transportation network, utilities, including storm drainage and solid waste management, police and fire departments, recreational programs, and public buildings, as well as the acquisition and maintenance of City vehicles and equipment. As such, the City will ensure adequate capacity of all infrastructure and utilities to accommodate the housing growth discussed in this Housing Element. Approved projects have undergone environmental review, which includes analysis of impacts related to public infrastructure and resources. All planned and approved projects have available infrastructure or include the construction of infrastructure to support the new development.

Wastewater System

The City's sewer system is operated by the MCWD and serves the city of Marina, the majority of former Fort Ord area, and portions of the city of Seaside. The MCWD is divided into two regions: Central Marina, which includes the area north of Patton Parkway and west of Salinas Avenue within the city of Marina and the Ord community, which includes lands in the former Fort Ord and portions of the county of Monterey and the cities of Seaside, Marina, Monterey, and Del Rey Oaks.

According to the 2020 MCWD Sewer Master Plan, the current maximum day wet weather flow is 2 million gallons per day (mgd) for the Central Marina area and 4 mgd for the Ord community area. The existing sewer system has capacity for existing peak dry and wet weather flows with the exception of one pipeline on Beach Road and two lift stations. The Sewer Master Plan outlines recommended improvements to address existing deficiencies.

Future development anticipated in the service area includes buildout of land uses on existing vacant land and anticipated redevelopment of existing land uses in the service area. Future residential buildout includes the addition of over 5,000 housing units throughout the MCWD service area (approximately 3,800 within the city of Marina), resulting from the development of approved specific plans, including Phase 1-3 of the Dunes Specific Plan, the Sea Haven Specific Plan, and other development areas. The City's RHNA plans for the addition of a total of 685 housing units in the planning period, which is in the future development anticipated in the Sewer Master Plan and timeframe. Therefore, the City's planned infrastructure capacity can accommodate the City's RHNA.

With anticipated buildout in the service area, the maximum day wet weather flow will increase to 2.6 mgd for the Central Marina area and 7.4 mgd for the Ord community area. The sewer system will require additional improvements to accommodate the growth of anticipated buildout, including lift station, force main, and gravity main improvements.

Potable Water System

The City of Marina obtains its water from MCWD, which acquires its water supply by extracting groundwater from the Salinas Valley Groundwater Basin via seven active groundwater wells. The MCWD serves the city of Marina and the former Fort Ord military base, which includes portions of the county of Monterey and the cities of Seaside, Marina, Monterey, and Del Rey Oaks.

According to the MCWD 2020 Urban Water Management Plan and 2020 MCWD Water Master Plan, there is sufficient groundwater and recycled water to meet anticipated demand through the year

2040. The Water Master Plan established MCWD's current total maximum firm supply of 16.28 mgd, an excess of 9.8 mgd compared to existing demand. With buildout, the maximum daily demand is estimated at 18.4 mgd, a 2.1 mgd deficiency. The Water Master Plan identifies improvements to meet future demand, including the construction of a new 1,500 gallons per minute groundwater well and replacement of pumps at three of the groundwater wells, new booster stations, and pipeline improvements. With the implementation of these improvements, the city would overcome its water deficiency.

The Water Master Plan accounts for increased water demand of planned growth, including growth as a result of future buildout under Phase 1-3 of the Dunes Specific Plan, Sea Haven, Master Plan, and Marina Station Specific Plan. The number of assumed new housing units of these developments in the Water Master Plan is greater than that assumed in the planned and approved projects as part of this Site Inventory. In addition, to further supplement the groundwater supply, MCWD is currently working with Monterey One Water (M1W) to develop a recycled water distribution network, expected to be operational in the coming years, that would provide up to 1.3 mgd of water from the M1W Advanced Water Treatment Facility. Therefore, the city's potable water supply can accommodate the City's RHNA.

The Monterey County Water Resources Agency (MCWRA) and MCWD have documented seawater intrusion that has been moving farther inland and deeper into groundwater aquifers of the Basin. Seawater intrusion may worsen with sea-level rise and continued groundwater overdraft. MCWRA has recommended actions to minimize further seawater intrusion. If the Monterey Peninsula Water Supply Project (discussed above) is fully approved and becomes operational, MCWD and Marina experts believe that it could rapidly worsen the seawater intrusion situation and impair the city's water supply.

Storm Water and Drainage

Housing projects on identified sites would be required to comply with Chapter 8.46, Urban Storm Water Quality Management and Discharge Control of Marina Municipal Code, which requires elimination of illegal discharges, protection of watercourses, and includes best management practice guidance for construction sites and development to reduce impacts to stormwater facilities. Therefore, the City would be able to accommodate its RHNA with implementation of existing policies and measures.

Circulation System

The City's General Plan, particularly the Community Infrastructure Element and Community Design and Development Element, outlines the long-term plan for roadways, including numbers of lanes, right-of-way, and general operating conditions. It also provides guidance relating to the transit system, goods movement system, and nonmotorized travel, including bicycle and pedestrian travel and serves as a comprehensive transportation management strategy to ensure adequate transportation infrastructure is in place to meet population growth.

The City of Marina adopted the Pedestrian and Cycle Master Plan in 2010, which details the City's plan to establish a network of accessible, safe, and integrated bicycle and pedestrian facilities. The plan presents design guidelines for new bicycle and pedestrian facilities and prioritizes infrastructure improvement projects to construct new sidewalks, crosswalks, bike lanes, bike paths, and signage to connect and expand existing infrastructure.

Marina is well connected to neighboring cities and region, as Highway 1 runs along the coast through the western part of the city. Monterey-Salinas Transit provides fixed-route bus service to the city of Marina and the rest of Monterey County. In addition, the Fort Ord Recreational Trail and Greenway has numerous multi-use trails that connect Marina with jurisdictions and areas to the south of the city.

Dry Utilities

Central Coast Community Energy (3CE) and PG&E supply electricity in the city. 3CE is the default provider for both residential and commercial customers, but PG&E service is available to residents who choose to opt out of 3CE. Natural gas service is provided by PG&E. Telephone, internet services, and cable television are serviced by contracted providers, including AT&T, Verizon, T-Mobile, and Xfinity.

Environmental Constraints

The City participated in the 2022 Monterey County Multi-Jurisdictional Hazard Mitigation Plan. This plan addresses hazard vulnerabilities from natural and human-caused hazards, including flooding, drought, wildfire, landslides, severe weather, terrorism, cyber threats, pandemic, and the impact of climate change on hazards, as well as other hazards.

The entire city is susceptible to earthquake impacts, as it is located in a region with high seismicity and numerous known faults. Marina is approximately 5 miles from the Monterey Bay-Tularcitos Fault and 17 miles from the Palo Colorado-San Gregorio Fault. Earthquake shaking potential is high throughout Marina. Most of the city has a low landslide susceptibility and is not within a liquefaction susceptibility zone. Areas in Marina that are within a liquefaction susceptibility zone are generally west of Highway 1. Small areas throughout the city are located within the Federal Emergency Management Agency Zone A and Zone AE flood zones, which each have a 1 percent annual chance of flooding. In addition, according to Fire Hazard Severity Zone Maps from the California Department of Forestry and Fire Protection, none of the city is located in a Very High Fire Hazard Severity Zone. None of the sites in the Site Inventory are located on sites with identified environmental constraints.

The City implements regulations and programs to minimize the risk of seismic, flood, and wildfire hazards. These regulations and programs include, among others, the Land Use Element, Community Design and Development Element, the City Building Code and building permit process, the City Grading Permit process, and the Monterey County Multi-Jurisdictional Hazard Mitigation Plan. Planned and approved projects are adjacent to and within flood zones and wildfire hazard areas, but standard mitigation requirements and regulations reduce environmental risks and would allow housing to be developed on these sites. There are no known environmental constraints on the sites identified in the Site Inventory that would preclude development. In addition, each project will undergo a site-specific environmental review process to ensure it is built safely and in conformance with applicable building codes and safety regulations.

Financial Resources for Affordable Housing

The City of Marina encourages the development of affordable housing development through implementation of the City's Inclusionary Housing Program, Chapter 17.48 of the City's Municipal Code. The City requires new housing developments with 20 or more housing units to include a

minimum percentage of the units to be affordable to lower- and moderate-income households. The City does not qualify to receive direct CDBG and HOME funds from HUD. HOME funds provide formula grants to states and local governments to use for affordable housing development and improvements. These funds are awarded annually to participating jurisdictions. The City does apply for state CDBG and HOME funds to support housing local programs.

Community Development Block Grant

Non-entitlement jurisdictions, including cities with populations under 50,000 and counties with populations under 20,000 that do not participate in the federal CDBG entitlement program, are eligible to participate in the HCD's CDBG Program. The state CDBG program is designed to support rural cities and counties to expand community and economic development opportunities for low- and moderate-income residents. The City has applied for CDBG funding and was awarded grants for a small business incubator near the Marina Municipal Airport. Previous grant applications have not been approved in the past.

Permanent Local Housing Allocation (PLHA)

HCD released approximately \$24 million in funding for the PLHA program, which provides grants to local governments in California for housing related projects and programs that address housing needs of their communities (including unhoused and low income residents). Marina intends to use awarded PLHA funding to develop pre-approved ADU plans and to streamline ADU processes, amount other housing-related policies.

Low Income Housing Tax Credits

The LIHTC program creates incentives for private developers and investors to provide low-income housing through federal and state tax credits designed to offset construction costs. Federal tax credits are provided to each state based on the number of residents. The California Tax Credit Allocation Committee administers the federal LIHTC program in California and the State LIHTC program. Tax credits can be used for new construction projects and rehabilitation of existing properties. Priority is given to projects that serve the lowest income households and those that remain affordable for the longest period of time. Local non-profit organizations, such as the Community Housing Improvement Systems and Planning Association, Inc., use LIHTC to develop affordable housing in Marina.

Local Funding Sources

The City of Marina implements programs related to housing using a variety of local funding sources. The following funds aim to assist with housing:

- Successor Agency Fund: included in proposed budget for Fiscal Year 2023
- BMR fee and monitoring: The City will continue to implement its BMR fee including monitoring and ensuring implementation and construction of these units.

Administrative Resources

This section describes administrative resources available to Marina. These include building, code enforcement, housing programs, and partnerships with nonprofit organizations that help Marina achieve the goals and objectives laid out in this Housing Element.

City of Marina Planning Services

The Planning Services division of the Community Development Department provides and coordinates development information and services to the public. Specifically, the Planning Division provides staff support to the City Council and Planning Commission in formulating and administering plans, programs, design guidelines, and legislation for guiding the city's development in a manner consistent with the community's social, economic, and environmental goals.

The Planning Division is tasked with ensuring that land uses and new development in Marina comply with City codes, the General Plan, City Council and Planning Commission policies, and California law. Approval of projects through the planning process is required before the City issues grading or building permits. Advanced planning programs provided by the Division include a comprehensive General Plan update (including periodic update of the Housing Element), preparing and amending specific plans and design guidelines, and conducting special land use studies as directed by the City Council.

The City is in the process of adopting a Downtown Specific Plan, which aims to enhance Central Marina and incorporate transit-oriented design, sustainability, and high-density mixed-use development.

County of Monterey

HACM operates several programs funded by HUD that provide rental housing or rental assistance for low-income families, the elderly, people with disabilities, and others in much of Monterey County. The programs include:²

- Section 8 Housing Voucher Program
- Section 8 Helping Veterans Achieve Housing Stability – The Veterans Affairs Supportive Housing Voucher Program

Affordable Housing Providers

Affordable housing providers are a critical resource for accomplishing the goals and objectives of this Housing Element. This can be accomplished through private/public partnerships. Table 2-6 details active affordable housing providers and the associated affordable housing developments in Marina.

Table 2-6 Affordable Housing Providers in Marina

Organization	Development Name	Address	Type
City of Marina	Abrams Park	682 Wahl Court Marina, CA 93933	Multifamily
	Preston Park	682 Wahl Court Marina, CA 93933	Multifamily
CHISPA	Marina Manor	3082 Sunset Avenue Marina, CA 93933 248 Carmel Avenue Marina, CA 93933	Senior
	Junsay Oaks Senior Apartments	3098 De Forest Road Marina, CA 93933	Senior
Eden Housing, Inc.	Charles Apartments	3109 Seacrest Avenue Marina, CA 93933 3157 Eucalyptus Marina, CA 93933	Multifamily
	Cypress Gardens Apartment	3135 Seacrest Avenue Marina, CA 93933	Multifamily

² Housing Authority of Monterey County, <https://hamonterey.org/>

Organization	Development Name	Address	Type
Interim Inc.	Rockrose Gardens	3014 Lexington Court Marina, CA 93933	Disabled
South County Housing	University Villages Apartments	301 9th Street Marina, CA 93933	Multifamily
Shelter Outreach	Homeward Bound	3084 Whittenmyer Court Marina, CA 93933	Supportive
Interim Inc.	Sandy Shores	2982 Bayonet Court Marina, CA 93933	Supportive

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Chapter 3

Housing Action Plan



Housing Action Plan

This chapter describes housing goals, policies, and programs for the city of Marina. A *goal* is defined as a general statement of the highest aspirations of the community. A *policy* is a course of action chosen from among many possible alternatives. It guides decision-making and provides a framework around which the housing programs operate. A *program* is a specific action that implements the policy and moves the community toward the achievement of its goals. Programs are a part of the City's action plan and constitute the City's local housing strategy.

Section 65583(b) of the State Government Code describes the requirements for the City's housing programs in the following areas:

- Provide adequate sites
- Assist in the development of adequate housing to meet the needs of extremely low-, very low-, low- and moderate-income households
- Address governmental constraints
- Conserve and improve the condition of the existing affordable housing stock
- Promote equal housing opportunities
- Preserve units at-risk

Consistency with General Plan and other Planning Frameworks

The City is in the process of updating its General Plan. Nine elements are required: Land Use, Circulation, Housing, Noise, Conservation, Safety, Open Space, Air Quality, and Environmental Justice. The City officially kicked off the update with a public presentation on January 25, 2023, at a joint study session with the City Council and Planning Commission. The 2023-2031 Housing Element will be incorporated into the General Plan. Individual elements will be reviewed to ensure internal consistency. If during the General Plan update, additional housing-related goals and policies are developed, the City will review the Housing Element to ensure those goals and policies serve to enhance the availability, affordability, and adequacy of housing in Marina.

Goals and Policies

Housing Element Goals

The follow housing goals are implemented through a number of housing policies:

- Ensure the provision of adequate sites for a range of housing types to ensure housing is available for a range of needs
- Assist in the development of adequate housing to meet the needs of extremely low-, very low-, low- and moderate-income households
- Address governmental constraints to the construction and preservation of housing where feasible

- Conserve and improve the condition of the existing affordable housing stock
- Promote equal housing opportunities to address a range of community needs

Housing Policies

The policies for the 2023-2031 are carried forward and modified from the 2015-2023 Housing Element:

1. Ensure that adequate vacant land or property suitable for residential development or redevelopment is available to meet the city's construction need as adopted by AMBAG in the Regional Housing Needs Plan 2023-2031 for Monterey and Santa Cruz Counties of October 12, 2022.
2. Facilitate and encourage a variety of housing options to accommodate the City's share of RHNA
3. Ensure that City site improvement and development standards, development review procedures, and development fees do not serve to unduly constrain the development, conservation, and rehabilitation of housing
4. Pursue and monitor funding sources at the federal, state or local levels, particularly those sources that facilitate nonprofit acquisition of housing, which may become available for the preservation of at-risk projects, rehabilitation of existing housing, and construction of new affordable housing
5. Continue to encourage the conservation of existing dwelling units throughout the city
6. Support and initiate, where feasible, public and private energy conservation programs that would reduce the energy needs and costs of housing in Marina
7. Provide opportunity for and encourage the development of adequate housing for the city's special needs groups, including the elderly, disabled (including those with developmental disabilities), large households, female-headed families, farmworkers, and those in need of emergency shelter
8. Seek to expand the availability of an adequate water supply to serve the long-term housing needs of the city
9. Implement meaningful actions to affirmatively further fair housing for all

Housing Programs

Policies and programs from the 2015-2023 Housing Element (and the 2019 Midterm Update) have been incorporated herein. As a result of the analysis of effectiveness in Appendix B, they have been updated, modified, or deleted as necessary to reflect accomplished programs, existing and projected needs, constraints, available resources, and changes necessary to comply with new State laws. Monitoring of program accomplishments will be conducted periodically through the Housing Element Annual Progress Report to the City Council and to HCD.

Policy 1: Ensure that adequate vacant land or property suitable for residential development or redevelopment is available to meet the City's construction need as adopted by the Association of Monterey Bay Area Governments (AMBAG) in the Regional Housing Needs Plan 2023-2031 for Monterey and Santa Cruz Counties of October 12, 2022.

Program 1.1: Provide Adequate Sites for RHNA and Monitoring of No Net Loss

For the 2023-2031 Housing Element planning period, the City of Marina has been assigned a RHNA of 685 units, with the following income distribution: 94 very low-income units, 62 low-income units, 173 moderate-income units, and 356 above moderate-income units. Based on projected ADUs as well as units that have been approved or planned as part of existing projects, the City has met its RHNA.

On February 7, 2023, the Marina City Council adopted the Downtown Marina AHO to provide opportunities for near-term residential development potential. The AHO offers incentives to projects that incorporate affordable units by increasing the base density to a minimum of 30 units per acre and a maximum density of 35 to 50 units per acre, depending on location. Vacant and underutilized sites in the AHO can accommodate 532 additional units, including 72 units in the moderate-income category using a conservative estimate. The City's overall residential sites inventory offers capacity that exceeds its RHNA and is able to offer a buffer of at least 20 percent in all income categories.

To ensure that the City complies with SB 166 (No Net Loss), the City will monitor the consumption of residential and mixed-use acreage to ensure an adequate inventory is available to meet the City's RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will develop and implement a formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Should an approval of development result in a reduction in capacity below the residential capacity needed to accommodate the remaining need for lower- and moderate-income households, the City will identify and if necessary, rezone sufficient sites to accommodate the shortfall and ensure no net loss in capacity to accommodate the RHNA.

Timeline and Objectives:	▪ Maintain a sites inventory that is adequate to accommodate the City's entire RHNA of 685 units. The inventory includes capacity available in Marina Station, Sea Haven, and The Dunes, and the recently adopted Downtown Marina AHO. ▪ By January 2024, make the sites inventory available on the City website and update annually. ▪ By December 2024, implement a formal evaluation procedure pursuant to Government Code Section 65863 to monitor the development of vacant and nonvacant sites in the sites inventory and ensure that adequate sites are available to meet the remaining RHNA by income category, and include this data in the annual Housing Element Progress Report. ▪ Annually outreach to property owners and assist developers in identifying vacant and underutilized properties in the city, particularly within the AHO for residential and mixed-use development.
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Responsible Agencies:	Community Development/Planning Services Division
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Funding Sources:	Departmental Budget
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Program 1.2: Replacement Housing Requirements

Pursuant to new State law (AB 1397), non-vacant sites identified in the sites inventory with existing, vacated, or demolished residential uses and occupied by, or subject to an affordability requirement for, lower-income households within the previous 5 years, must be replaced with units affordable to lower-income households. As a condition of any development on the site, the replacement housing requirements must be consistent with those set forth in the State Density Bonus law.

Timeline and Objectives:	▪ Pursuant to State law, amend the Zoning Ordinance by the end of 2023 to include the replacement housing requirements on non-vacant sites used to fulfill the City's lower income RHNA. ▪ Monitor development on non-vacant sites identified in Appendix C and ensure that any development, as a condition of project approval, replace the existing units occupied by or deed restricted for occupancy by lower income households are replaced.
Responsible Agencies:	Community Development/Planning Services Division
Funding Sources:	Departmental Budget

Program 1.3: Encourage Lot Consolidation to Facilitate Housing Development

While the City does not rely on small sites (less than 0.5 acre) to fulfill its RHNA, the City encourages the consolidation of small parcels to facilitate developments with quality site planning and amenities. In 2010, the City developed a formal application process for parcel mergers to encourage and facilitate parcel consolidation to accommodate the development of housing. The process has been successful in facilitating housing developments in the city recently. To facilitate lot consolidation, the City will:

- Post the Housing Element sites inventory online with information on lot consolidated potential
- Assist interested developers in identifying sites with consolidation potential
- Provide technical assistance to developers and property owners on how lot consolidation could help the site planning and design of a project to achieve the maximum allowable density
- By 2027, evaluate lot consolidation trends in facilitating housing development on small sites and develop additional tools and incentives if necessary

Timeline and Objectives:	▪ Continue to promote lot consolidation with the goal of achieving four projects with lot consolidation over 8 years. Review and revise lot consolidation tools and incentives in 2027. ▪ Assist developers in identifying opportunities for lot consolidation.
Responsible Agencies:	Community Development/Planning Services Division
Funding Sources:	Departmental Budget

Program 1.4: Affordable Housing on Faith Based Properties

AB 1851 (2020) encourages the use of religious facility properties (including parking lots) for housing projects. Certain religious facility properties are zoned Public and Community Facilities (PCF) District, which does not allow multifamily residential. To facilitate the production of housing on religious facility sites, the City will create an overlay zone. The overlay will allow religious-institution-affiliated housing development by right, at a minimum of 20 dwelling units per acre and a maximum of 30 dwelling units per acre and include parking requirements consistent with State law.

Timeline and Objectives:	▪ In 2025, conduct outreach to religious institutions and affordable housing developers in Marina to provide information on housing opportunities on religious facility sites. ▪ By the end of 2025, establish a Religious Facility Housing Overlay. ▪ Pursue at least two affordable housing projects in the overlay.
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Responsible Agencies:	Community Development/Planning Services Division
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Funding Sources:	Departmental Budget
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Policy 2: Facilitate and encourage a variety of housing options to accommodate the City's share of Regional Housing Needs Allocation (RHNA).

Program 2.1: Accessory Dwelling Units

The City has been experiencing a healthy trend of ADU production in recent years. The City will continue to facilitate the development of ADUs as an alternative source of moderately priced housing. The City will also seek to reduce costs and permit timelines for ADU permitting. While the City has limited financial capacity to assist with the production of ADUs, the City will proactively market the \$40,000 grants available from California Housing Finance Agency (CalHFA) (<https://www.calhfa.ca.gov/adu/>) to low- and moderate-income homeowners for the construction of ADUs.

Timeline and Objectives:	▪ Facilitate construction of 88 ADUs over 8 years. ▪ By the end of 2023, develop and distribute ADU information, including resources available, on City website and at public counters. ▪ By the end of 2024, develop incentives to encourage development of ADUs. Incentives may include pre-approved plans and financial assistance (from state programs if available) to assist lower income homeowners with construction, among others. ▪ By the end of 2024, develop and include a Fair Housing Factsheet, especially on Source of Income protection (i.e., use of public subsidies such as HCVs for housing payments) in the ADU application packet to expand acceptance of HCVs throughout the city. ▪ Promote the availability of funding for ADUs, including the CalHFA ADU Grant Program that currently provides up to \$40,000 to reimburse homeowners for predevelopment costs necessary to build and occupy an ADU.
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Responsible Agencies:	Community Development/Planning Services Division
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Funding Sources:	Departmental Budget
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Program 2.2: Density Bonus

The City's Density Bonus provisions must be updated to reflect recent changes to State law, such as AB 1763, which made several changes to density bonus requirements for 100 percent affordable projects, and AB 2345, which further incentivizes the production of affordable housing.

Timeline and Objectives:	▪ Amend, by the end of 2024, the City's Density Bonus provisions to be consistent with recent changes to State Density Bonus Law. Ensure that the City's inclusionary housing program complies with the State Density Bonus law. ▪ Achieve 200 lower income affordable units between 2023 and 2031 through density bonus and inclusionary housing.
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Responsible Agencies:	Community Development/Planning Services Division
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Funding Sources:	Departmental Budget
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Program 2.3: Affordable Housing Development

The City will facilitate the development of affordable housing for lower- and moderate-income households (including extremely low, with disabilities, with developmental disabilities, and workforce) through the following:

- Working with interested developers to identify appropriate sites for affordable housing
- Working with or assist nonprofit developers to pursue affordable housing funds available at local, state, and federal levels to implement the goals and policies of this Housing Element
- Providing priority processing for affordable housing projects and offer pre-application consultation
- Finding cost-effective methods to reduce housing construction costs
- Actively promoting housing for workforce, including teachers and staff at local schools and colleges

Timeline and Objectives:

- Annually meet with housing developers to discuss opportunities for affordable housing development.
- Direct staff to research and explore technology driven construction methods in an effort to improve quality, reduce costs and decrease time to occupancy by conducting an informational session with the Planning Commission by 2025 with an emphasis on modular homes, prefabricated units and tiny homes.
- The City will comply with AB 2295 to facilitate affordable workforce housing on school-owned properties. By 2024, establish procedures to comply with AB 2295.
- By the end of 2024, evaluate the effectiveness of tools and incentives available to facilitate affordable housing with the goal of achieving 200 lower-income affordable housing between 2023 and 2031. If tools and incentives are determined to be insufficient to foster affordable housing, develop/modify tools and incentives by the end of 2026.

Responsible Agencies:

Community Development/Planning Services Division; City Manager's Office/Housing

Funding Sources:

Departmental Budget

Program 2.4: Inclusionary Housing Requirements

All new development or redevelopment of 20 or more residential units and all existing housing in Marina's former Fort Ord occupied as of July 1, 2003, is required to provide, at minimum, a specified number of housing units affordable to specific income groups. The City of Marina General Plan (adopted December 2005) requires a 20 percent inclusionary requirement on the former Fort Ord. Specific Plans (Dunes on Monterey Bay Specific Plan and the Marina Heights Specific Plan) and the Cypress Knolls Tentative Map on the former Fort Ord also require 20 percent affordable housing. However, the Marina Municipal Code Section 17.05.030C(2) requires a 40 percent total affordable requirement on the former Fort Ord. This requirement is not consistent with the General Plan and the specific plans. The City is undertaking a General Plan and Zoning Ordinance update. As part of this update, the City will amend the Zoning Ordinance to change the total affordable requirement in existing housing in Marina's former Fort Ord, occupied as of July 1, 2003, to 20 percent (see Table 3-1).

Table 3-1 Inclusionary (Affordable) Housing Requirements - Proposed Revision to Municipal Code

Planning Area	Percent of Required Affordable Housing by Income Category				Total Affordable Requirement (Percentage of Total Units)
	Very Low (£ 50% AMI)	Low (50 – 80% AMI)	Moderate (80- 120% AMI)	Below-Market Rate (120 – 150% AMI)	
Citywide: New or Rehabilitated Housing	6 Percent	7 Percent	7 Percent	10 Percent Voluntary, incentive based	20+
Former Fort Ord: Existing Occupied Housing as of 7/1/2003	6 Percent	7 Percent	7 Percent	0	20

- Timeline and Objectives:
- By the end of 2024, amend the Zoning Ordinance to change the total affordable requirement in existing housing in Marina's former Fort Ord, occupied as of July 1, 2003, to 20 percent, consistent with the General Plan. Ensure the IHO is compliant with the State Density Bonus law.
 - Update the inclusionary ordinance to be applicable for projects that create more than five residential units.
 - Achieve 200 lower income affordable units between 2023 and 2031 through density bonus and inclusionary housing.

Responsible Agencies: Community Development/Planning Services Division

Funding Sources: Departmental Budget

Program 2.5: Preferential Housing for Marina Workers and Residents

Lower-income residents in Marina face disproportionate pressures from the housing market and are more likely to be displaced than those making moderate and above moderate incomes. As an anti-displacement strategy, the City will continue to administer the BMR program requiring 30 percent of units for sale or rent to be made available according to the priority preference categories established in the "BMR Administrative Policies and Procedures" adopted by the City Council on March 1, 2021, and as amended.

- Timeline and Objectives:
- Ongoing monitoring and annually report to the City Council regarding the status of BMR units.
 - Assist 60 lower-income households who are Marina residents and workers through the BMR inclusionary housing program.

Responsible Agencies: City Manager's Office/Housing

Funding Sources: Departmental Budget

Policy 3: Ensure that City site improvement and development standards, development review procedures, and development fees do not form an undue constraint to the development, conservation, and rehabilitation of housing.

Program 3.1: Zoning Ordinance Amendments

The Zoning Ordinance will be amended to address various new State laws:

- **Employee Housing:** No areas in the city are designated or permit commercial farming activities. Amend the Zoning Ordinance to comply with the State Employee Housing Act, which requires employee housing for six or fewer employees to be treated as a single-family structure to be permitted in the same manner as similar uses in the same zone.
- **Accessory Dwelling Units:** The City adopted its ADU ordinance in 2020, which was amended in 2021 to modify the maximum allowable height to 24 feet if the accessory unit is provided on a second story. However, recent bills (AB 2221 and SB 897) passed in October 2022 provide additional clarifications to the Government Code regarding ADU regulations. The Zoning Ordinance will be amended to comply with State law.
- **SB 35 Processing Procedure:** The City will establish a standard procedure for processing SB 35 eligible projects, pursuant to State law.
- **SB 9 Processing Procedure:** The City will establish a standard procedure for processing SB 9 applications, pursuant to State law.

Timeline and Objectives:	▪ By the end of 2024, amend the Zoning Ordinance to address the topics and issues identified as part of the comprehensive Zoning Ordinance update. ▪ By the end of 2024, develop and include a Fair Housing Factsheet, especially on Source of Income protection (i.e., use of public subsidies such as HCVs for housing payments) in the SB 9 application packet to expand acceptance of HCVs throughout the city.
Responsible Agencies:	Community Development/Planning Service Division
Funding Sources:	Departmental Budget

Program 3.2: CUP for Multi-Family Housing Development in Nonresidential Zones

In 2022, the City amended the Zoning Ordinance to simplify the list of permitted uses to include all multiple dwellings and dwelling groups, regardless of density, in all zones permitting multifamily uses. Multifamily housing as part of a mixed-use development is conditionally permitted in the City's C-1, C-2, and C-R zones. Given that recently approved State legislation is moving in the direction of by-right status for multifamily uses—regardless of density—in commercial zones, subject to some limitations, the City will continue to follow State legislation to determine if future changes to the MMC are needed to accommodate the goals of the Housing Element and General Plan and to maintain compliance with State law.

Timeline and Objectives:	▪ Annually review State legislation regarding multifamily housing in nonresidential zones to ensure compliance with State law.
Responsible Agencies:	Community Development/Planning Service Division
Funding Sources:	Departmental Budget

Program 3.3: Design Review Process and Requirements

Recent changes in State law drastically reduced the Design Review Commission's purview, and the City's well-developed objective design standards for a variety of development types (adopted in 2023) effectively will create an Administrative Design Review that will be implemented by City staff. In order to remove constraints arising from design review, the City will:

- Consolidate the Design Review Commission and Planning Commission into one body comprised of a maximum of seven appointed residents who will review mixed-use, multifamily and

commercial developments, consistent with the majority of jurisdictions throughout the County of Monterey

- When hearings are required, limit the number of hearings for solely design review approval (i.e., not including subdivision maps or other applications that may be involved) to no more than five hearings
- Develop standard conditions of approval to provide consistency and certainty to applicants and approving bodies
- Clarify that decisions on appeals of housing developments must be based on objective standards consistent with State law and any appeal filed with the City shall be done within 10 calendar days post project approval

Timeline and Objectives:	▪ By the end of 2024, amend Zoning Ordinance to establish Administrative Design Review. ▪ In 2027, review the effectiveness of the Administrative Design Review process utilizing Objective Design Standards. As appropriate, make improvements to the standards and process to streamline the review and approval process.
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Responsible Agencies:	Community Development/Planning Service Division
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Funding Sources:	Departmental Budget
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Policy 4: Pursue and monitor funding sources at the federal, state or local levels, particularly those sources that facilitate nonprofit acquisition of housing, which may become available for the preservation of at-risk projects, rehabilitation of existing housing, and construction of new affordable housing.

Program 4.1: Affordable Housing Resources

With the dissolution of the Redevelopment Agency, the City lacks a steady source of revenue to support affordable housing development and provide assistance to lower- and moderate-income households. The City will actively pursue affordable housing resources available at the local, state, and federal levels to expand affordable housing opportunities in the city for a variety of activities, including, but not limited to:

- New construction
- Acquisition/rehabilitation
- First-time homebuyer assistance
- Rehabilitation assistance

Specifically, the City will pursue opportunities that benefit those with special housing needs, including extremely low- income households, the elderly, disabled (including developmental disabilities), and families with children. The City will encourage the development of affordable family housing to include childcare facilities on-site.

Timeline and Objectives:	- Annually pursue funding opportunities available at local, state, and federal levels and pursue funding as appropriate, such as State CDBG and HOME funds. Specifically, pursue Permanent Local Housing Allocation for new construction, rehabilitation, and acquisition/rehabilitation activities, as well as provision of housing assistance, and preservation and improvement of mobile home parks. - Facilitate the development of 200 affordable units, prioritizing funding opportunities for projects that include units for extremely low-income and special needs households.
Responsible Agencies:	City Manager's Office/Housing
Funding Sources:	Departmental Budget

Program 4.2: Rental Assistance

Both project-based vouchers and tenant-based HCVs are important resources for very low-income and extremely low-income households. The VTC-Lightfighter Village is in the process of securing 17 project-based vouchers.

In addition, the HACM also administers the tenant-based HCV program. HCVs allow recipients to move to housing options of their choice. Two bills that became effective in 2020 provide "source of income" protection to households using public assistance for housing payments, including rent subsidies such as HCVs.

Timeline and Objectives:	- Continue to support the HACM's pursuit of additional funding from HUD for project-based and tenant-based rental assistance, with the goal of increasing their use in Marina by 10 percent over 8 years. - By the end of 2024, develop and include a Fair Housing Factsheet, especially on Source of Income protection (i.e., use of public subsidies such as HCVs for housing payments) in the ADU and SB 9 application packets to expand acceptance of HCVs throughout the city.
Responsible Agencies:	City Manager's Office/Housing
Funding Sources:	Departmental Budget

Policy 5: Continue to encourage the conservation of existing dwelling units throughout the City.

Program 5.1: Property Inspection/Code Enforcement

The City will continue use of the Property Inspection Program and code enforcement authority of the Building Division to identify nuisance structures upon property sale or transfer and require abatement prior to completion of the sale or transfer, contingent upon availability of adequate staff.

Timeline and Objectives:	- Ongoing implementation. - Inspect 200 properties annually and refer income-eligible households to available resources for rehabilitation.
Responsible Agencies:	Community Development/Building Division
Funding Sources:	Departmental Budget

Program 5.2: Conservation of Existing Affordable Housing

The City has an inventory of 616 housing units that are deed restricted as affordable housing; none are considered to be at risk of converting to market-rate housing within the next 10 years. The City will continue to monitor the status of its affordable housing resources and work to conserve all units to the extent feasible.

Timeline and Objectives:	- Annually monitor the affordable units by maintaining contact with property owners regarding their intent to maintain the units as affordable housing, with the goal of preserving 616 affordable units in the inventory. - When a Notice of Intent to convert from low-income housing to market-rate housing is received (3 years in advance pursuant to State law), work with property owners to ensure that the tenants are properly noticed and provided information on potential resources for assistance, and any applicable displacement and relocation requirements are complied with. - On an ongoing basis, work with nonprofit housing providers to pursue funding to preserve and improve existing affordable housing.
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Responsible Agencies:	City Manager's Office/Housing
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Funding Sources:	Departmental Budget
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Policy 6: Support and initiate, where feasible, public and private energy conservation programs that would reduce the energy needs and costs of housing in Marina.

Program 6.1: Energy Conservation

The City continues to work with AMBAG's Sustainability Program by distributing information flyers at City offices and the Marina Public Library and informing people verbally of AMBAG's programs

Timeline and Objectives:	- Continue to provide informational flyers available at City offices, public buildings, and special events; making announcements at City Council meetings, links to the City's website and facilitating articles in local newspapers to advertise funding sources for making changes that include energy conservation fixtures and devices. The City estimates providing information and referral to 20 households annually. - Annually update information on available resources for energy conservation improvements.
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Responsible Agencies:	Community Development/Planning Services Division and Building Division
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Funding Sources:	Departmental Budget
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Policy 7: Provide opportunity for and encourage the development of adequate housing for the City's special needs groups including the elderly, disabled (including those with developmental disabilities), large households, female-headed families, farmworkers, and those in need of emergency shelter.

Program 7.1: Special Needs Housing – Removal of Constraints

The City will amend the Zoning Ordinance to remove potential constraints to housing for persons with special needs. These include:

- Transitional Housing:** Amend the Zoning Ordinance to incorporate the provision of transitional in commercial, mixed use, and mobile home park zones where housing is also permitted.

Provisions for transitional housing will be consistent with State law, to be permitted as a residential use in the same manner as similar uses in the same zone.

- **Supportive Housing:** In 2022, the City amended the Zoning Ordinance to address AB 2162 to permit supportive housing in all residential, and commercial and mixed use zones where multifamily and mixed-use housing is permitted. However, the Zoning Ordinance will need to be amended to specify that no minimum parking requirements for units occupied by supportive housing residents if the development is located within 0.5 mile of a public transit stop.
- **Residential Care Facilities (Seven or More Persons):** The City permits large residential care facilities in all residential zones and in the C-R zone subject to approval of a CUP. However, the required approval finding regarding compatibility with neighborhood character may be considered subjective with the potential to constrain the development of large residential care facilities. The City will amend the Zoning Ordinance to revise the findings for approval to ensure they are objective and provide for certainty in outcomes.
- **Reasonable Accommodation:** The required findings for approval include evaluation of compatibility with neighborhood character and increased traffic. However, no objective standards have been established for the evaluation. The City will amend the Zoning Ordinance to revise the findings for approval to ensure they are objective and provide for certainty in outcomes.

Timeline and Objectives:	• Amend the Zoning Ordinance to address the topics and issues identified as part of the comprehensive Zoning
Responsible Agencies:	Community Development/Planning Service Division
Funding Sources:	Departmental Budget

Program 7.2: Veteran's Housing

This program is being added to the Housing Element to honor the rich history of military service from Marina residents. The program directs staff to meet annually with the Veteran's community to reduce barriers to housing for this special needs housing group.

Timeline and Objectives:

- On an annual basis but by no later than 2025, the City of Marina will annually convene a meeting of veteran’s organizations to inform them of housing opportunities in the city of Marina and ways to reduce homelessness among Veterans in the greater Monterey region.
- Affirmative Marketing Education The City shall promote compliance with California Government Code 12955 (c) that says: “It shall be unlawful: ... For any person to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a housing accommodation that indicates any preference, limitation, or discrimination based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information or an intention to make that preference, limitation, or discrimination.” The City shall ensure that developers of new housing are aware of this law and the importance of promoting neighborhood integration. The City shall create educational materials, post materials to the City website, and work with the County Housing Department to spread awareness of affirmative marketing methods, and consider adopting a resolution supporting affirming the rights of all special needs housing groups.

Responsible Agencies:	Community Development/Planning Service Division
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Funding Sources:	Departmental Budget
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Policy 8: Seek to expand the availability of an adequate water supply to serve the long-term housing needs of the City.

Program 8.1: Collaboration with Water Resources Agencies

The City will continue to work with the MCWD and other appropriate agencies to secure sufficient water resources to meet the expected needs of projected housing developments through 2031.

Timeline and Objectives:

- Meet with various water resources agencies at least annually to discuss water resources and strategies for meeting the projected housing needs in the region.

Responsible Agencies:	City of Marina Administration; Community Development/Planning Services Division
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Funding Sources:	Departmental Budget
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Policy 9: Implement meaningful actions to affirmatively further fair housing.

Program 9.1: Affirmatively Furthering Fair Housing

The City is committed to AFFH in the community. Actions to foster equal housing opportunities are centered on several themes:

- Collaborate with and support efforts of organizations dedicated to eliminating housing discrimination in Marina
- Facilitate the development of a variety of housing types to foster housing mobility
- Pursue actions and policies that mitigate economic displacement of residents
- Distribute new affordable housing opportunities throughout the city to avoid overconcentration low-income housing in specific neighborhoods

- Employ place-based strategies for neighborhood improvements

The City's actions to further fair housing are summarized in Table 3-2.

By the end of 2027, the City will evaluate the effectiveness of meaningful actions in meeting their 8-year metrics. The City will modify actions if they are determined to be ineffective.

Table 3-2 Affirmatively Furthering Fair Housing Action Matrix

Program	Specific Commitment	Timeline	Geographic Targeting	8-Year Metrics ¹
Fair Housing Enforcement and Outreach				
AFFH: Outreach Actions	Provide links to fair housing resources on City website and distribute informational materials on fair housing at public locations. Organizations linked on the City website may include, but are not limited to, HACM; HUD, FHEO, Monterey County Housing Resources Center and ECHO Housing.	By July 2024; and update annually thereafter	Citywide	Contact ECHO in 2024 to establish baseline service records for Marina and seek to increase outreach and service to residents, landlords, and housing professionals by 20 percent over 8 years
	Refer inquiries for services and complaints to the appropriate agencies, including HACM, HUD, FHEO, as well as other agencies, such as the Monterey County Housing Resources Center and ECHO Housing.	Annually	Citywide	
	Expand efforts and promote language access by posting fair housing information on Facebook, Nextdoor, and/or other social media platforms at least once a year. Information will be provided in English, Spanish, and Korean as needed by the city's population to provide information for those who may have a language barrier at home.	Annually	Citywide	
	Conduct targeted fair housing outreach to residents in areas with minority and LMI concentration by contacting the Student Housing Office at CSUMB to provide fair housing information. (While the CSUMB is not located in 141.02, many students living off campus are likely located in this census tract.)	January 2024	Census Tract 141.02	
	Expand access to affordable housing and programs for persons with developmental disabilities by distributing information through the San Andreas Regional Center.	Annually, no later than July 2024	Citywide	
Program 7.2: Veteran's Housing	On annual basis but by no later than 2025, the City of Marina will annually convene a meeting of veteran's organizations to inform them of housing opportunities in the city of Marina and ways to reduce homelessness among veterans in the greater Monterey region.	Annually, no later than 2025	Citywide	
	Affirmative Marketing: The City shall promote compliance with California Government Code 12955 © that say: "It shall be unlawful: For any person to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a housing accommodation that indicates any preference, limitation, or discrimination based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status,	Annually	Citywide	

Program	Specific Commitment	Timeline	Geographic Targeting	8-Year Metrics ¹
	national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information or an intention to make that preference, limitation, or discrimination.” The City shall ensure that developers of new housing are aware of this law and the importance of promoting neighborhood integration. The City shall create educational materials, post materials to the City website, and work with the County Housing Department to spread awareness of affirmative marketing methods and consider adopting a resolution supporting affirming the rights of all special housing needs groups.			
Housing Mobility				
Program 2.1: Accessory Dwelling Units (ADUs)	Develop and distribute ADU information, including resources available, on City website and at public counters.	By the end of 2023	Citywide, with emphasis in higher resource tracts and single-family neighborhoods	Facilitate construction of 88 ADUs; seek to achieve 50% of the ADUs in higher resource areas
	Develop incentives to encourage development of ADUs. Incentives may include pre-approved plans and financial assistance (from state programs if available) to assist lower-income homeowners with construction, among others.	By the end of 2024		
	Develop and include a Fair Housing Factsheet, especially on Source of Income protection (i.e., use of public subsidies such as HCVs for housing payments) in the ADU application packet to expand acceptance of HCVs throughout the city.	By the end of 2024		
Program 7.1: Special Needs Housing – Removal of Constraints and Program 3.2: Zoning Ordinance Amendments	The City will amend the Zoning Ordinance to remove potential constraints to housing for persons with special needs and employees.	By the end of 2023	Citywide	Achieve 200 lower income affordable housing between 2023 and 2031; seek to achieve 50% of affordable units to benefit areas with concentrated housing problems.
	Support the implementation of the Affordable Housing Overlay to promote affordable housing options. Outreach to housing developers to discuss opportunity sites and incentives available.	Annually	Census Tract 141.01 and 142.02	

Program	Specific Commitment	Timeline	Geographic Targeting	8-Year Metrics ¹
New Opportunities in Higher Opportunity Areas				
Program 2.3: Affordable Housing Development	Annually meet with housing developers to discuss opportunities for affordable housing development. Evaluate the effectiveness of tools and incentives available to facilitate affordable housing. Tools and incentives may include: ▪ Direct funding support and/or support in the application of State federal funding programs ▪ Additional density bonus or flexibility in development standards for community benefits ▪ Deferral of fees until building permit issuance or occupancy If tools and incentives are determined to be insufficient to foster affordable housing, develop/modify tools and incentives.	Annually Evaluate incentives and tools by 2027 and develop additional strategies by 2028 if necessary and appropriate	Citywide with priority in Census Tract 141.01 and 142.02. Citywide	Achieve 200 lower income affordable housing between 2023 and 2031; seek to achieve 50% of affordable units to benefit areas with concentrated housing problems.
Program 2.4: Inclusionary Housing Requirements	Amend the Zoning Ordinance to change the total affordable requirement in existing housing in Marina's former Fort Ord, occupied as of July 1, 2003, to 20 percent, consistent with the General Plan. Ensure the Inclusionary Housing Ordinance is compliant with the State Density Bonus law.	By the end of 2024	Citywide	
Place-based Strategies for Neighborhood Revitalization				
Program 4.1: Affordable Housing Resources	Annually pursue funding opportunities available at local, state, and federal levels and pursue funding as appropriate, such as State CDBG and HOME funds. Specifically, pursue Permanent Local Housing Allocation for new construction, rehabilitation, and acquisition/rehabilitation activities, as well as provision of housing assistance, and preservation and improvement of mobile home parks. If funding becomes available, prioritize funds for projects in the Downtown Area (Census Tracts 141.01 and 142.02) where there is a concentration of minorities, Low- and moderate-income persons, and persons with disabilities.	Annually	Citywide with priority in Census Tract 141.01 and 142.02.	Achieve 200 lower income affordable housing between 2023 and 2031; seek to achieve 50% of affordable units to benefit areas with concentrated housing problems.

City of Marina
2023-2031 Housing Element Update

Program	Specific Commitment	Timeline	Geographic Targeting	8-Year Metrics ¹
Program 5.1: Property Inspection/Code Enforcement	Continue use of the Property Inspection Program and code enforcement authority of the Building Division to identify nuisance structures upon property sale or transfer and require abatement prior to completion of the sale or transfer, contingent upon availability of adequate staff.	Annually	Citywide with focus on Census Tracts with the oldest housing – Census Tracts 141.01 and 142.02	Inspect 200 properties annually and refer income-eligible households to available resources for rehabilitation.
	Coordinate with Public Works to complete projects planned in areas with a concentration of minorities, LMI households, and persons with disabilities. The projects include: ▪ Del Monte Extension- Central Marina and developments on the former Fort Ord have limited north-south roadway connectivity. Extending 2nd Avenue through to Del Monte Boulevard will promote better circulation and support the community's economy and quality of life. Project is being developed as a candidate for grant funding of construction. ▪ Downtown Specific Plan CIP- Implement improvements within the right-of-way for the Downtown Vitalization Plan. ▪ Locke Paddon Park- Park improvements including Pond maintenance. ▪ SURF Bus Line- Infrastructure. A 6-mile, bus-only roadway parallel to the heavily congested segment of Highway 1, from Marina to Sand City and Seaside. New bus stations and facilities will be added along with an extension of the popular Beach Range Road trail in Sand City and Marina. The SURF! busway and stations will be built along publicly owned rail line property. The Monterey Branch Line linked the Peninsula with San Francisco with passenger service from 1880 to 1971. In 2003, the Transportation Agency for Monterey County purchased the unused line from the Union Pacific to preserve it as a transportation corridor for mass transportation purposes only. ▪ Transit Service. Bus service on the bus-only lane will allow passengers using Line 20 Salinas-Monterey (MST's most heavily used transit line) and all other bus service traveling between Salinas, Marina, Seaside, Sand City, and Monterey to quickly travel past Highway 1 traffic. Riders traveling by bus on the new busway and other transit services that connect to Line 20 will have better access to the CSUMB, the VA Clinic, beach access to Fort Ord Dunes State Park, and the communities of the former Fort Ord.	2023-2031	Census Tract 141.01 and 142.02	Complete five improvement projects that serve to create a decent living environment

Program	Specific Commitment	Timeline	Geographic Targeting	8-Year Metrics ¹
DVSP Implementation Programs	Pursue funding through public sources such as the California Arts Council, or other private sources, and explore opportunities for entertainment and activities venues such as a new auditorium.:	Annually upon adoption of DVSP ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	Create one new venue for performing arts over 8 years
DVSP Implementation Programs	Make Downtown readily identifiable to residents and visitors by establishing gateways at key locations. Include such features as landscaping, vegetation, signage, and public art to define entry points and introduce Downtown to citizens and visitors.	By the end of 2028 ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	Create two gateway locations over 8 years
DVSP Implementation Programs	Community Development Department and Public Works Department should collaborate to implement low-cost improvements using existing resources to establish gateways to the Downtown along Reservation Road and Del Monte Boulevard, directional signage, and simple streetscape enhancements such as protected bike lanes, accent paving on crosswalks, reduced lane width, and curb bulbouts.	Annually beginning in 2024 ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	
DVSP Implementation Programs	Develop a Public Art Master Plan to celebrate the culture and heritage of Marina	By the end of 2026 ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	
DVSP Implementation Programs	Develop a mobility plan for the Downtown to include complete streets design, pedestrian and bicycle paths, improvements to transit, parking, and transportation demand management measures. The plan should include a cost estimate and a financing and capital improvement program.	Develop mobility plan by the end of 2026 and begin implementation in 2027 ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	Complete one major improvement each year beginning in 2027
DVSP Implementation Programs	Identify the timing, location, and funding source for a new fire station to adequately support the growth within the Specific Plan area	By the end of 2028 ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	Complete construction of fire station by 2034
DVSP Implementation Programs	Establish a Downtown business improvement district or other funding mechanism to organize and finance the construction of downtown infrastructure improvements in more meaningful and intentional increments.	By the end of 2028 ¹	Portions of Census Tract 141.01 and 142.02 covered by the DVSP	Complete one major improvement each year beginning in 2029

City of Marina
2023-2031 Housing Element Update

Program	Specific Commitment	Timeline	Geographic Targeting	8-Year Metrics ¹
Tenant Protection and Anti-displacement				
1.1: Provide Adequate Sites for RHNA and Monitoring of No Net Loss	Annually outreach to property owners and assist developers in identifying vacant and underutilized properties in the City, particularly within the AHO for residential and mixed-use development to expand affordable housing options for existing lower income residents, helping to alleviate displacement potential in the area.	Annually	Citywide	Facilitate development of 200 new units over 8 years
Program 1.2: Replacement Housing Requirements	Amend the Zoning Ordinance to include the replacement housing requirements on non-vacant sites used to fulfill the City's lower income RHNA. Monitor development on non-vacant sites identified in Appendix C and ensure that any development, as a condition of project approval, replace the existing units occupied by or deed restricted for occupancy by lower income households are replaced.	By the end of 2023	Citywide	Facilitate the development of 685 units over 8 years
Program 2.5: Preferential Housing for Marina Workers and Residents	Continue to administer the BMR program that requires 30% of units for sale or rent to be made available according to the priority preference categories established in the "BMR Administrative Policies and Procedures" adopted by the City Council on January 8, 2008, and as amended.	Annually	Citywide	Assist 60 lower income households who are Marina residents and workers through the BMR inclusionary housing program.
Program 4.2: Rental Assistance	Continue to support the HACM's pursue of additional funding from HUD for project-based and tenant-based rental assistance,	Annually	Citywide	Increasing HCV use in Marina by 10% over 8 years.
Program 5.2: Conservation of Existing Affordable Housing	Annually monitor the affordable units by maintaining contact with property owners regarding their intent to maintain the units as affordable housing, with the goal of preserving 616 affordable units in the inventory. When a Notice of Intent to convert from low-income housing to market-rate housing is received (three years in advance pursuant to State law), work with property owners to ensure that the tenants are properly noticed and provided information on potential resources for assistance, and any applicable displacement and relocation requirements are complied with. On an ongoing basis, work with nonprofit housing providers to pursue funding to preserve and improve existing affordable housing.	Annually	Citywide	No net loss of existing Affordable Housing Units

¹ The City is working Downtown Revitalization Specific Plan and timelines for the implementation programs have not been finalized. The City has established general timeframes for these activities defined as: Short-term programs are anticipated to be implemented within the first 3 years of Plan adoption, mid-term programs to occur within 4 to 10 years. Mid-term activities are expected to be completed between 2028 and 2034.

Quantified Objectives

For the 2023-2031 Housing Element planning period, the City has established the following quantified objectives.

Table 3-3 Quantified Objectives

	Extremely Low	Very Low	Low	Moderate	Above Moderate
New Construction	47	47	62	173	356
Rehabilitation	20	20	60	100	—
Conservation	154	154	308	—	—
Conservation = Units that are deed-restricted as low-income housing					

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Appendix A

Assessment of Fair Housing



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1 Affirmatively Furthering Fair Housing

1.1 Introduction and Overview

California Government Code Section 8899.50 requires local agencies to affirmatively further fair housing (AFFH). Under California law, *AFFH* means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

Government Code Section 8899.50 stipulates that an assessment of fair housing (AFFH) includes the following components:

- A summary of fair housing issues in the jurisdiction and an assessment of the jurisdiction’s fair housing enforcement and fair housing outreach capacity
- An analysis of available federal, state, and local data and knowledge to identify integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs within the jurisdiction, including displacement risk
- An assessment of the contributing factors for the fair housing issues identified under Government Code Section 65583 (10)(A)(ii)
- An identification of the jurisdiction’s fair housing priorities and goals, giving highest priority to those factors identified in Government Code Section 65583 (10)(A)(iii) that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance, and identifying the metrics and milestones for determining what fair housing results will be achieved
- Strategies and actions to implement those priorities and goals, which may include, but are not limited to, enhancing mobility strategies, and encouraging development of new affordable housing in areas of opportunity, as well as place-based strategies to encourage community revitalization, including preservation of existing affordable housing, and protecting existing residents from displacement

1.2 Approach to Analysis

This AFFH has been prepared consistent with the California Department of Housing and Community Development (HCD) Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements (AFFH Guidance Memo), which provides guidance on the preparation of housing elements and ensures statutory requirements are satisfied, pursuant to Government Code Section 65583(c)(10).

This AFFH evaluates fair housing issues on the following topics:

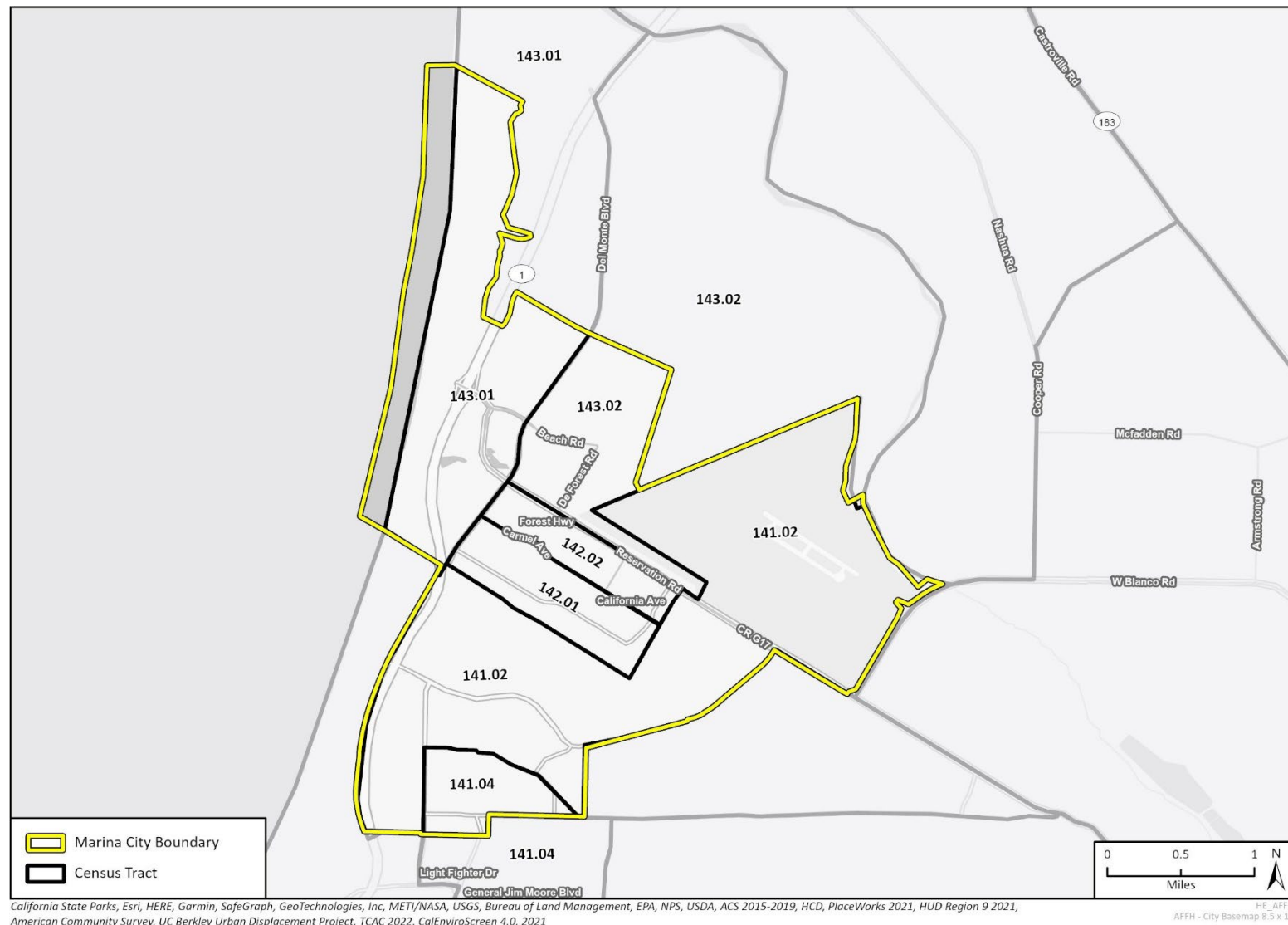
- Fair Housing Enforcement and Outreach Capacity
- Integration and Segregation Patterns and Trends
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Disproportionate Housing Needs

Appendix A – Assessment of Fair Housing

- Other Relevant Factors, including historical disinvestment, lack of infrastructure improvements, and presence of older affordable housing units that may be at risk of conversion to market-rate housing

This AFFH addresses impediments through AFFH-specific goals and actions based on the contributing factors for each identified fair housing issue. To identify specific areas in Marina, references to census tracts and general neighborhoods will be used throughout the document. There are four census tracts in Marina and three are referenced throughout: 141.02, 142.01, and 142.02. An overview of census tracts is provided in Figure F-1.

Figure F-1 Marina Census Tracts



Source: U.S Census 2022

2 Fair Housing Methodology

Government Code Section 65583 (10)(A)(ii) requires cities and counties to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

To conduct this analysis, the City utilized data from a variety of sources, including:

- The HCD AFFH Data Viewer
- Urban Displacement Project (UDP)
- U.S. Housing and Urban Development (HUD)
- California Communities Environmental Health Screening Tool (CalEnviroScreen)
- California Tax Credit Allocation Committee (TCAC)
- The 2019 Monterey County Regional Analysis of Impediments to Fair Housing Choice (AI)
- The Comprehensive House Affordability Strategy (CHAS)
- U.S. Census American Community Survey (ACS)

Additionally, the analysis includes a discussion of historic land use and segregation patterns and input from sources of local knowledge, including advocates for people with special needs, advocacy organizations, housing and social services providers, and Marina residents.

California Department of Housing and Community Development Affirmatively Further Fair Housing Viewer

The AFFH Data Viewer is a tool developed by HCD that features census block group and tract-level data from an expansive collection of sources, including ACS, HUD, TCAC, UDP, and CHAS. The Data Viewer tool serves as a resource for local and regional governments and provides the ability to explore spatial data patterns concerning fair housing enforcement, segregation, and integration, racially and ethnically concentrated areas of poverty, and disparities in access to opportunities and housing. The Data Viewer is intended to assist in the creation of policies that alleviate disparities, combat discrimination, and increase access to safe and affordable homes.

Urban Displacement Project

The UDP was developed to track neighborhood change and identify areas that are vulnerable to gentrification and displacement in California. Indicators of gentrification and displacement are measured at the census tract level based on data from the 2015 ACS. UDP indicators examine census tracts to identify areas that qualify as disadvantaged neighborhoods. Additionally, census tracts identified as disadvantaged neighborhoods by UDP's criteria are further analyzed to explore changes in the percentage of college educated residents, non-Hispanic white population, median household income, and median gross rents over time to determine levels of gentrification and displacement risk.

CalEnviroScreen

The California Office of Environmental Health Hazard Assessment developed a screening methodology to identify communities disproportionately burdened by multiple sources of pollution.

CalEnviroScreen utilizes existing environmental, health, and socioeconomic data to rank census tracts based on 20 distinct indicators. In general, if a community has a high score for that indicator, it is more impacted by pollution burdens and population vulnerabilities compared to other communities. Designated disadvantaged communities are those with CalEnviroScreen percentile scores of 75 or higher, meaning that they scored within the highest 25 percent of census tracts across California. Marina continues to explore programs and policies to address community pollution, environmental health access to open space and government decision-making through existing policies of the General Plan.

California Tax Credit Allocation Committee

To assist fair housing analysis, HCD and TCAC created the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies and departments to further the state's fair housing goals.¹ The California Fair Housing Task Force created Opportunity Maps to identify resource levels across the state to accompany new policies aimed at increasing access to high-opportunity areas for families with children.² Opportunity Maps are made from composite scores of three different domains made up from a set of indicators data shown in Table F-1. The Opportunity Maps include filters to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- Poverty Status: census tracts with at least 30 percent of population that earned an income that was below the federal poverty level
- Racial Segregation: census tracts with a location quotient that is higher than 1.25 for Black, Hispanic/Latino, Asian, or all non-white populations in comparison to the county

Table F-1 Domains and List of Indicators for Opportunity Maps

Domain	Indicator
Economic	Poverty, adult education, employment, job proximity, median home value
Environmental	CalEnviroScreen 3.0 pollution indicators and values
Education	Math proficiency, reading proficiency, high school graduation rates, student poverty rates
Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps 2020.	

AllTransit

AllTransit is an online database that details transit opportunities for communities. The website explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. The AllTransit performance score explores metrics that reveal the social and economic impact of transit, such as connectivity, access to jobs, and frequency of service.

2019 Monterey County Regional Analysis of Impediments to Fair Housing Choice

As part of the Community Development Block Grant program certification process, participating jurisdictions prepare an analysis of impediments to fair housing choice every five years. The 2019 AI

¹Office of The State Treasurer. 2021. <https://www.treasurer.ca.gov/ctcac/opportunity/2020-tcaF-hcd-methodology.pdf>

provides an assessment of the regional laws, ordinances, statutes, and administrative policies, as well as local conditions that affect the location, availability, and accessibility of housing. The AI addresses disparities in housing needs, existing patterns of minority, and lower and moderate-income concentration areas, and contributing factors to fair housing impediments.

The AI identifies the following patterns and impediments to fair housing within Monterey County:

- Minority concentrations are typically located where wine cultivation is a key industry.
- Nearly 28 percent of Monterey County residents could be considered linguistically isolated.
- In 2010, household size was 2.23 for white households and 4.38 persons per household for Hispanic/Latino households, where Hispanic/Latino households are likely to be disproportionately impacted by overcrowding, given the larger average household size.
- Housing problems were significantly more prevalent for elderly renter-households than elderly owner-households.
- The senior population will shift from a majority white population to a shared majority Latino population by 2050.
- For those living with a disability, ambulatory disabilities were the most prevalent (54 percent), followed by independent living disabilities (38 percent), and cognitive disabilities (36 percent).
- In the County, 25 percent of female single-parent family households lived in poverty; by comparison, 11 percent of all family households in the County lived below the poverty level.
- Housing unit growth was around 6 percent from 2000 to 2010.
- Overall, 21 percent of the households in the County consist of large households.
- Small households had the highest proportion of extremely low-income households.
- Renters are more likely to be lower, and moderate incomes are somewhat more likely to experience housing problems, such as cost-burden and substandard housing conditions.
- Median sales prices in the county have remained stable in recent years, but changes in the median price for homes also varied depending on the community.
- Approximately 88 percent of voucher recipients in the county were white, 8 percent were Black, and 62 percent identified themselves as Hispanic/Latino.

Community Engagement and Outreach

The following section details the various methods of community engagement the City used as part of the Housing Element Update. For more information, please see Appendix C, *Public Participation Summary*.

Advertising

The City developed flyers in English and Spanish (and Korean for the fair housing community workshop), advertising the project and upcoming community workshops. The City also created a project website with links to upcoming and past event materials and information on the requirements and overview of the housing element process, among other resources.

Surveys

The City prepared and distributed an online housing survey from January 10, 2022 to March 10, 2022. The survey questioned housing conditions, access to resources, and experiences with discrimination to all individuals in Marina. The full results of this survey are located in Appendix B.

Stakeholder Meetings

Over the course of 3 months from October 2022 to January 2023, City staff has met with representatives from various advocacy and interest groups, including but not limited to Eden Housing, CHISPA, LandWatch, Interim, Inc., Monterey County Farm Bureau, Housing Choices, and Monterey Bay Aquarium. The informal meetings allowed representatives to provide direct feedback on fair housing issues facing the community they serve and ways to improve these issues and improve housing in Marina. Stakeholder meetings are ongoing, and the City will meet with interested organizations during the certification process in order to ensure the Housing Element is addressing fair housing conditions.

Community Meetings

The City held a community workshop on November 9, 2022 to review Housing Element basics and receive community feedback on housing needs. There were a number of comments and feedback given related to fair housing conditions that were considered and incorporated into the analysis herein. On March 15, 2023, the City held a community workshop focused on fair housing conditions and recommended actions to improve conditions. Comments received during that workshop included preventing educating renters on their housing rights to prevent discrimination and a need for more financial assistance.

3 Fair Housing Resources

3.1 Ability to Address Complaints

Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing is a technique used to uncover evidence of discrimination in rental housing. Fair housing testing involves one or more individuals without any bona fide intent to rent or purchase housing, who pose as prospective renters for the purpose of determining whether a landlord is complying with local, State, and federal fair housing laws. Enforcement actions may be taken when investigations yield evidence of a pattern or practice of illegal housing discrimination. Testing may be initiated following the filing of a specific housing discrimination complaint or, as is the case when testing for disability discrimination, as part of an overall effort to determine whether the design or architectural features of a specific rental facility comply with state and federal accessibility requirements. Testing in Monterey County is used to prohibit discrimination on the basis of race, color, religion, national origin, sex, disability, and familial status.

The County refers discrimination complaints to the California Department of Fair Employment and Housing. The California Department of Fair Employment and Housing dual-files fair housing cases with HUD’s Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program. HUD’s FHEO reported that in 2020 a total of six cases were filed in Monterey County. This is an increase from 2010, where the total cases reported in Monterey County was four. Half of the FHEO cases in 2020 reported a disability bias.

Based on HUD data, Marina received a total of 19 FHEO inquiries between 2013 and 2021, as shown in Table F-2. This totals 0.85 inquiries per 1,000 residents. Compared to other cities in Monterey County, Marina experienced the second most inquiries per 1,000 residents. Seaside had a total of 0.23, Monterey 1.25, and Carmel-by-the-Sea 0.53 inquiries per 1,000 residents. Over the course of the public outreach, there were five separate comments indicating that housing discrimination was an issue in Marina, especially for those with disabilities and using Section 8 vouchers.

Table F-2 Housing Discrimination Inquiries per 1,000 Residents 2013-2021

Jurisdiction	Population	Number of Discrimination Inquiries	Per 1,000 residents
Marina	22,240	19	0.85
Seaside	34,270	8	0.23
Monterey	13,622	17	1.25
Soledad	26,246	2	0.08
Carmel-by-the-Sea	3,750	2	0.53
Del Rey Oaks	1,692	0	0
Pacific Grove	15,660	6	0.38

Source: HCD AFFH Viewer 2022

3.2 Enforcement and Outreach Capacity

Fair housing enforcement and outreach capacity relates to the ability of a local jurisdiction and fair housing entities to disseminate information related to fair housing and provide outreach and

education to assure community members are informed of fair housing laws and tenants' rights. In addition, enforcement and outreach capacity includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing.

Regional Resources

According to HUD records, a total of 54 fair housing violations were filed with FHEO for Monterey County between 2013 and 2021. In 2020, over half of the cases reported to the FHEO were on the basis of disability-status discrimination. Table F-3 shows organizations in Monterey County that conduct fair housing assistance outreach. These organizations collaborate with Marina and other local governments to address housing and community needs and provide the following services:

- Fair housing testing and complaints
- Fair housing counseling and education
- Tenant/landlord counseling and mediation
- Homeless prevention program
- Rental assistance program
- Rent/deposit grant program
- Home seeking services
- Shared housing counseling placement
- Homebuyers' education learning program

Table F-3 Fair Housing Organizations Active in Monterey County

Organization	URL	Phone Number
Housing Authority County of Monterey	https://hamonterey.org/	(831) 775-5000
Housing Resource Center of Monterey County	http://www.hrcmontereycounty.org/	(831) 424-9186
Eden Council for Hope and Opportunity	https://www.echofairhousing.org/	(831) 566-0824
Center for Community Advocacy	https://www.acgov.org/cda/hcd/	(831)-753-2324

Source: Tenants Together, <https://www.tenantsaltogether.org/>, accessed January 2023

Eden Council for Hope and Opportunity (ECHO) Housing conducts fair housing audits of rental properties to assess how well rental properties conform to fair housing laws. In rental properties where the evidence of deferential treatment is found, the owners and managers of such properties are encouraged to participate in fair housing workshops intended to provide education and training in ending illegal discrimination in housing. In 2017, a total of 134 rental properties in jurisdictions throughout Monterey County were tested through audits. An overview of the criteria and results of these fair housing audits is summarized below:

- Email responses from 21 tests (16 percent) revealed differential treatment toward the tester with a minority-identified name. In 113 tests (84 percent), no differential treatment was identified.

Local Resources

In an effort to reduce housing discrimination, Marina contracts with the non-profit organization ECHO to assist residents with fair housing counseling services, connections to rental assistance and

homelessness prevention programs, and to conduct fair housing testing, as shown in Table F-4. The City allocates Community Development Block Grant general administration funds to ECHO Housing's fair housing services. Through ECHO, the City assists residents and landlords by providing mediation, investigation, and referral services.

In addition to the fair housing services provided by active organizations in Marina, Monterey County administers the Housing Choice Voucher (HCV) program for Marina and other jurisdictions in the county. Funded by HUD, the HCV program provides rental assistance aimed at helping low-income families, persons with disabilities, and the elderly secure affordable housing.

Table F-4 Fair Housing Organizations Active in Marina

Organization	URL	Phone Number
Eden Council for Hope and Opportunity	https://www.echofairhousing.org/	(831) 566-0824
Housing Authority of the County of Monterey	https://hamonterey.org/	(831) 775-5000

Source: Tenants Together, <https://www.tenants-together.org/>, accessed January 2023

As mentioned previously, Marina experienced the second most FHEO inquiries per 1,000 residents in the county from 2013-2021. Community members in workshops and stakeholders expressed a need for more enforcement and landlord training to prevent housing discrimination based on disability or other protected class in the city.

4 Segregation and Integration Patterns and Trends

To inform priorities, policies, and actions, the housing element must include an analysis of integration and segregation, including patterns and trends. Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability in a specific geographic area. Segregation generally means the opposite condition, where concentrations of the characteristics described above are high in a specific geographic area. To adequately assess the patterns of integration and segregation, this section identifies trends at the regional scale (Monterey County) and at the local scale (Marina). To identify socio-economic and demographic spatial trends across these jurisdictions, this analysis utilizes HCD's AFFH Data Viewer, which provides an expansive collection of data from sources including the 2015–2019 ACS, HCD, HUD, UDP, the Center for Disease Control and Prevention (CDC), and other regional and federal agencies. The analysis also used feedback and input from community engagement and outreach.

Residential segregation and exclusion, whether by race, ethnicity, disability, or income, is a result of numerous housing policies, practices, and procedures—both public and private—that have had enduring and pervasive negative impacts. Overt and covert housing discrimination through land use policy, shifting housing markets, and patterns of investment and disinvestment, have restricted meaningful fair housing choice and equitable access to opportunity, particularly for communities of color. Historic patterns of segregation persist in California despite the long-standing federal mandate, established by the Fair Housing Act of 1968, that federal agencies and federal grantees affirmatively further the purposes of the FHA. Past and present discriminatory policies and practices, including long-term disinvestment, have resulted in neighborhoods with concentrated poverty and poor housing stock, limited access to opportunity, unsafe environmental conditions, underfunded schools, dilapidated infrastructure, and other disproportionately experienced problems. In addition, governmental policies have subsidized the development of segregated, high-resourced suburbs in metropolitan areas by constructing new highway systems—often through lower income communities of color—to ensure access to job opportunities in urban centers. This physical and policy infrastructure supports patterns of discrimination and high levels of segregation that continue to persist in California and across the country. All of these conditions persist despite the over 50-year-old obligation to prohibit discrimination and affirmatively further fair housing.²

4.1 Race and Ethnicity

Examining the demographic, ethnic, and racial composition of a region is vital to understanding fair housing concerns including access to economic opportunity and safe and affordable housing. Historic exclusionary governmental policies, biased mortgage lending practices, and other tactics have caused racial and ethnic segregation and spatial inequities. This section provides an overview of racial/ethnic composition and segregation patterns within Monterey County and Marina.

² California Department of Housing and Community Development. 2021. AFFH Guidance Memo. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

Regional Trends

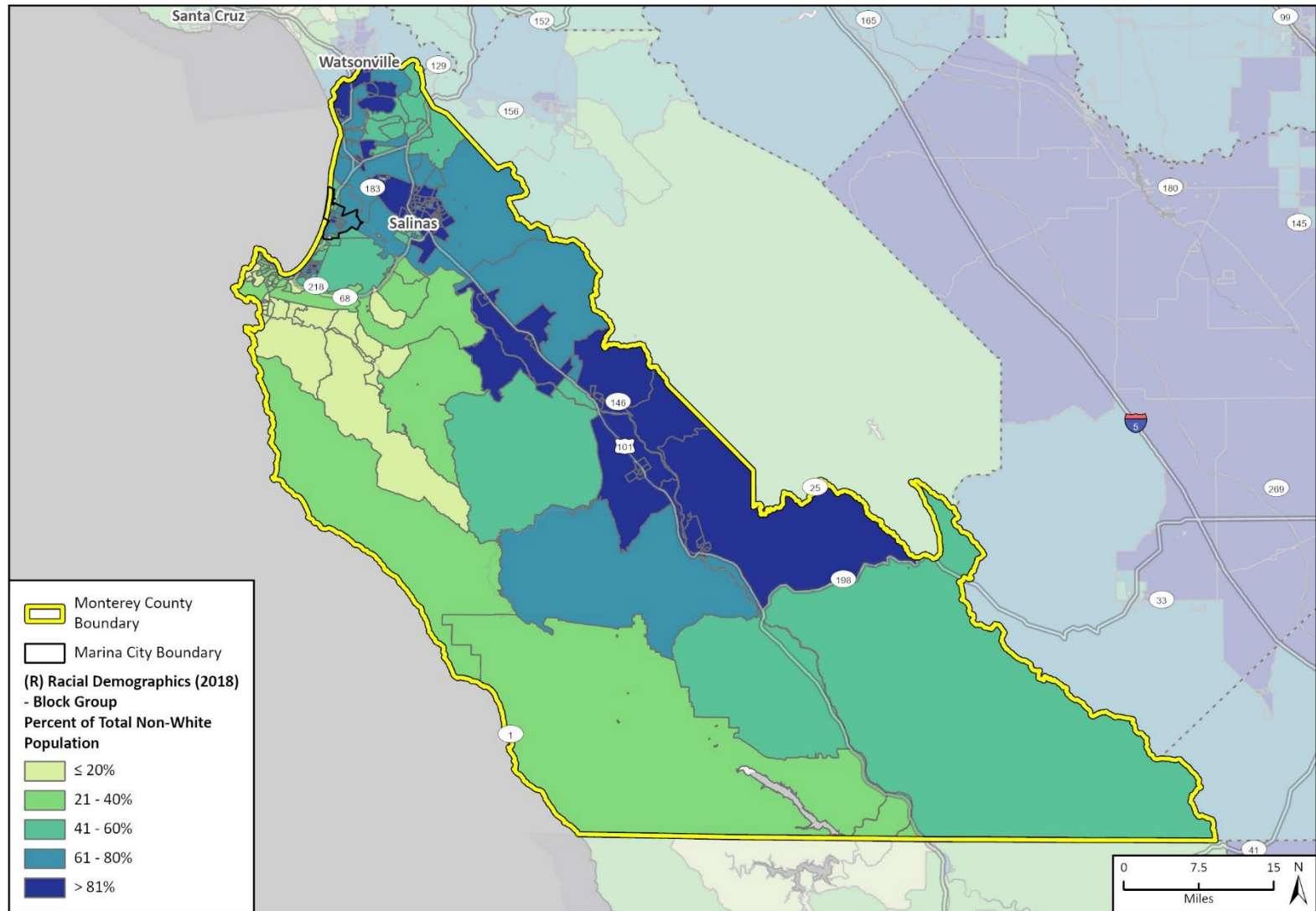
Regionally, the eastern and northern urbanized area of Monterey County contained populations with at least 80 percent non-white residents, as shown on Figure F-2. Communities adjacent to U.S. 101 had populations with at least 80 percent non-white residents, especially east of the highway. Comparatively, the relatively less urbanized and less densely populated western portion of Monterey County contained populations with higher percentages of white residents. Geographically, areas with less than 20 percent non-white residents were in close proximity to regional and state wilderness parks and recreation areas. The peninsula of Monterey County also contained a higher percentage of white residents, where in some areas, non-white residents represented less than 15 percent of the population.

Local Trends

According to 2015-2019 ACS estimates, the central area of the city contained the highest percentage of non-white residents, as shown in Figure F-3. The census tract 141.01, south of Carmel Avenue and north of Patton Parkway, had a predominant Hispanic/Latino majority, as displayed in Figure F-4. The western portion of this tract had the highest percentage of total non-white populations (81 percent) in the city by census block group. The western census block group within this tract had 49 percent Hispanic/Latino population, 19 percent white, 17 percent Asian American, 7 percent other and multiple races, 5 percent Black, and less than one percent American Indian, comprising a diversity index of 92.5. This diversity index represents the likelihood that two persons chosen at random are of a different race or ethnic group, meaning the likeliness that two people in this block group are of different race or ethnic groups is very high. Similarly, the census block group in the northern neighboring census tract (142.02) contained 80 percent non-white residents with a diversity index of 92.

Comparatively, the northwestern outer region of the city contained a white predominant population with diversity index scores of less than 80, which included areas north of Reservation Road and west of Del Monte Boulevard, and a small southern portion of the city east of 2nd Avenue and south of 8th Street. A northern coastal census block group that overlapped with a predominantly white tract (143.01), located west of Del Monte Road contained 41 percent white population, 25 percent Asian American, 20 percent Hispanic/Latino, 7 percent other and multiple races, 4 percent Black, less than 1 percent American Indian.

Figure F-2 Percent of Total Non-White Population (Monterey County)

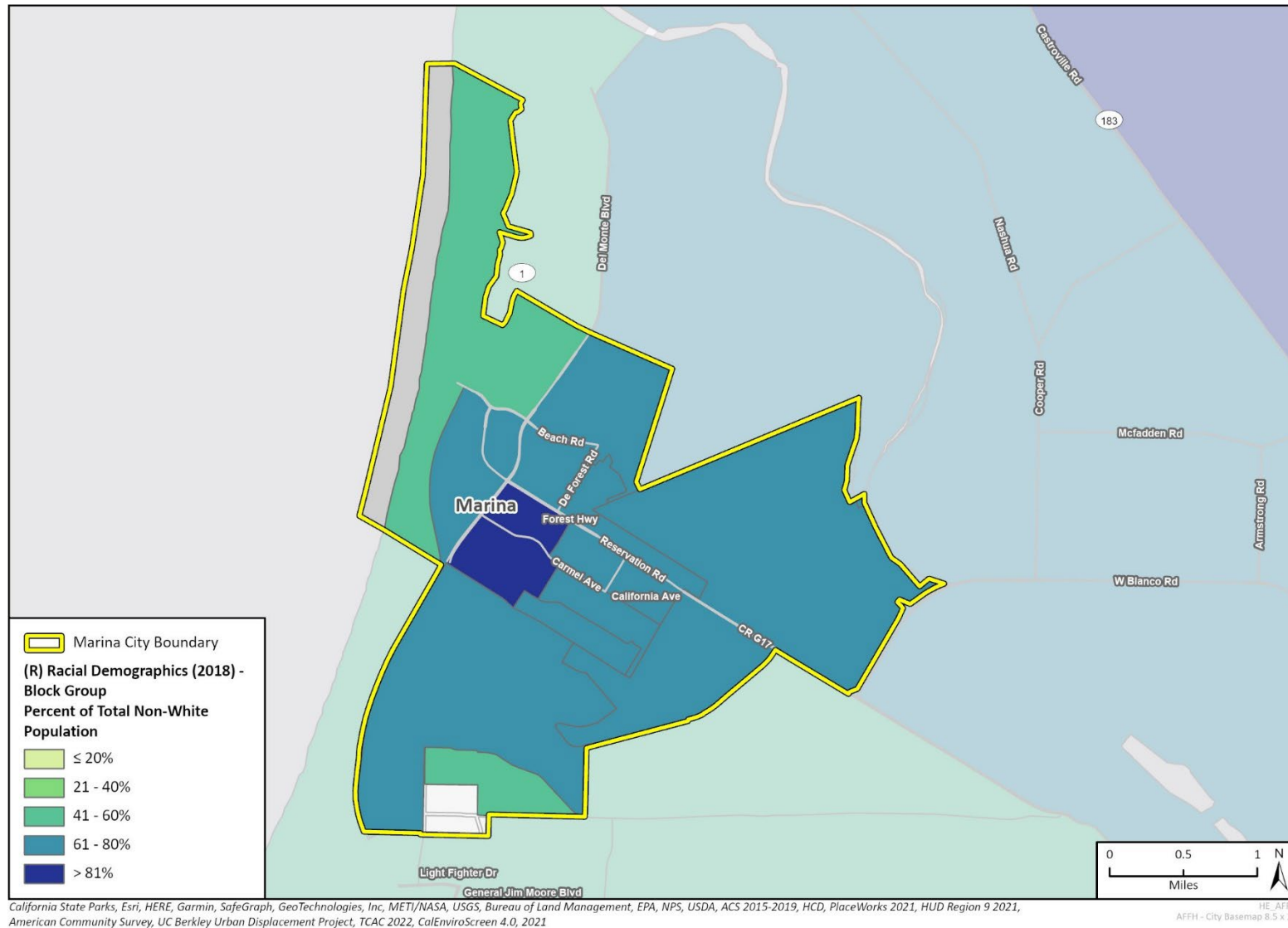


California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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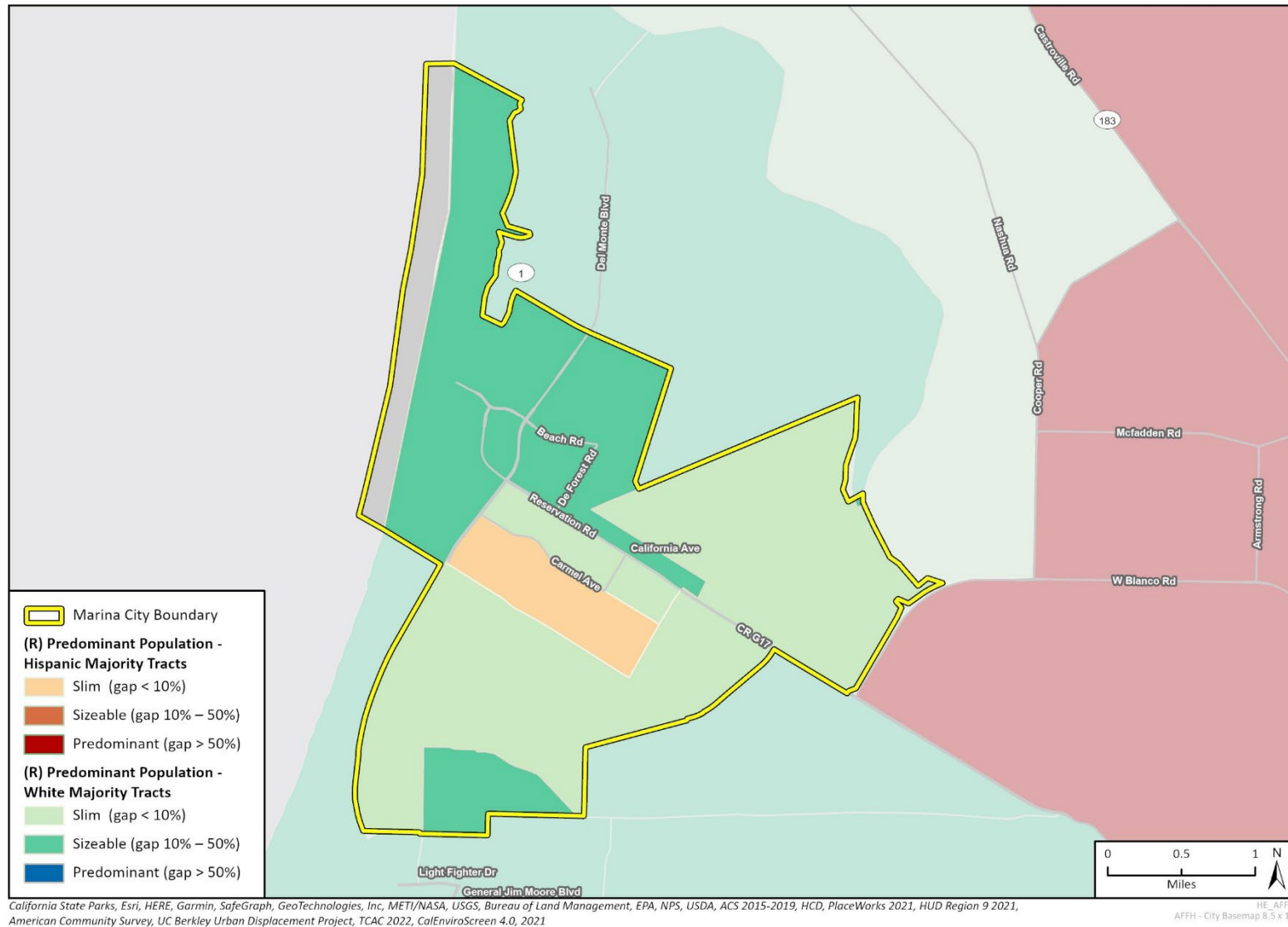
Source: AFFH Viewer 2022

Figure F-3 Percent of Total Non-White Population (Marina)



Source: AFFH Viewer 2022

Figure F-4 Predominant Populations (Marina)



Source: AFFH Viewer 2022

4.2 Linguistic Isolation

The U.S. Census Bureau identifies linguistically isolated households as those in which no one over the age of 14 speaks English only or speaks a language other than English at home. Households that are linguistically isolated may need assistance to communicate with housing and social services and may need target outreach or translation services to participate in community events and educational campaigns. CalEnviroScreen measures linguistic isolation using the percentage of households in each census tract where no one over 14 speaks English well.

Regional Trends

Areas of Monterey County with the greatest percentage of linguistically isolated households are located in urban areas, including the city of Salinas and central parts of the cities of Seaside and Marina, as well as areas along the northeastern county boundary, including the cities of Gonzales, Soledad, Greenfield, and King City. These areas correspond with areas that had a high percentage of non-white residents.

Local Trends

According to CalEnviroScreen, linguistic isolation in Marina is highest in the central part of the city (census tracts 142.01 and 142.02 shown in Figure F-1). Linguistic isolation was also high in the northwestern part of the city, along the coast. In these areas, approximately 11 to 19 percent of households do not speak English well. The top languages spoken by people who were linguistically isolated were Spanish, Tagalog (including Filipino), and Korean.

4.3 Persons with Disabilities

For persons with disabilities, fair housing choice and access to opportunity includes access to housing in the most integrated setting appropriate to an individual's special needs and disability-related services as required under federal civil rights law. For example, persons with disabilities who are unable to use stairs or need a zero-step shower may not have actual housing choice without the presence of housing units with these accessibility features.³

High spatial segregation of persons with disabilities may indicate fair housing issues related to not only physical needs, but also economic disparities. According to the 2020 Annual Report on People with Disabilities in America, more than 25 percent of persons with disabilities (including physical, intellectual, and developmental; sensory; and other disability categories) live below the Census Bureau-designated poverty line, which is 14.5 percentage points higher than people without a disability.⁴ Persons with disabilities may be more reliant than persons without disabilities on fixed incomes or access to public transit.

Regional Trends

According to 2016-2021 ACS estimates, approximately 15,213 Monterey County residents had one or more disabilities. Table F-5 shows employment status by disability status estimates for Monterey County. Approximately 3 percent of the total employed population in the county has one or more

³ HCD 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

⁴ The Rehabilitation Research and Training Center on Disability Statistics and Demographics 2020. <https://disabilitycompendium.org/annualreport>

disabilities, reflecting no change from 2012, while the percent of total unemployed increased from 6 percent to 9 percent during this time. Additional discussion regarding persons with disabilities in Monterey County is included in Chapter 1 of the Housing Element, *Needs Assessment*.

Table F-5 Employment Status by Disability Status (Monterey County)

Disability Status	Employed 2012-2017 (Percent of Total Employed)	Unemployed 2010-2017 (Percent of Total Unemployed)	Employed 2016-2021 (Percent of Total Employed)	Unemployed 2016-2021 (Percent of Total Unemployed)
No Disability	161,320 (97%)	19,764 (94%)	169,894 (96%)	9,330 (91%)
With a Disability	5,846 (3%)	1,224 (6%)	6,002 (3%)	875 (9%)
Total	167,166 (100%)	20,988 (100%)	175,896 (100%)	10,205 (100%)

Source: U.S. Bureau of the Census, American Community Survey, Table C18120 Employment Status by Disability Status, 2010-2014, 2015-2019 Estimates.

Figure F-5 shows the spatial distribution of residents living with one or more disabilities across the county. Communities located throughout the northwestern region of the county were estimated to have a larger share of residents with disabilities compared to communities located in the south and eastern regions of the county. The largest portion of residents living with one or more disabilities is contained in an area just south of the Monterey Peninsula.

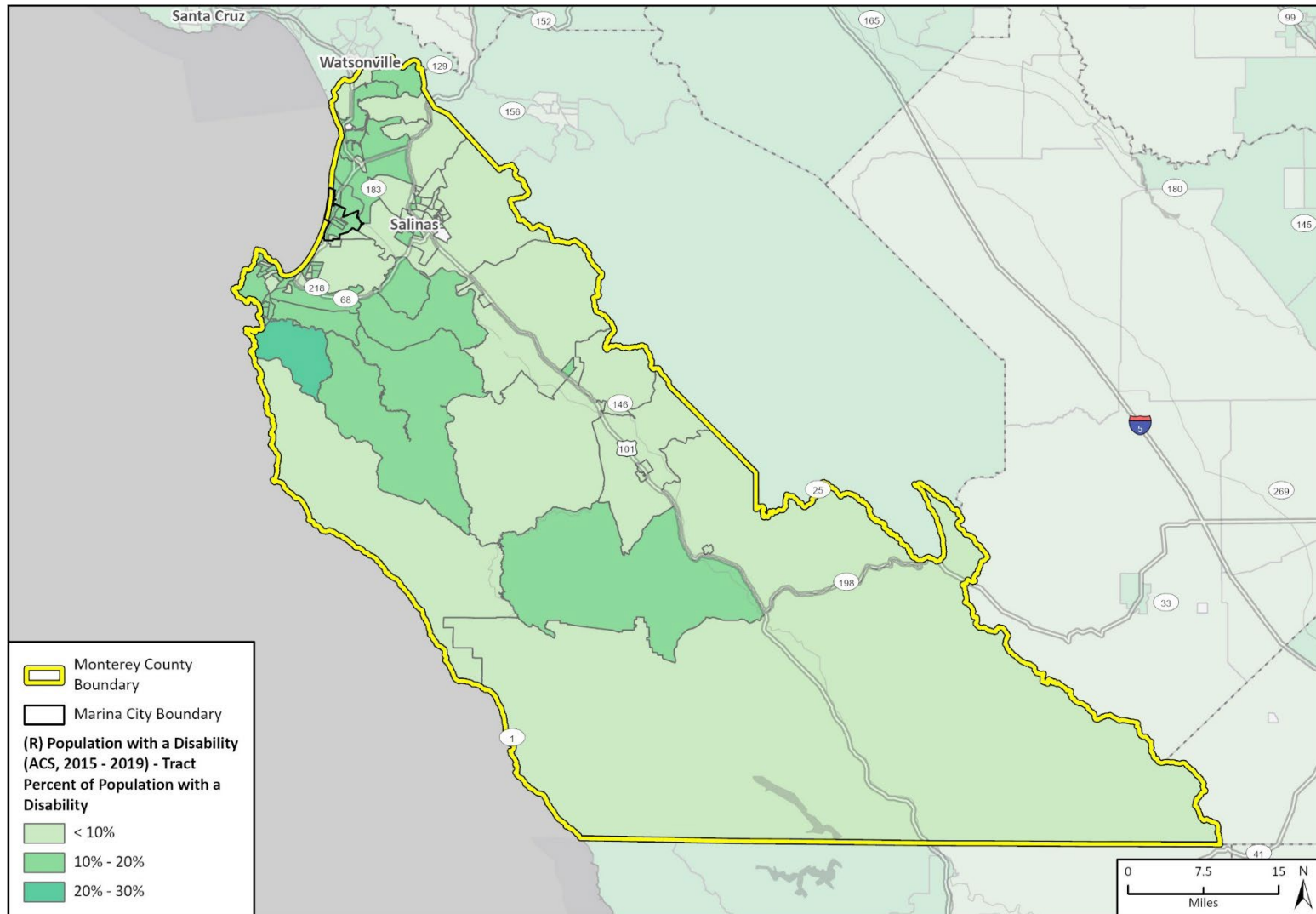
Local Trends

According to 2014-2019 5-year ACS estimates, 2,828 residents (approximately 13 percent) of Marina's population live with one or more disabilities. As displayed in Figure F-6, ambulatory difficulty (defined as having serious difficulty walking or climbing stairs) was the most common disability reported by Marina residents aged 65 and older. Cognitive difficulty was the largest disability reported for those aged 5 to 17 years of age.

Figure F-7 shows the percentage of the population living with one or more disabilities in the city by census tract, using 2015-2019 ACS data. Generally, most of the city had between 10 to 20 percent of residents reported living with one or more disabilities. Census tract 142.01 is predominately Hispanic/Latino and had 13 percent of residents living with one or more disabilities. The adjacent census tract 141.02 had the largest percentage of residents with one or more disabilities (approximately 19 percent) and contained 61 to 80 percent residents that were non-white. Bordering the tract with predominate Hispanic/Latino residents, Census Tract 142.02 had 14 percent of residents living with a disability, where 20 percent of the population in this tract had an income that was below the poverty level, according to the ACS 2015-2019 estimates.

Community feedback from stakeholders indicated a desire for integrated housing for those with disabilities and near services such as transit and commercial areas for easy access.

Figure F-5 Percentage of Population with One or More Disabilities (Monterey County)

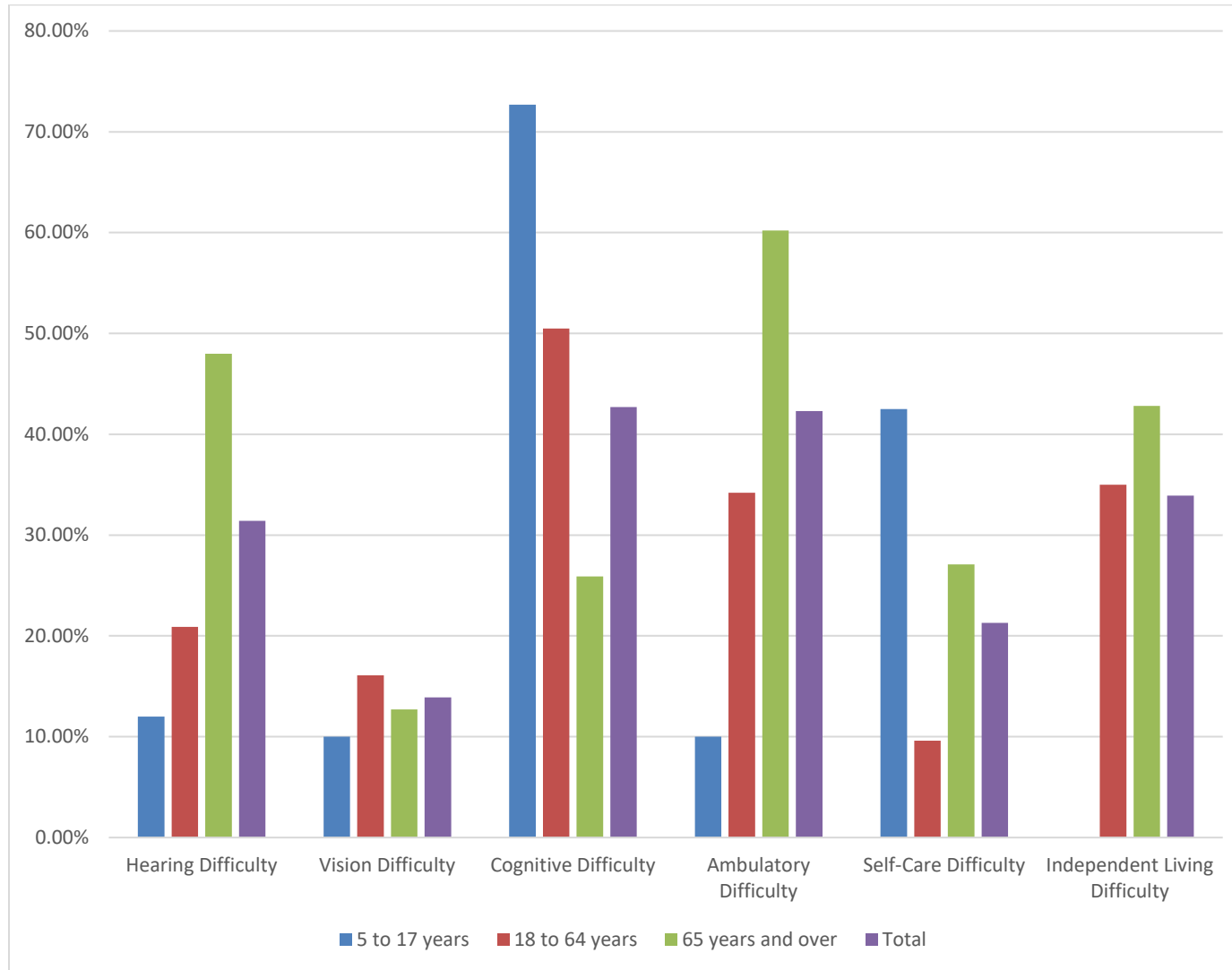


California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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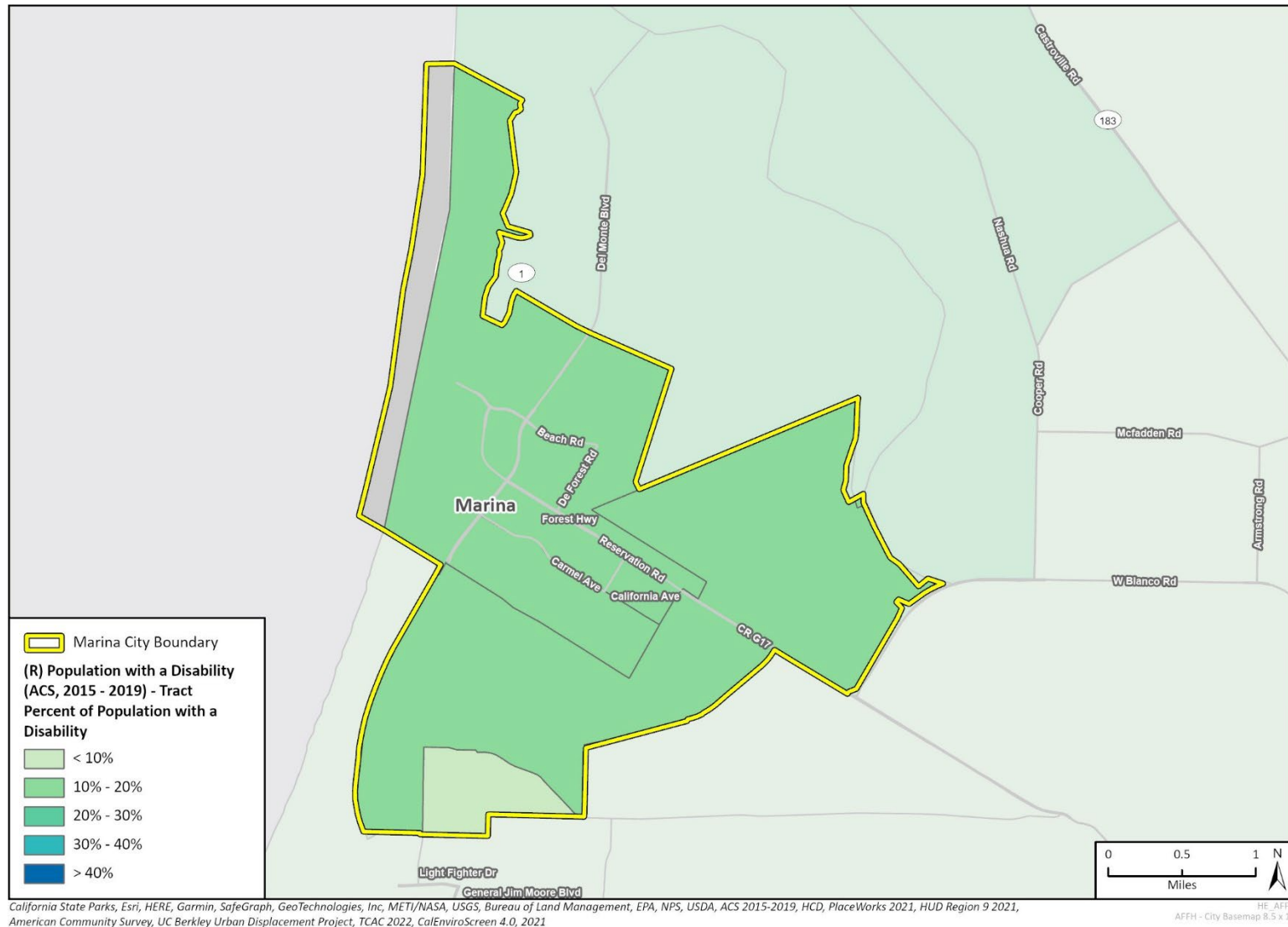
Source: AFFH Viewer 2021

Figure F-6 Disability Type (Marina 2010-2014)



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2010-2014)

Figure F-7 Percentage of Population with One or More Disabilities (Marina)



Source: AFFH Viewer 2021

4.4 Familial Status

According to the Fair Housing Act, familial status refers to the presence of children under the age of 18 in a household with a legal guardian or designee of such guardian.⁵ HUD provides examples of familial discrimination as (a) refusing to rent to families with children; (b) evicting families once a child joins the family through, e.g., birth, adoption, custody; (c) requiring families with children to live on specific floors or in specific buildings or areas; (d) imposing overly restrictive rules about children's use of the common areas (e.g., pools, hallways, open spaces); (e) and in advertising that prohibits children.⁶ Single-parent households are protected by Government Code Section 65583(a)(7). Because of their relatively lower incomes and higher living expenses, single-parent households can have limited options for affordable, decent, and safe housing. As a result, single parents are among the groups most at risk of experiencing poverty.

In addition to barriers to fair housing for single-parent households, large families (defined as families with 5 or more persons) can also experience housing discrimination as property owners impose occupancy limitations that can preclude large families with children. HUD data shows that familial status discrimination ranks third in discrimination of protected classes, behind discrimination due to disability and race.⁷

Regional Trends

According to 2020 ACS 5-year estimates, Monterey County had a total household count of approximately 128,003 in 2022. In 2020, households with children present comprised 34 percent (43,007) of the total households in Monterey County. Tenure by household type and presence of children is shown in Table F-6. Married couple families with children comprise the largest share of owner- and renter-occupied households with children. Single-parent, female-headed households comprised 10 percent of renter-occupied households, but only 3 percent of owner-occupied households. For renter-occupied households, the total single-parent, male-headed households were half of that of single-parent, female-headed households, showing there are more single-parent female-headed households in the county.

Table F-6 Tenure by Household Type and Presence of Children (Monterey County)

Household Type	Owner-Occupied	Percent of Total Owner-Occupied	Renter-Occupied	Percent of Total Renter-Occupied
Married couple family, with Children Present	14,636	22.1%	15,574	25.3%
Single-Parent, Male householder, no spouse present	1,308	2.0%	2,855	4.6%
Single Parent, Female householder, no spouse present	1,803	2.8%	6,381	10.3%
Total Households with Children Present	17,747	26.7%	24,810	40.2%
Total Households	66,346	100%	61,657	100%

Source: U.S. Bureau of the Census, American Community Survey, Table B25115 Tenure By Household Type (Including Living Alone) and Age of Householder, 2016-2020 Estimates.

⁵ 42 U.S. Code sections 3601, *et seq.*, the Fair Housing Act.

⁶ U.S. Department of Housing and Urban Development.

https://www.hud.gov/program_offices/fair_housing_equal_opp/discrimination_against_families_children#_Who_Is_Protected?

⁷ U.S. Department of Housing and Urban Development. "Annual Report on Fair Housing FY 2017."

According to 2015-2019 ACS estimates, jurisdictions located in the northern and eastern regions of the county, such as the areas near Castroville and the cities of Salinas, Seaside, Marina, Soledad, and Greenfield had relatively higher proportions of children who reside in female-headed, single-parent households. In contrast, the northwestern region of the county, including the cities of Carmel-by-the-Sea, Pacific Grove, Pleasanton, and Monterey, had less single parent households.

As shown in Figure F-8, the percentage of single female headed households with children is generally consistent throughout the urban areas of Monterey County (20 to 40 percent) with larger proportions occurring in the central areas adjacent to U.S. 101 (Soledad and Greenfield) and the northern areas (Marina).

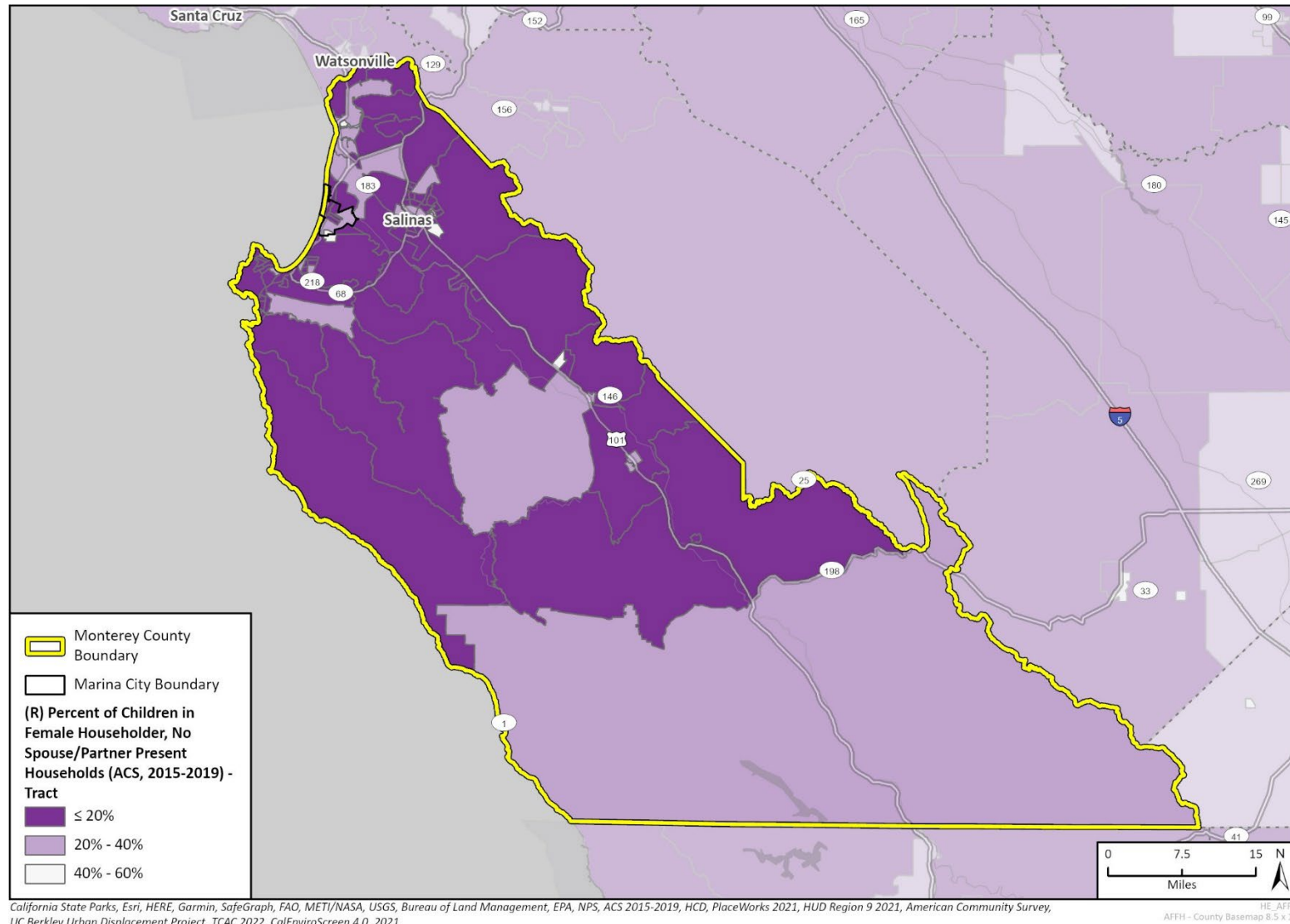
Figure F-9 shows the percentage of adults living alone in the county. In Monterey County, there is a concentration of adults living alone in the northwestern region, specifically in coastal communities such as Pacific Grove, Monterey, and Carmel-by-the-Sea. These urban areas have large portions of adults who live alone (20 to 40 percent) compared to the rest of the county (less than 20 percent) including the cities of Salinas, Gonzales, Soledad, Greenfield and King City. Areas with a larger percentage of non-white population generally overlap with areas exhibiting lower rates of adults living in households alone.

Local Trends

As shown in Figure F-10, census tracts located in the eastern and southern areas of Marina contain a larger percentage of children residing in single-parent, female-headed households. Comparatively, most areas located in the western areas of Marina exhibit less than 20 percent of children residing in single-parent, female-headed households. The highest share of children in single-parent, female-headed households is located in the southern and eastern regions of the city (census tract 141.02). According to 2015-2019 ACS estimates, 37 percent of children in this area were living in single-parent, female-headed households. As referenced in Section 4.1, *Race and Ethnicity*, this census tract had the second largest percentage of non-white residents.

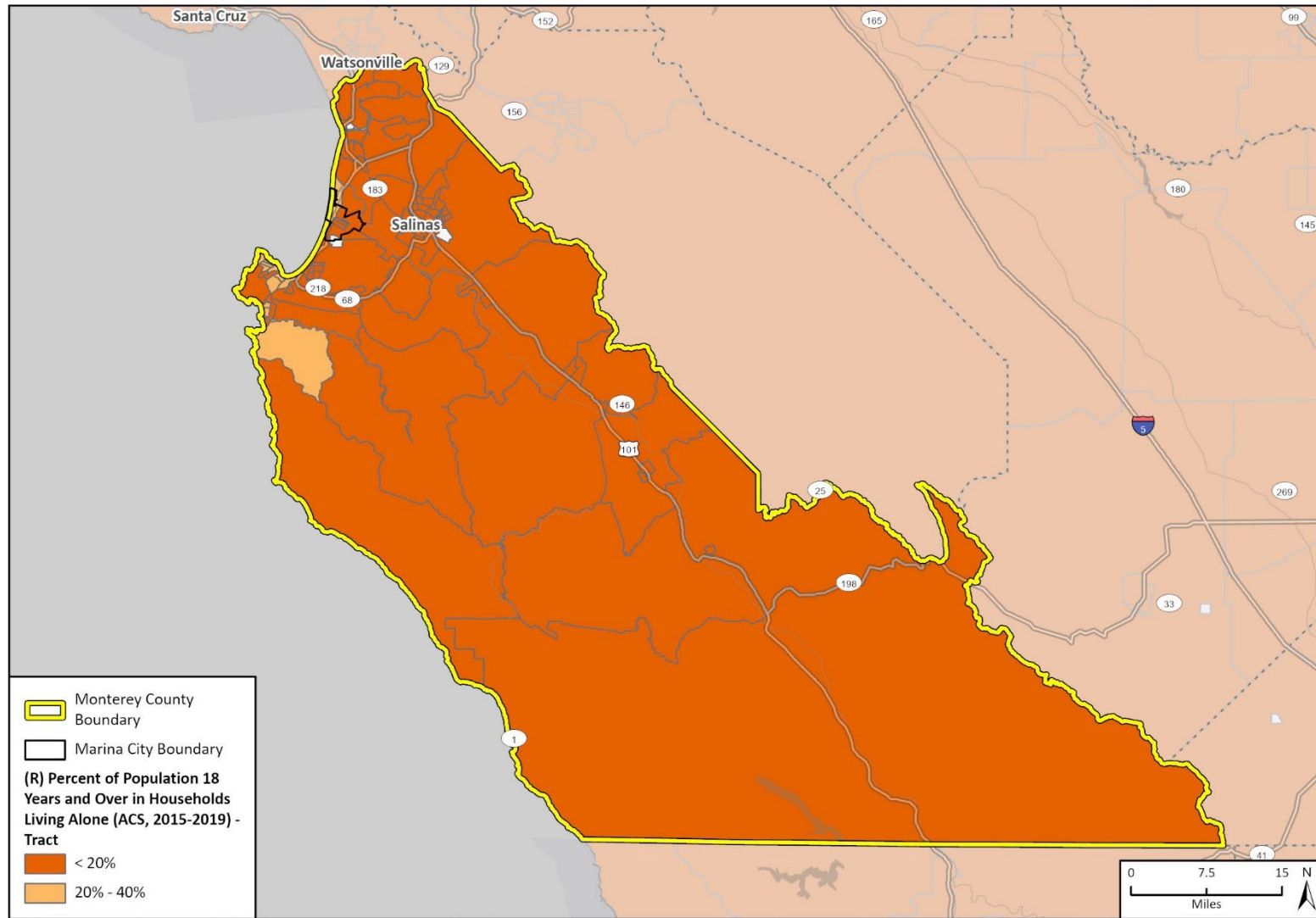
Figure F-11 highlights the percent of adults living alone in Marina. The census tract with the highest percentage of adults living alone (21 percent) is 143.01, located in the coastal community at the very western edge of the city. This tract also had a predominant white population.

Figure F-8 Female Headed Households With Children, No Spouse/Partner (Monterey County)



Source: AFFH Viewer 2021

Figure F-9 Adults in Households Living Alone (Monterey County)

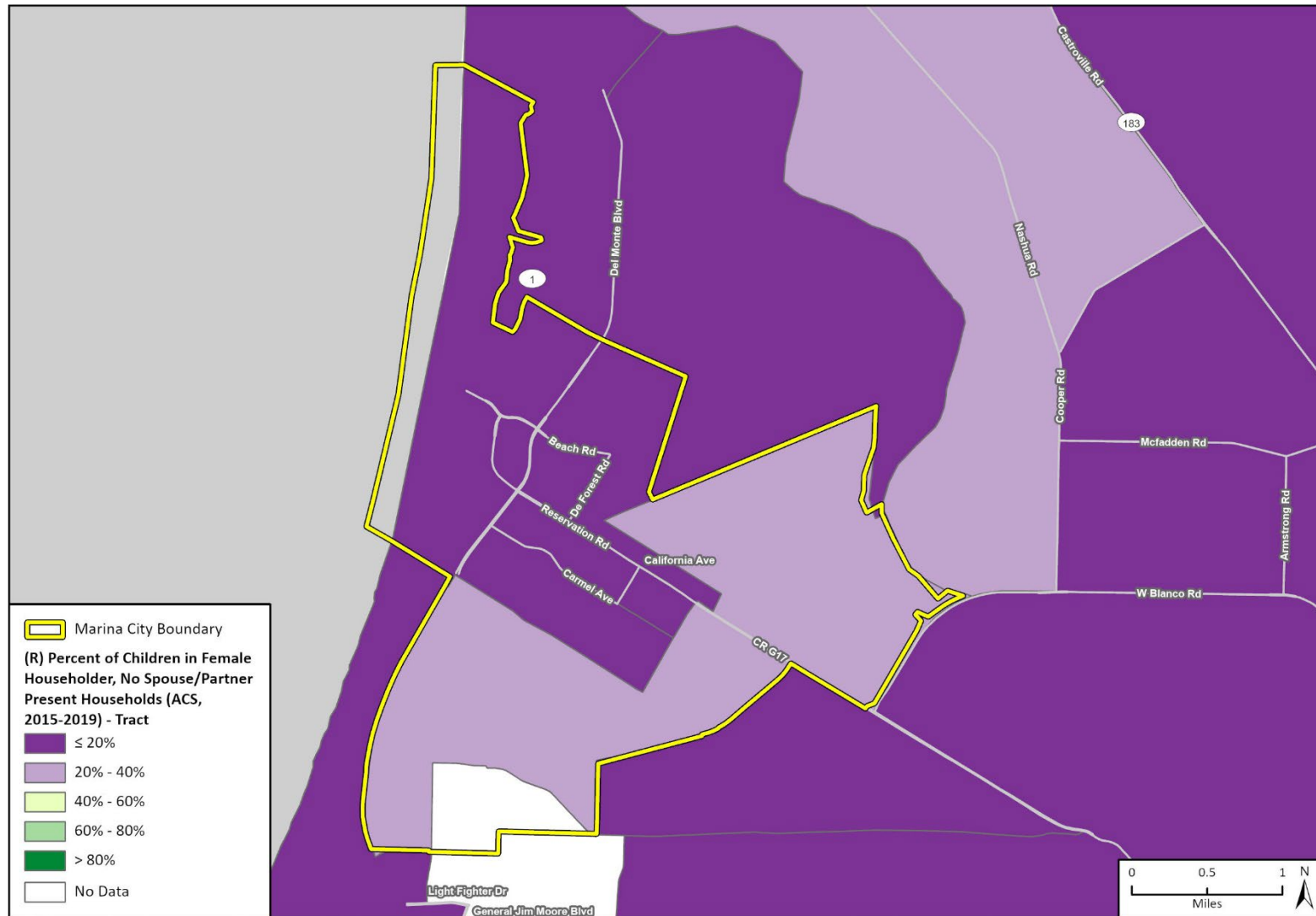


California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2021

Figure F-10 Female Headed Households With Children, No Spouse/Partner Present (Marina)

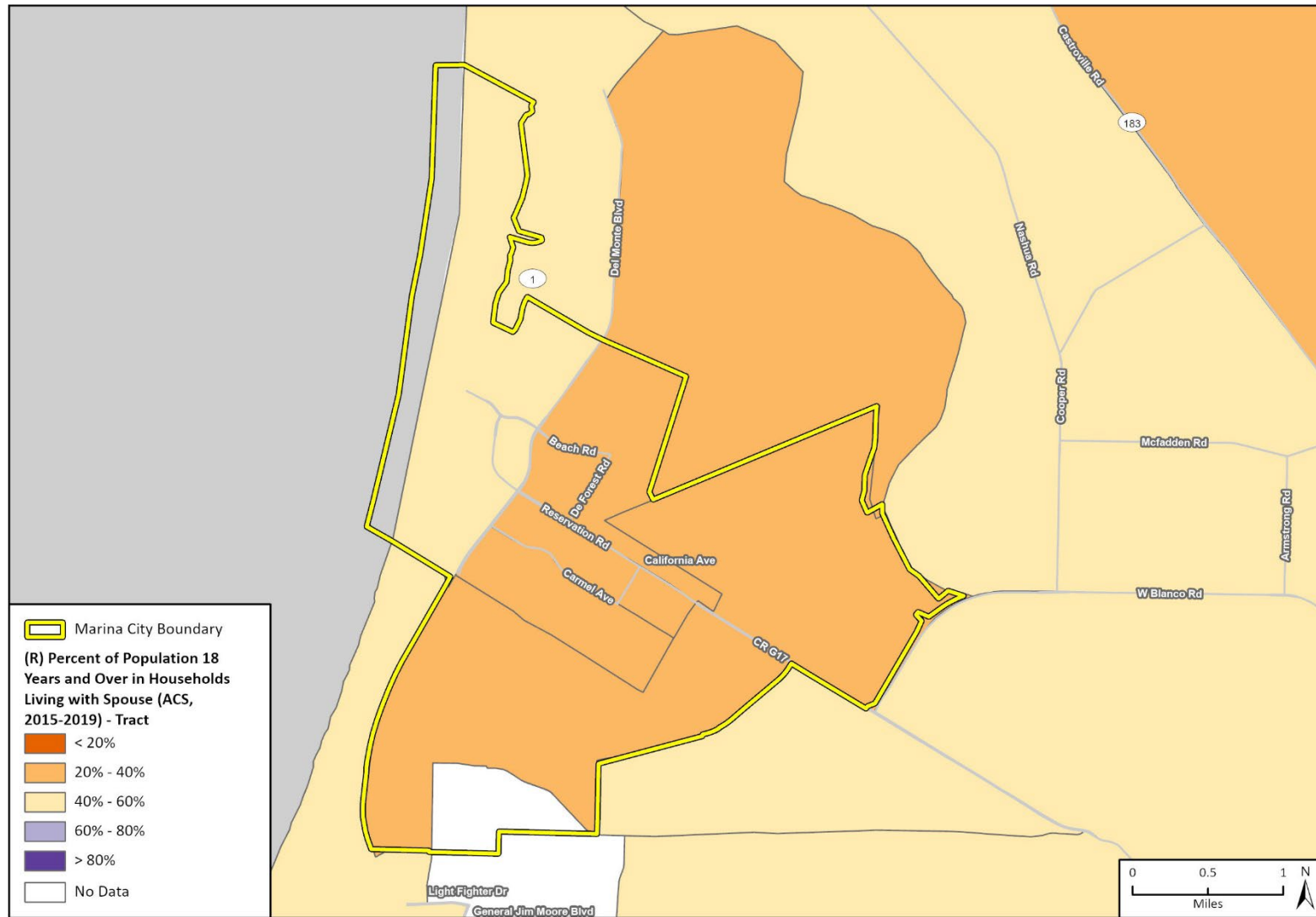


California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer 2021

Figure F-11 Adults in Households Living Alone (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer 2022

4.5 Household Income

Identifying low- or moderate-income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD defines an LMI area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the area median income or AMI). Household income is directly connected to the ability to afford housing. Higher-income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionate amount of their income for housing, and they are more likely to occupy structurally unsound and overcrowded housing.

Regional Trends

Household median income is lower in communities located in the southeast region of Monterey County. According to 2020 Census estimates, Monterey County had a median household income of \$82,013. Figure F-12 provides median household income data by block group for Monterey County. Areas highlighted in blue reflect regions of Monterey County where the median income is below the state median income of \$87,100.

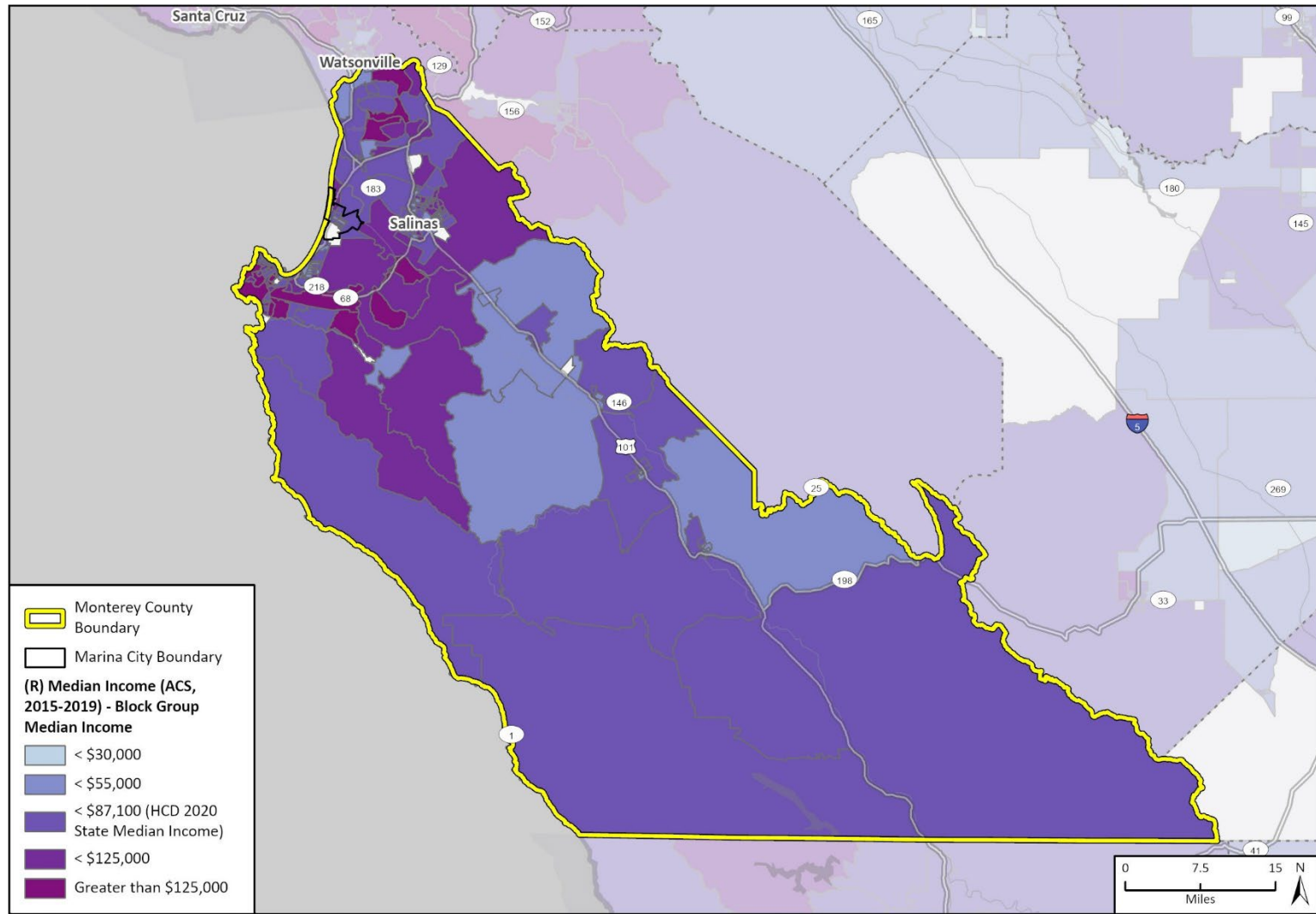
Block groups exhibiting the lowest median incomes are highly concentrated within the southern cities of King City, Greenfield, and Soledad, and scattered throughout segments of Salinas, Marina, and Seaside. Figure F-13 highlights census tracts along U.S. 101 within the cities of King City, Greenfield, and Soledad, Gonzales, and Salinas that contain the highest low to moderate (LMI) populations in Monterey County. Tracts within neighboring cities of Seaside and Monterey also contain concentrations of LMI populations. Spatially, LMI populations overlap with tracts that are predominantly Hispanic/Latino.

Local Trends

Marina has an estimated median household income of \$78,795 from 2017 to 2021. As shown on Figure F-14, median household income varies across Marina. Geographically, census block groups with the lowest median income levels were concentrated in the city center, compared to block groups in the northwestern and southeastern areas of the city that had the highest median income levels in Marina. Neighborhoods with the lowest median income located throughout the city center had a sizeable Hispanic/Latino population. In comparison, areas with higher median income levels had predominantly white populations.

LMI populations are generally evenly distributed throughout Marina, as displayed in Figure F-15, where most of the city contains LMI populations between 25 to 50 percent. However, the area near California State University, Monterey Bay contains the smallest proportion of LMI populations in Marina. In Marina, the northwestern portion contains the second smallest proportion of LMI populations (26 percent), which had a predominantly white population. Furthermore, just east of this tract is census tract 142.02, which has the highest percentage of LMI population (48 percent). As discussed, this tract also contains high percentages of non-white residents and is the census tract that had the highest percentage of children living in single-parent, female-headed households. This tract also neighbors the only predominantly Hispanic/Latino tract in Marina.

Figure F-12 Median Household Income (Monterey County)

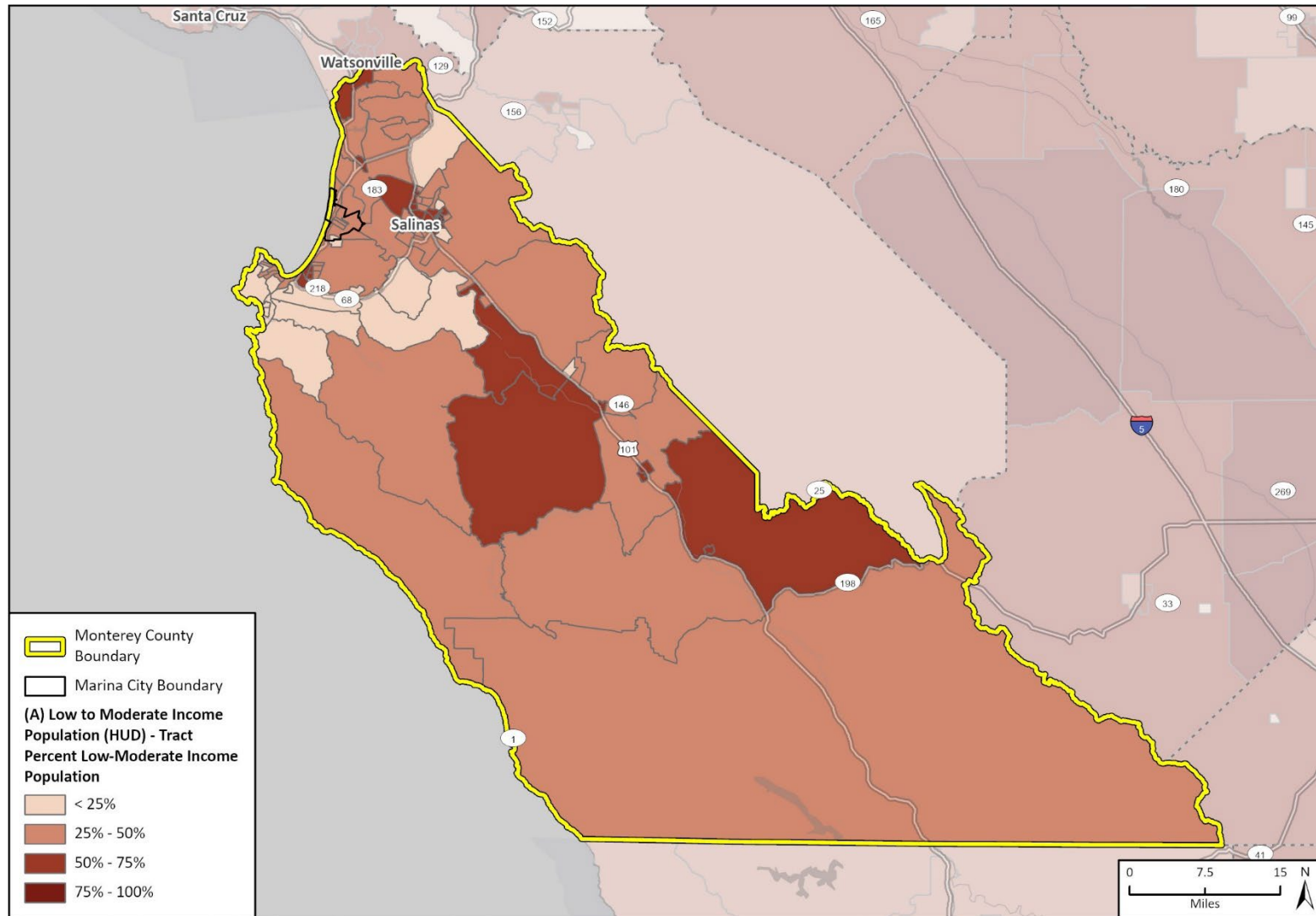


California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

Figure F-13 Low and Moderate Income Population (Monterey County)

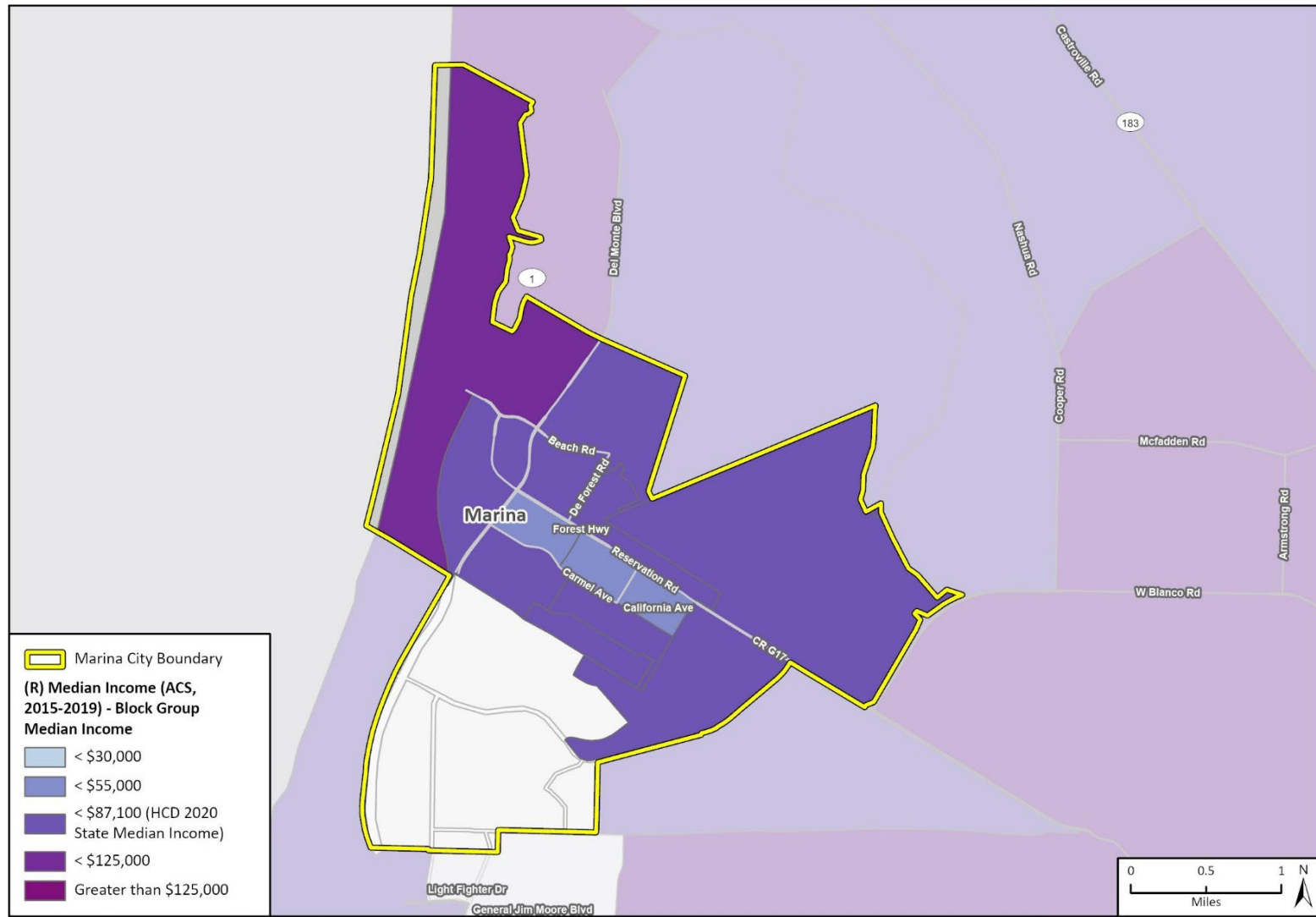


California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

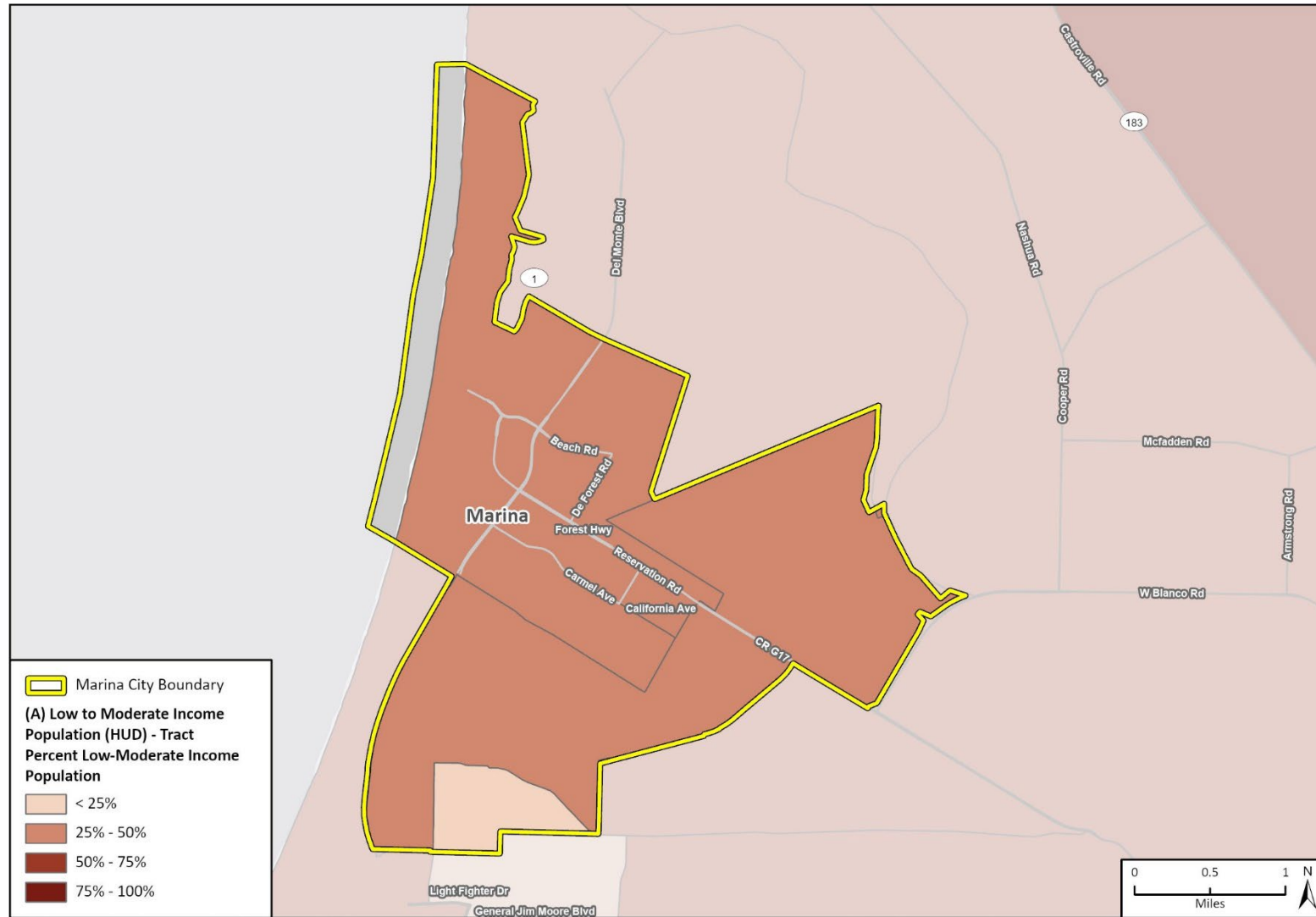
Figure F-14 Median Household Income (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

Source: AFFH Viewer 2022

Figure F-15 Low to Moderate Income Population (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

5 Racially and Ethnically Concentrated Areas of Poverty

To assist communities in identifying racially and ethnically concentrated areas of poverty (R/ECAP), HUD developed a definition that relies on a racial and ethnic concentration threshold and a poverty test. For an area to be identified as having a racial and ethnic concentration, it must have a non-white population of 50 percent or more, within metropolitan or micropolitan areas. In locations outside these areas, where the non-white populations are likely to be much smaller than 50 percent, the threshold is set at 20 percent. The poverty test defines areas of “extreme poverty” as those where 40 percent or more of the population lives at or below the federal poverty line, or areas where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. An area that meets either the racial or ethnic concentration and also meets the poverty test would be considered a R/ECAP.

5.1 Poverty and Segregation

Regional Trends

R/ECAP areas in Monterey County solely occur in Salinas. In total, there are five R/ECAP tracts identified in Salinas. According to 2019 UDP estimates, populated R/ECAP areas in Salinas all had a Hispanic/Latino concentration. The central R/ECAP is adjacent to other tracts that are mostly Hispanic/Latino. Comparatively, other R/ECAP areas adjoin tracts that have a concentration of both Hispanic/Latino and white populations. The western area of Salinas had a R/ECAP area that adjoins a tract that contains Asian American-Hispanic/Latino-white concentration. No other R/ECAP areas are identified throughout Monterey County.

Local Trends

While there are no R/ECAPs as defined by HUD in Marina, there are segments of the central city with higher levels of poverty. Figure F-17 shows the percentage of the population with an earned income below the poverty level. According to 2015-2019 ACS estimates, several neighborhoods located in the central area of Marina had a greater share of residents earning an income below the poverty level compared to the rest of the city. Approximately 20 percent of the population residing within a portion of census tract 142.02 just south of Reservation Road, earned an income that was below the poverty level. The second highest percentage (16 percent) of residents earning an income below the poverty level was located just south of this census tract (141.02). Since 2014, poverty rates have decreased within this specific area of the central city. According to 2010-2014 ACS estimates, in 2014, this tract had the highest proportion of residents earning an income below the poverty level (36 percent). Today, 2015-2019 estimates show that poverty levels in this census tract have decreased by over half. This tract had a high diversity index of 82, and in 2019 had a population of 31 percent white, 33 percent Hispanic/Latino, 15 percent Asian, 12 percent Black, and 10 percent who identified as other. In addition, this tract showed an increase of median household income from \$54,107 in 2014, to \$72,821 in 2019. Nearly 89 percent of residents are renters, and according to the UDP, this tract indicates a hot buyers’ market. The increase in income levels and reduction in poverty could be due to existing residents being displaced by high-income residents. Displacement risk in Marina is further discussed in, as referenced in Section 7.5, *Displacement*.

Figure F-16 Racially or Ethnically Concentrated Areas of Poverty (Monterey County)

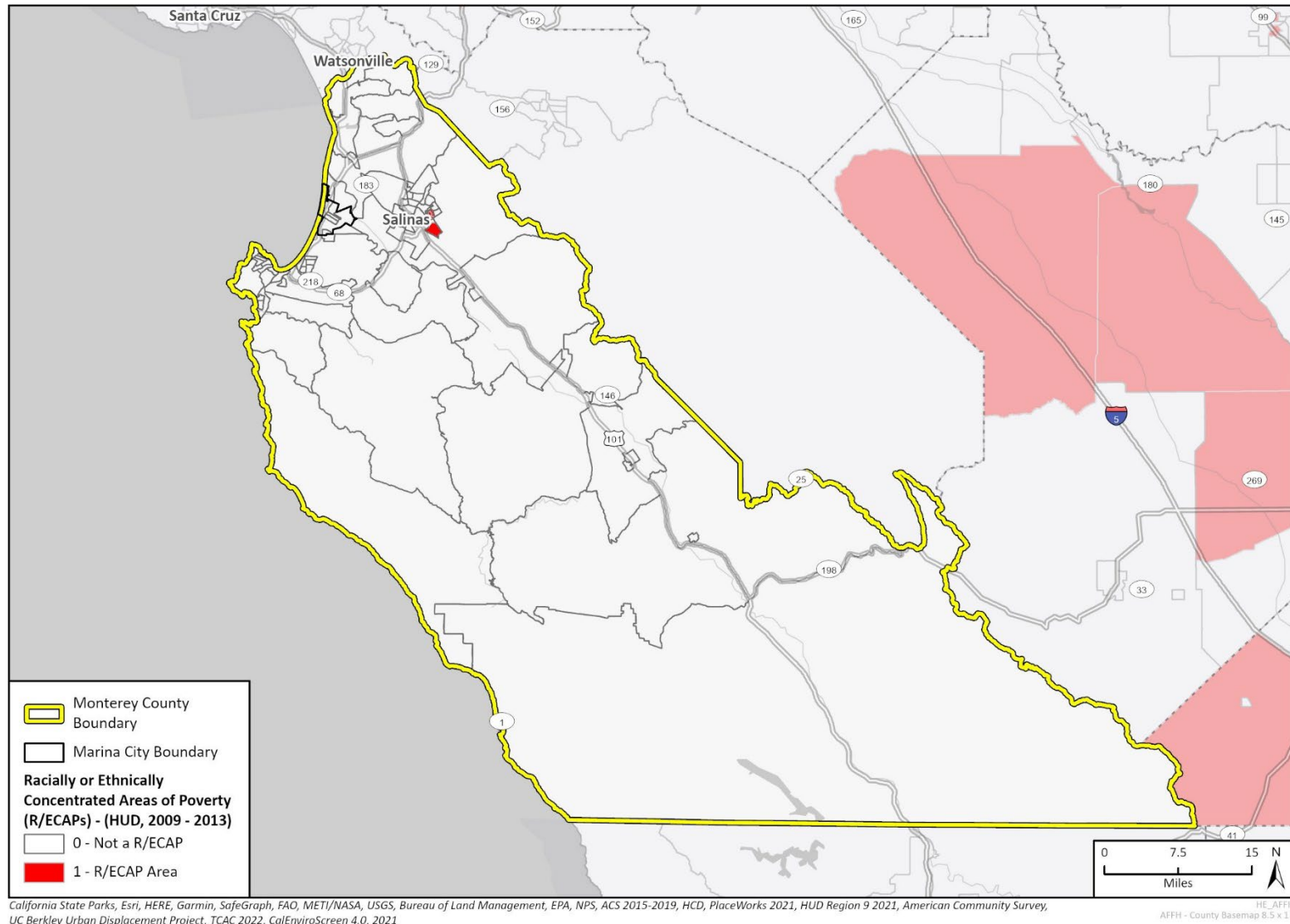
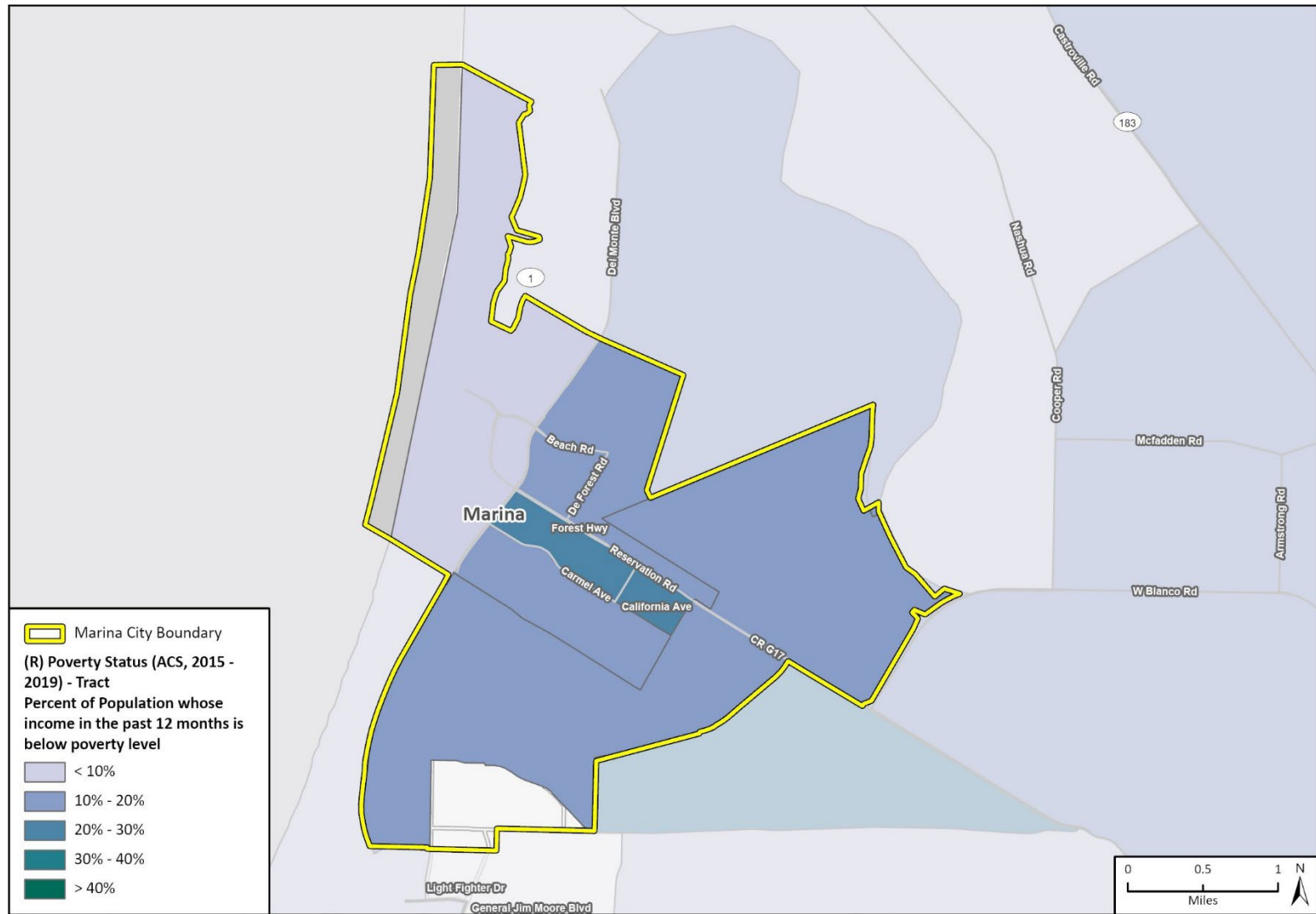


Figure F-17 Poverty Status (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

5.2 Concentrated Areas of Affluence

While R/ECAPs have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAA) must also be analyzed to ensure housing is integrated and promote equitable access to opportunity, a key to fair housing choice. HCD defines an *RCAA* as a census tract in which 80 percent or more of the population is white and has a median income of at least \$125,000.⁸

Regional Trends

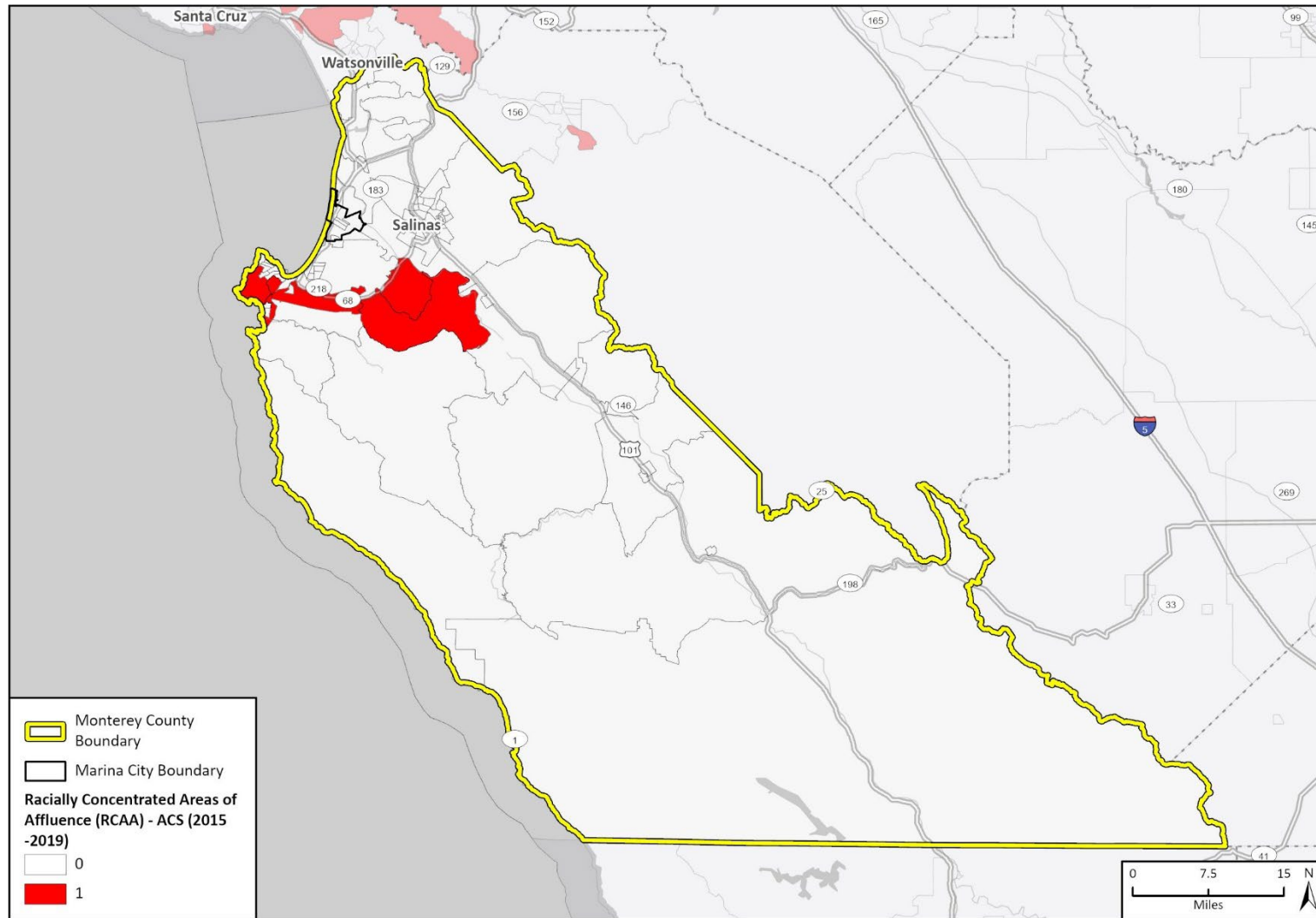
Figure F-18 displays RCAA tracts in Monterey County that are concentrated in communities strewn along the Monterey Salinas Highway, primarily south and east of the corridor. Unincorporated areas of the county have the highest concentration of RCAAs compared to incorporated cities. Specifically, they are located in the southern region of the peninsula, south of the city of Monterey, and east of the Monterey Salinas Highway near the Toro Regional Park. The city of Monterey is the only incorporated city in Monterey County that has RCAAs. By tract, RCAAs generally have higher percentages of white populations and lower percentages of non-white populations. One census tract (116.02) that is identified as a RCAA contains a large percentage (28 percent) of children living in single-parent, female-headed households compared to the rest of the county.

Local Trends

There are no RCAAs in Marina, but areas with higher median incomes (shown in Figure F-14) in the city also have higher proportions of white residents compared to areas with lower median incomes. In Marina, census tracts that were identified as having a sizeable or predominant white population were located in the northwestern and southeastern area of the city (census tracts 143.01 and 141.04, respectively), where census tract 143.01 had the highest median income in the city of \$105,216. According to ACS 2015-2019 data, most areas in the city with a sizeable or predominant Hispanic/Latino population had lower median incomes, where census tract 142.02 had the lowest median income in the city.

⁸ HCD. April 2021. AFFH Guidance for all Public Entities and for Housing Elements. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

Figure F-18 Racially Concentrated Areas of Affluence (Monterey County)



California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2022

6 Disparities in Access to Opportunities

This section examines place-based characteristics linked to critical life outcomes to evaluate disparities in access to opportunity. Access to opportunity includes access to education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, recreation, food, and a healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions). The primary objectives of this analysis and resulting policies and programs are twofold: to support mobility and access to high-resource neighborhoods and to improve the quality of life for the residents of low-resource communities.⁹

6.1 Transit Access and Walkability

Reliable public transit access and active transportation options (walking and biking) are imperative for low-income residents and/or persons with disabilities to connect to employment opportunities. Access to employment via public transit and active transportation can reduce income burden and increase housing mobility, which enables residents to locate housing in more areas.¹⁰ Lack of transportation options can impede fair housing choice and continue to reinforce barriers for low-income residents in accessing opportunities.

Regional Trends

Monterey County generally has widespread access to public transit. Transportation Agency for Monterey County (TAMC) and Monterey-Salinas Transit (MST) all serve Monterey County. TAMC serves as the county's regional transportation agency responsible for planning and financial programming of transportation projects in the county. Through local and statewide funding, TAMC provides funding for public transit services operated by MST. MST provides a variety of local bus services through a total of 36 routes where service originates from two primary locations: the Monterey Transit Plaza, in downtown Monterey, and the Salinas Transit Center, in downtown Salinas. From there, routes branch out through the western cities of Marina, Sand City, Monterey, Pacific Grove, Carmel-by-the-Sea, and then the eastern cities, including Salinas, Gonzales, Soledad, Greenfield, and King City. In addition, MST provides a connection to Watsonville Transit Center as the primary connector to Santa Cruz Metro to Santa Cruz and San Jose centers. MST offers a paratransit program (RIDES) in cooperation with the Americans with Disabilities Act for those who have a disability that prevents them from using MST's regular fixed-route bus service. Each bus is equipped with a wheelchair lift, and a service corridor extends 0.75 mile from any of the MST bus routes throughout the Monterey Peninsula, Carmel-by-the-Sea, Carmel Valley, Salinas, Chualar, Gonzales, Greenfield, Soledad, and King City with connection to Watsonville Transit Center. College students ride free with valid student photo identification during the Fall and Spring semesters. Amtrack rail service has a station in Salinas as part of the Coast Starlight line that extends north as far as Seattle, Washington.

⁹ California Fair Housing Task Force. 2020. Methodology for the 2020 TCAC/HCD Opportunity Map. June 2020. <https://www.treasurer.ca.gov/ctcac/opportunity/2020-tcaF-hcd-methodology.pdf>

¹⁰ Ong, Paul and Evelyn Blumenberg. 1998. <https://escholarship.org/uc/item/6d897664#author>

Monterey County received an average AllTransit performance score of 4.2 which equates to a low combination of trips per week and number of jobs accessible by transit.¹¹ Nearly 73 percent of workers in the county live within 0.5 mile of transit. Almost all major employment centers in Monterey County are served by some form of public transit. However, having regional access to jobs by means of public transit does not necessarily translate into stable employment. Some residents with unique needs, such as households with children, have unique travel patterns that may prevent them from working far from home due to childcare needs, access to schools, and other considerations.

Local Trends

Marina is generally accessible by local transit. The city has an AllTransit Performance Score of 5.3, which is slightly higher than overall Monterey County. According to AllTransit, 92.7 percent of workers in Marina live within one-half mile of transit.¹²

Walk Score is a tool that produces a walkability index by assigning a numerical walkability score to cities and neighborhoods. Walkability is measured by analyzing population density, distance to amenities, and road metrics such as block length and intersection density. Overall, Marina has a walk score of 46, which is an average walk score and indicates most errands require a vehicle or bike.¹³ Figure F-19 illustrates Marina's walkability index from the EPA, which ranks block groups according to their relative walkability. As shown, the central area of the city, east of Del Monte and around Reservation Road have the greatest walkability. These areas are located near major commercial corridors and overlap with more diverse and lower income residents.

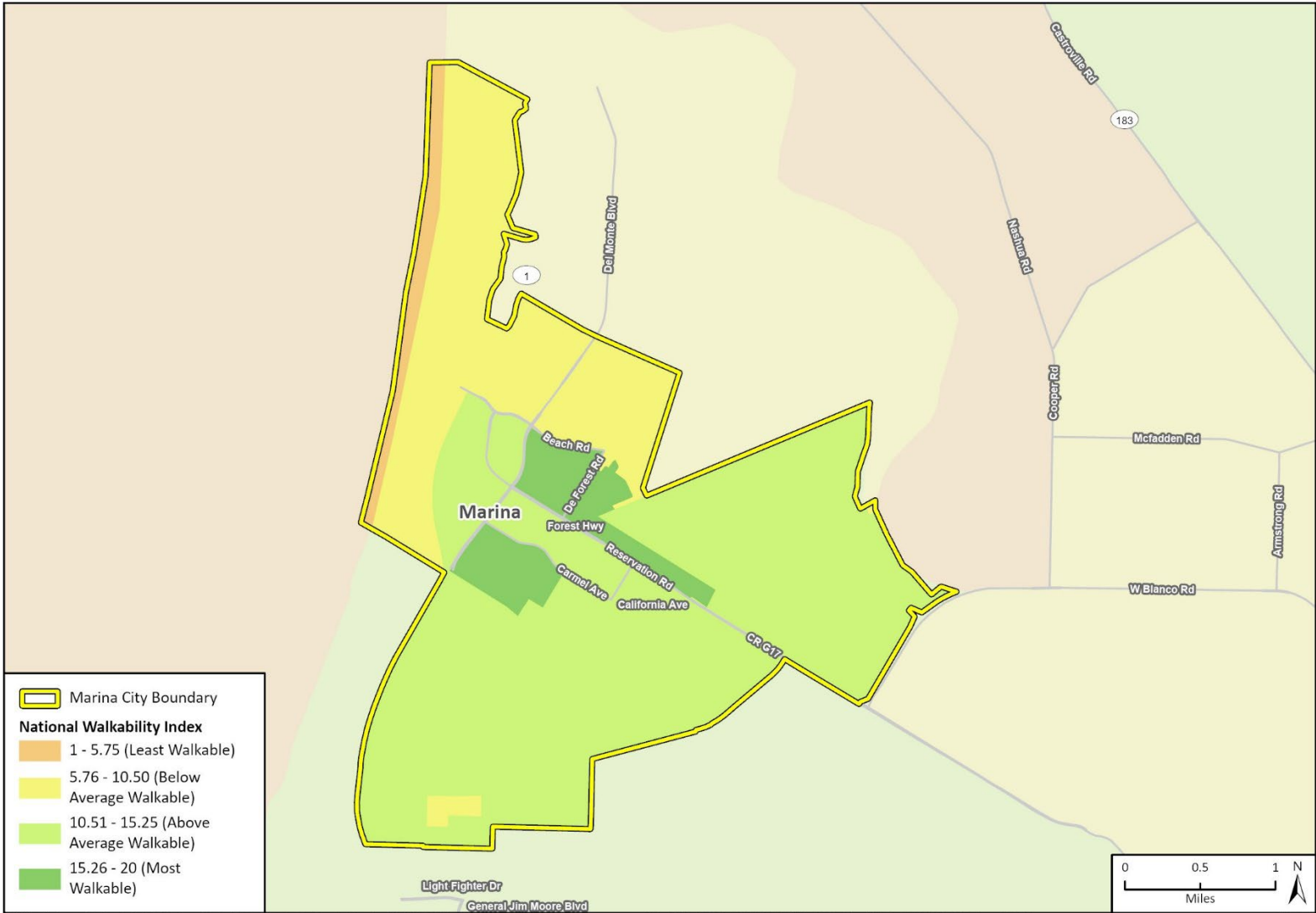
Most of the city is within 0.25 mile of transit stops for bus routes in Marina. The City of Marina is partnering with other community partners for the proposed SURF! Busway and Bus Rapid Transit project which will increase connections with a 6-mile busway parallel to Highway 1 from Marina to Sand City and Seaside. MST plans to run zero-emission buses and would curb pollution and commute times by easing traffic congestion.

¹¹ AllTransit.org. 2022. County: Monterey, AllTransit Metrics. <https://alltransit.cnt.org/metrics/?addr=monterey+county>

¹² All Transit.org. 2022. City: Marina AllTransit Metrics. <https://alltransit.cnt.org/metrics/?addr=Marina>

¹³ <https://www.walkscore.com/>

Figure F-19 Walkability Index (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: Monterey County 2022

6.2 Access to Education

Educational attainment is directly linked to housing opportunities. TCAC education domain scores measure educational outcomes using math and reading proficiency (the percentage of 4th graders who met or exceed math proficiency standards), high school graduation rates (the percentage of high school cohorts that graduate on time) and student poverty indicators (the percent of students not receiving free or reduced-priced lunch). The TCAC education domain scores are derived from 2018-2019 Department of Education data. This analysis incorporates demographic and socio-economic measures to spatially evaluate access to educational opportunities at the census tract level.

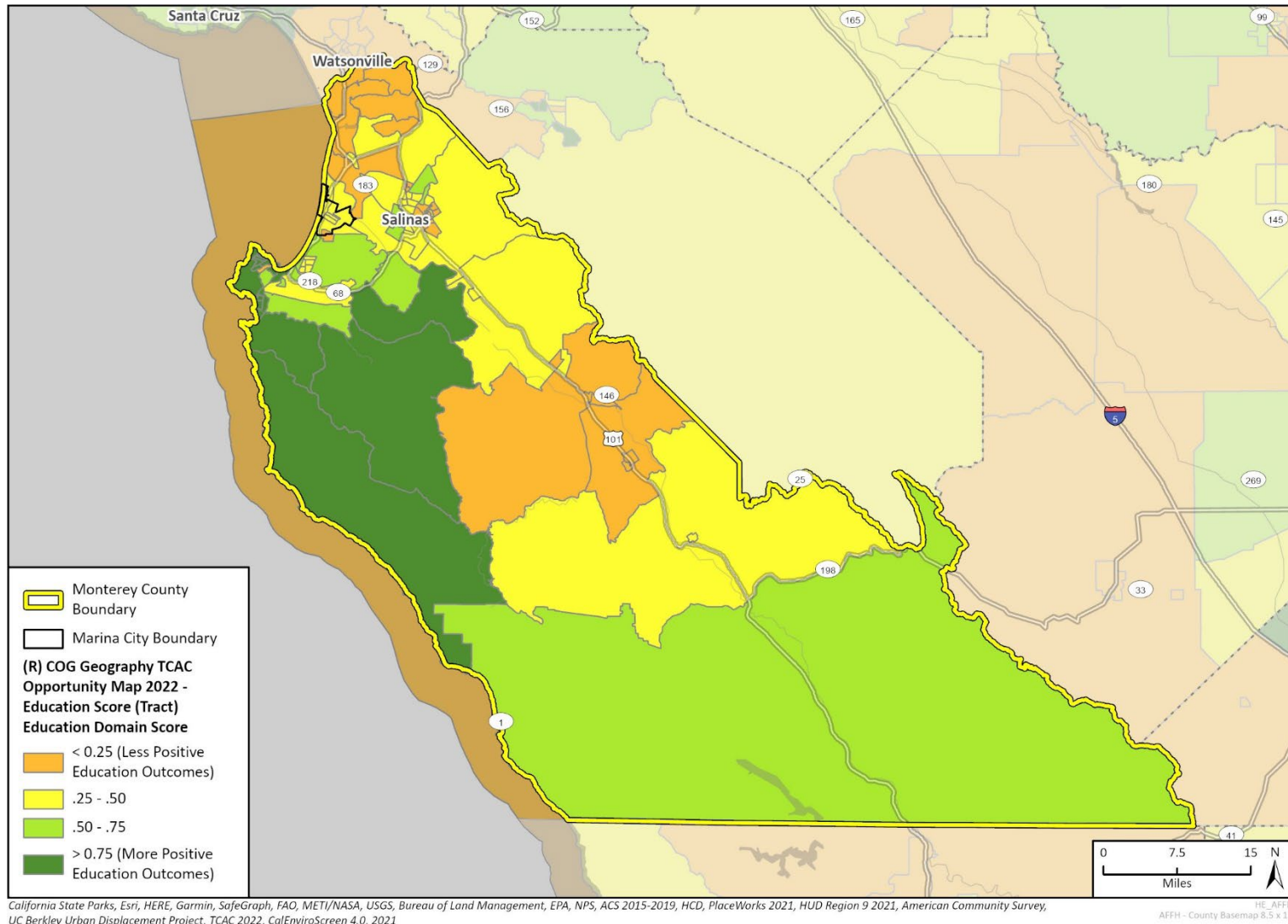
Regional Trends

An overview of education outcomes across Monterey County is illustrated in Figure F-20. Educational outcomes vary across the county, as jurisdictions in the western portion, including Pacific Grove, Monterey, and Carmel-by-the-Sea, generally had more positive education outcomes compared with the cities in the eastern portion such as Greenfield, Soledad, and parts of eastern Soledad. According to kidsdata.org, a data compilation program of the Lucile Packard Foundation for Children's Health, Monterey County had a total public-school enrollment estimate of 1,691 students in 2021.¹⁴ Hispanic/Latino (55 percent) and white (31 percent) comprised the two largest racial/ethnic groups of the total public school enrollment in Monterey County in 2021, whereas multiracial students (8 percent), Asian American (3 percent), and African American (2 percent) comprised a significantly smaller share. Furthermore, high school graduation rates are highest among Asian American (91 percent) and Native Hawaiian/Pacific Islander students (95 percent), while African American (86 percent), non-Hispanic white students (85 percent), and Hispanic/Latino (84 percent) had slightly lower graduation rates.

Local Trends

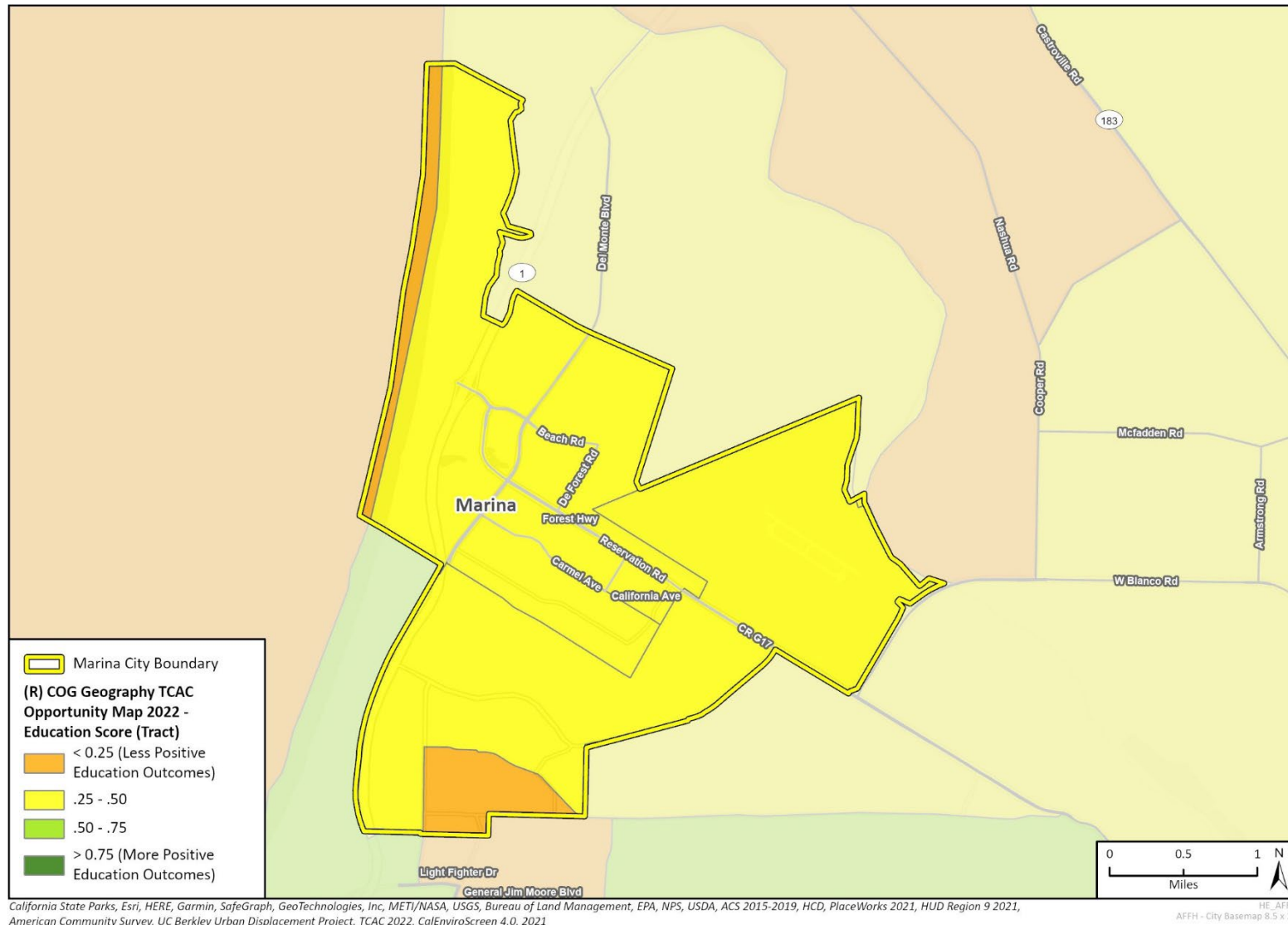
Marina is served by the Monterey Peninsula Unified School District (MPUSD). MPUSD operates three elementary schools, one middle school, and one high school within Marina. In addition, MPUSD has partnered with a local internet company for home access in Marina. Figure F-21 provides Marina's TCAC scores for education outcomes at the census tract level. Marina generally scored low in education access. Communities in the northwestern area of Marina scored slightly higher than all other areas in Marina. All other areas had an education score of 0.29 compared to the 0.33 score in the northwestern area.

¹⁴ <https://www.kidsdata.org/region/931/monterey-county-office-of-education/results#ind=&say=&cat=37,18>

Figure F-20 TCAC Opportunity Areas – Education (Monterey)

Source: AFFH Viewer 2022

Figure F-21 TCAC Opportunity Areas – Education (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

Source: AFFH Viewer 2022

6.3 Economic Outcomes

Housing opportunities are directly related to economic outcomes. Access to high-quality employment close to desired and affordable housing results in more housing opportunities and shorter commute times. The analysis for economic opportunities uses TCAC economic indicators, employment participation data from the ACS, and the HUD Jobs Proximity Index.

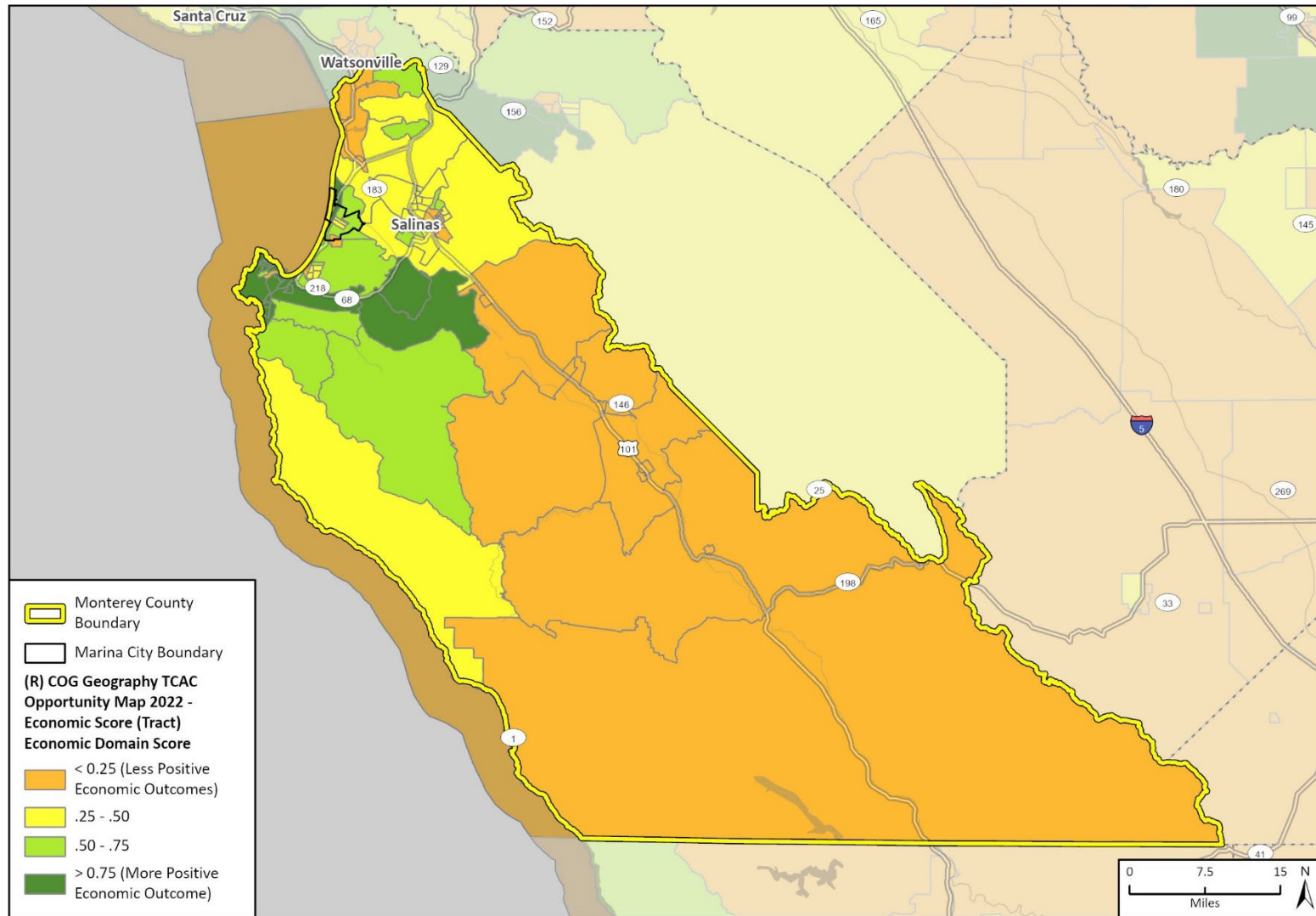
TCAC economic opportunities are measured by census tract and consider poverty (the percent of the population with an income above 200 percent of the federal poverty line), adult education (the percent of adults with a bachelor's degree or above), employment (the percent of adults between age 20 to 64 who are employed in the civilian labor force or armed forces), job proximity (the number of jobs filled with less than a bachelor's degree that fall within a determined radius), and median home values (the value of owner-occupied units). A higher economic index score reflects more positive economic outcomes. The HUD Jobs Proximity Index measures the accessibility to job opportunities at the census block group level.

Regional Trends

Figure F-22 shows a variety of economic outcomes across Monterey County. Areas with more positive economic outcome scores were identified in the northern, western, and central northern portions of the county near Carmel-by-the-Sea, Pacific Grove, Monterey, and western area of Marina. Conversely, the cities of Salinas, Gonzales, and Soledad had large concentrations of census tracts reflecting less positive economic outcomes.

According to 2016-2020 ACS estimates, Monterey County had a labor force participation rate of 61 percent of persons 16 years and over, which is approximately 4 percent lower than the county's 2010 labor force participation rate. Estimates show that the mean earning in Monterey County in 2020 was \$97,156.

Figure F-22 TCAC Opportunity Areas – Economic (Monterey County)



California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

Local Trends

According to the 2016-2020 ACS, there were approximately 11,388 residents in the labor force in Marina. The largest percentage of employed Marina residents were employed in the educational (due to adjacent California State University, Monterey Bay), Health and Social Services (28 percent) and Arts, Entertainment, Recreation, Accommodation and Food Services (16 percent) sectors. Marina residents have considerably less residents employed in agriculture, forestry, fishing and hunting, and mining sectors compared to the county. An overview of employment by industry in Marina is provided in Table F-7.

Table F-7 Employment by Industry (Marina)

Industry	Marina		Monterey County	
	Employees	Percent	Employees	Percent
Educational services, and health care and social assistance	3,165	27.8%	38,246	20.3%
Arts, entertainment, and recreation, and accommodation and food services	1,861	16.3%	21,063	11.2%
Retail trade	1,213	10.7%	18,535	9.8%
Professional, scientific, and management, and administrative and waste management services	1,078	9.5%	18,766	9.9%
Construction	965	8.5%	12,524	6.6%
Public administration	790	6.9%	9,923	5.3%
Other services, except public administration	595	5.2%	8,087	4.3%
Transportation and warehousing, and utilities	569	5.0%	7,143	3.8%
Information	280	2.5%	2,593	1.4%
Finance and insurance, and real estate and rental and leasing	269	2.4%	7,073	3.7%
Manufacturing	261	2.3%	10,219	5.4%
Wholesale trade	233	2.0%	4,587	2.4%
Agriculture, forestry, fishing and hunting, and mining	109	1.0%	29,975	15.9%
Total	11,388	100.0%	188,734	100.0%

Source: U.S. Bureau of the Census, American Community Survey 2016-2020

According to TCAC estimates shown in Figure F-23, economic opportunity varies throughout the city, with greatest opportunity in the outer edges of the city. The central area south of Reservation Road and east of Del Monte Blvd including (census tracts 142.01 and 142.02) had lower scores compared to the rest of the city. Comparatively, the western most census tract in northern Marina had scored the highest in economic opportunity. Furthermore, this tract overlapped with predominantly non-Hispanic white populations. In general, lower economic opportunity overlapped with areas that had higher percentages of non-white communities.

HUD'S Job Proximity index utilizes Longitudinal Employer-Household Dynamic estimates to examine the distance from a given neighborhood to all job locations within the Salinas-Monterey Area and measures the accessibility to job opportunities at the census block group level. Because the size of employment centers and the supply of labor differ across the region, the distance from any single job location is positively weighted by the size of employment (job opportunities) at that location and

inversely weighted by the labor supply (competition) to that location.¹⁵ The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

As shown on Figure F-24, access to employment opportunities differs across Marina. Neighborhoods with the highest job proximity are generally located in the western and southern region of Marina. In contrast, neighborhoods located in the central and eastern area of the city had the lowest job proximity index score according to HUD estimates. Most neighborhoods in the central region of Marina with the lowest job proximity were identified as having a sizable Hispanic/Latino population. Residents and stakeholders expressed a desire for housing in mixed-use development in close proximity to jobs.

6.4 Healthy Environment

This analysis addresses disparities in environmental health indicators by neighborhood and by population. These indicators are air quality, water quality, safe neighborhood, environmental hazards, social services, and cultural institutions. California Senate Bill 535 (2012), Assembly Bill 1550 (2016) and Senate Bill 1000 (2016) recognizes the importance of environmental justice as a fair housing issue.¹⁶ Likewise, federal HUD regulations define environmental justice as ensuring that the environment and human health are protected fairly for all people regardless of race, color, national origin, or income. Federal regulations require consideration of how federally assisted projects may have disproportionately high and adverse human health or environmental effects on minority and low-income populations.¹⁷

The California Office of Environmental Health Hazard Assessment developed CalEnviroScreen, a methodology to identify communities disproportionately burdened by multiple sources of pollution. Residents in census tracts with high CalEnviroScreen scores (shown as percentages) are more burdened by pollution and are more vulnerable to related effects.

Regional Trends

The CalEnviroScreen map shown in Figure F-25 for Monterey County identifies the degree to which communities are considered burdened by pollution; the higher the score (red), the more burdened by pollution. Figure F-25 below shows that, generally, the more urbanized, eastern portion of the county has less positive environmental outcomes, most notably near the U.S. 101 corridor, where residents are exposed to greater amounts of traffic-related air pollution as well as agricultural particles and elevated risk for adverse health outcomes.¹⁸

TCAC's environmental scores for Monterey County correspond to the CalEnviroScreen analysis and highlight less positive environmental outcomes among communities located in the eastern area of the county, while communities throughout the western and central areas of the county generally had positive environmental outcome scores.

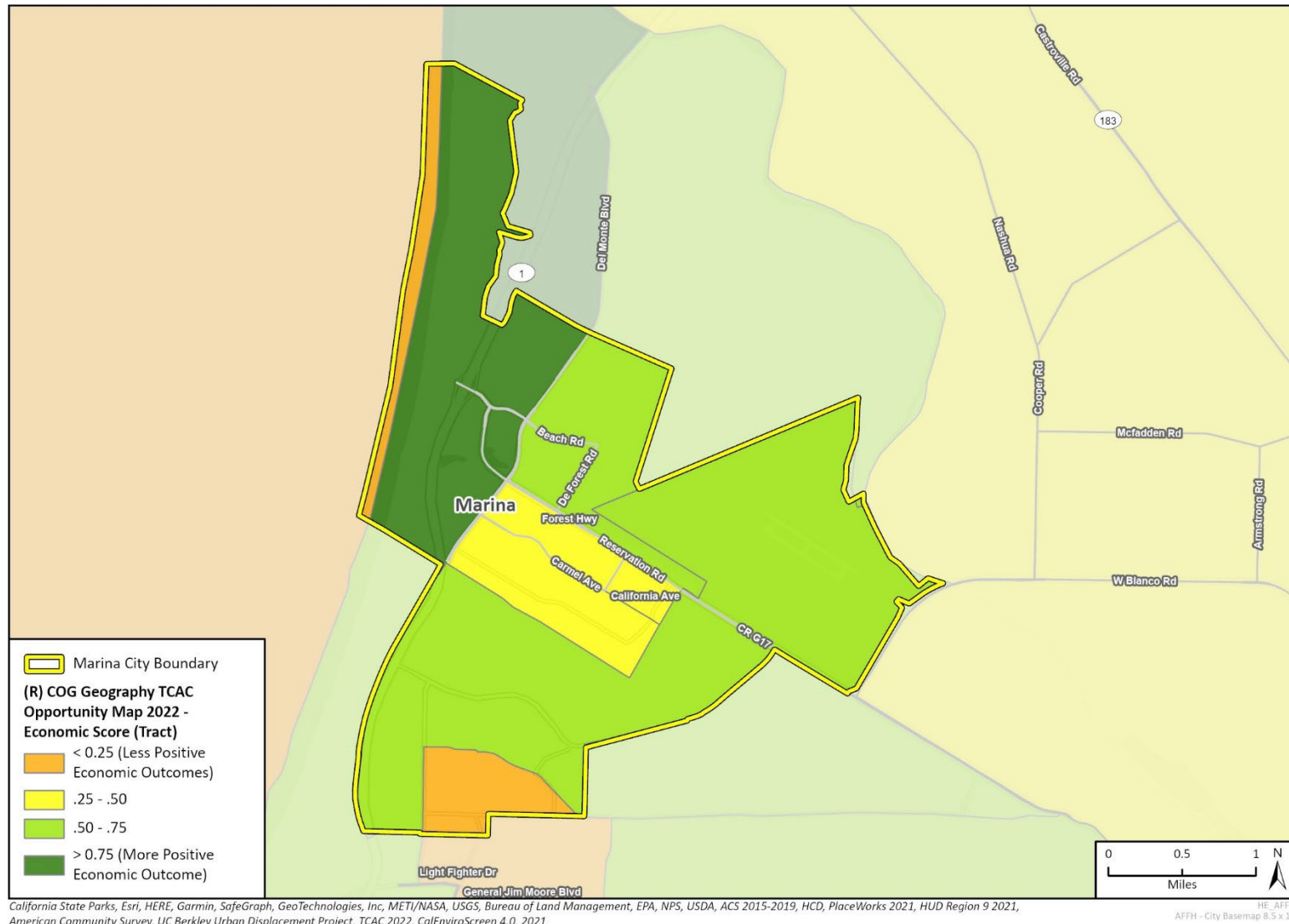
¹⁵HUD. AFFH-T Data Documentation Data Version AFFHT0006 (2020).

¹⁶ State of California Department of Justice, 2022. <https://oag.ca.gov/environment/sb1000>

¹⁷ HUD, 2021. <https://www.hudexchange.info/programs/environmental-review/environmental-justice/>

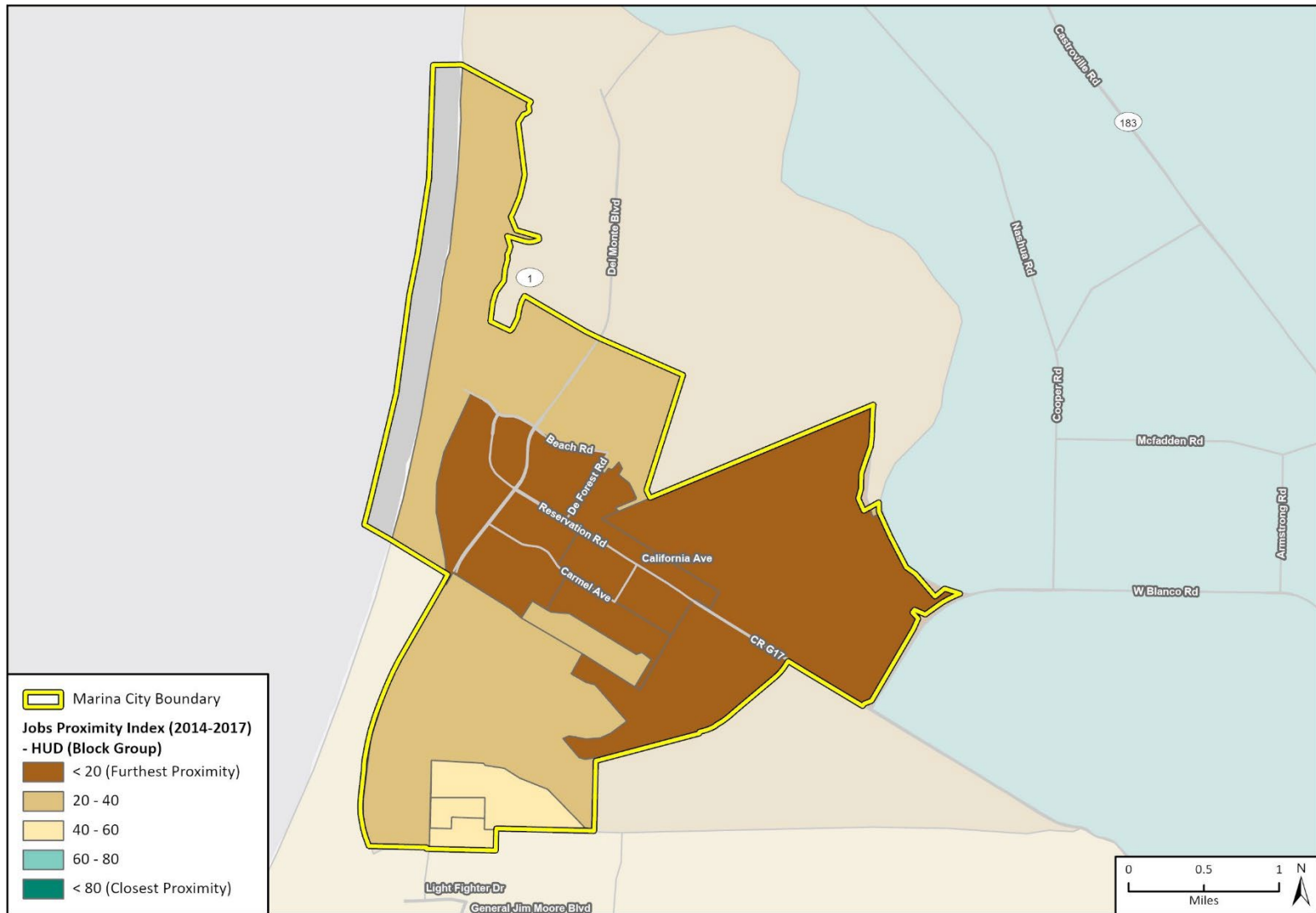
¹⁸ CDC, Residential Proximity to Major Highways, 2010. <https://www.cdc.gov/mmwr/preview/mmwrhtml/su6203a8.htm>

Figure F-23 TCAC Opportunity Areas – Economic (Marina)



Source: AFFH Viewer 2022

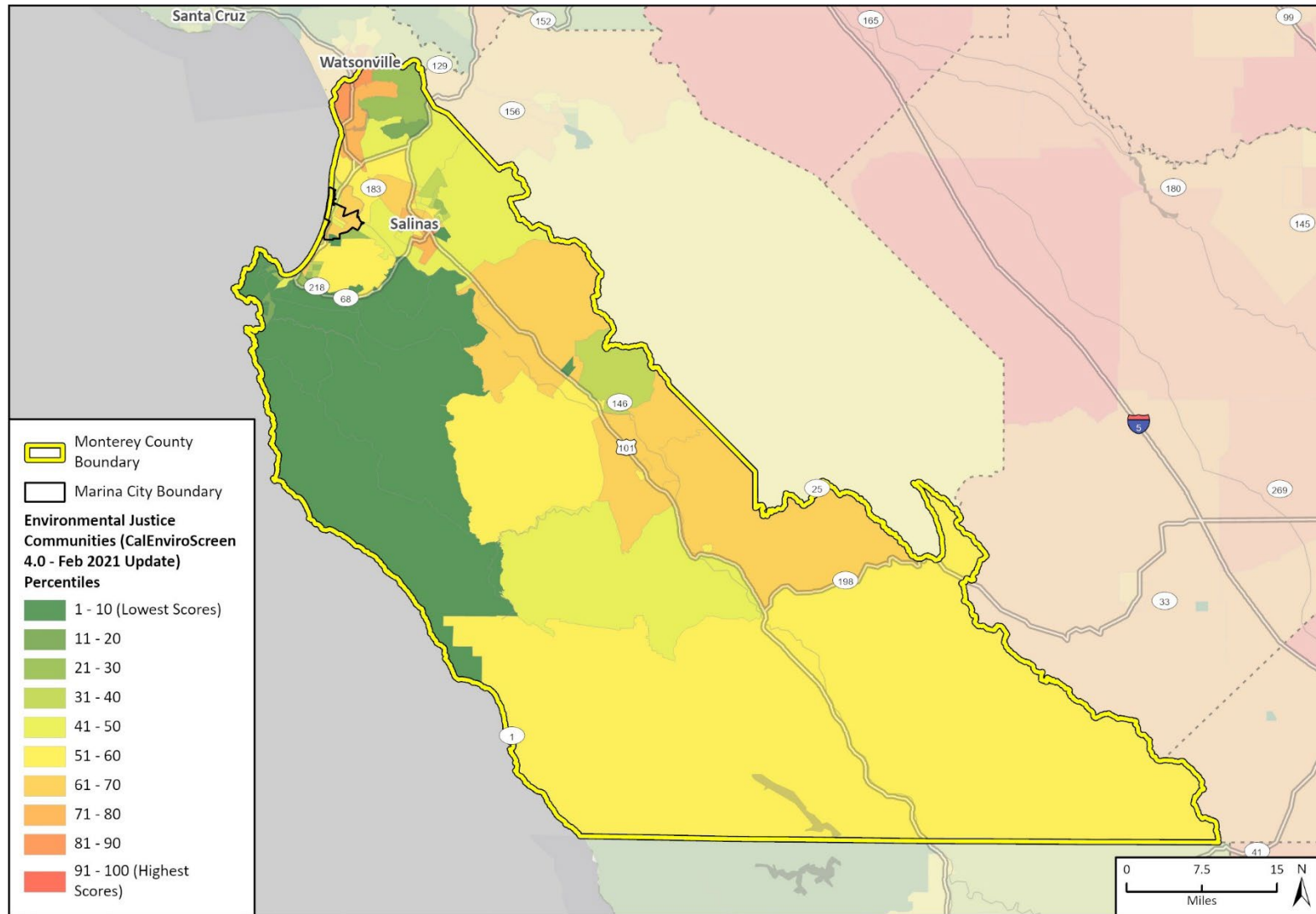
Figure F-24 Jobs Proximity Index (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

Figure F-25 CalEnviroScreen 4.0 Percentile Scores (Monterey County)

California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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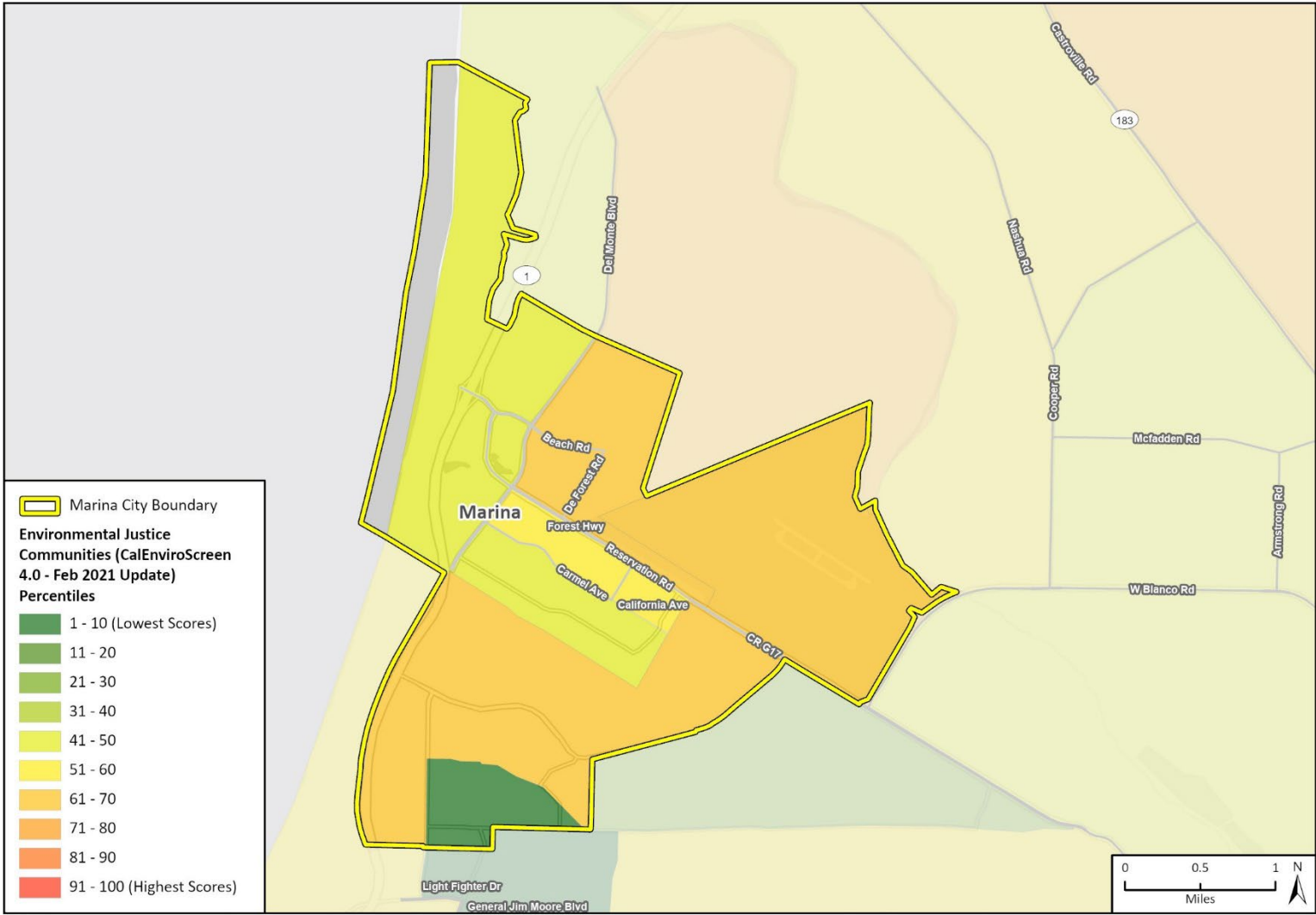
Source: AFFH Viewer 2021

Local Trends

Figure F-26 shows a variety of pollution levels across the city; the lower the score (green) the more positive conditions. Neighborhoods in the western and central areas of the city had more positive environmental outcomes (lower CalEnviroScreen scores) compared to neighborhoods in the eastern area of Marina. The northern most census tract in the eastern area had the lowest environmental outcomes (high CalEnviroScreen scores).

TCAC environmental outcome scores also vary across Marina. As shown in Figure F-27, areas that had more positive environmental outcomes (low TCAC scores) were concentrated in the western and central areas of the city. Conversely, census tracts concentrated in the eastern portions of the southern and northern areas had less positive environmental outcome scores, which is consistent with the CalEnviroScreen 4.0 findings. According to TCAC opportunity map, the most positive environmental outcome score was given to census tract 142.02, which has a higher percentage of non-white residents. The more urbanized areas in the central area of the city south of Reservation Road and east of Del Monte Blvd appear to have higher environmental scores which could be due to proximity to dust and air quality issues from agriculture and nearby sand dunes, as well as the Marina Municipal Airport.

Figure F-26 CalEnviroScreen 4.0 Percentile Scores (Marina)

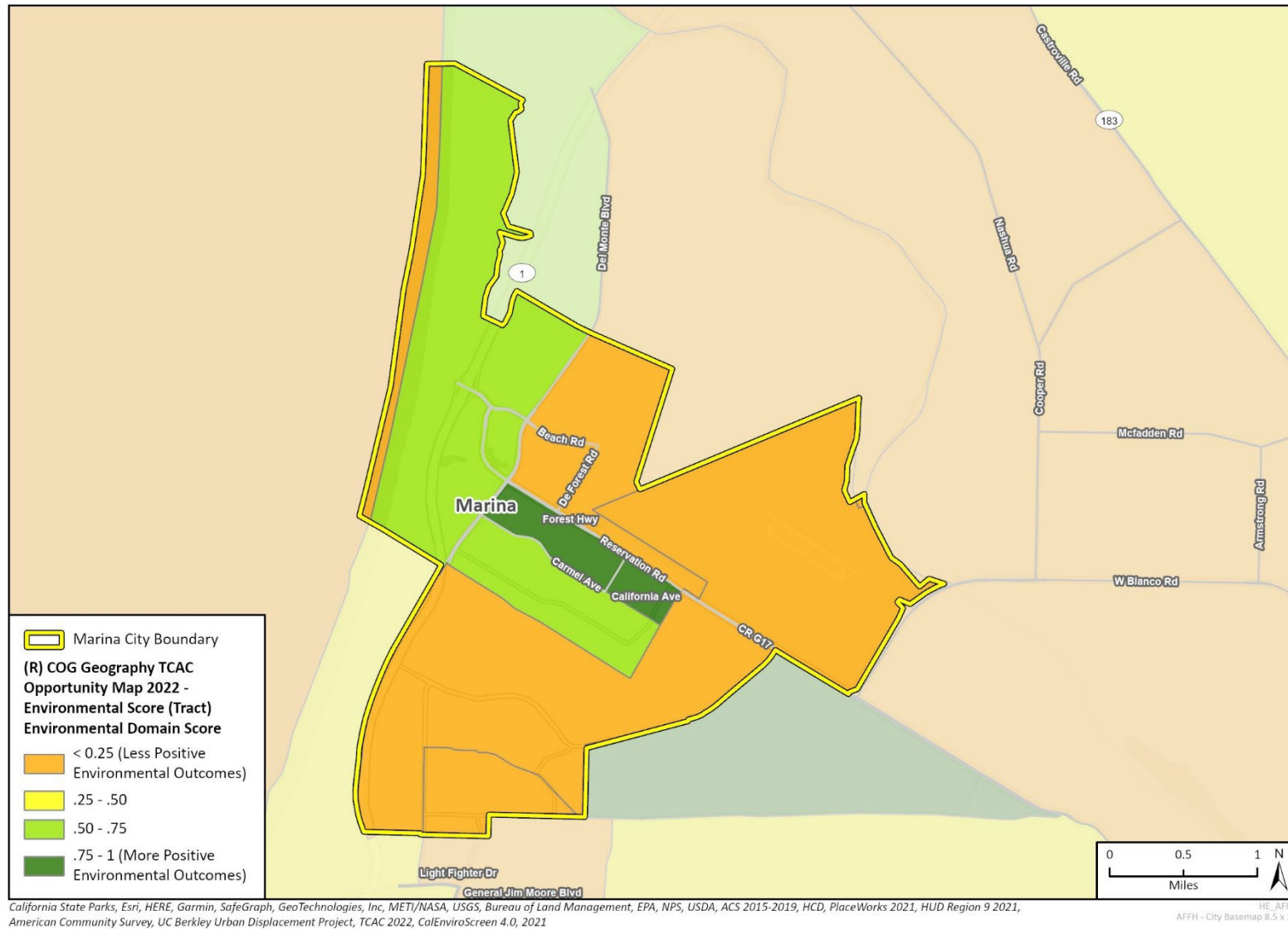


California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc., METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2021

Figure F-27 TCAC Opportunity Areas – Environmental (Marina)



Source: AFFH Viewer 2021

7 Disproportionate Housing Needs

Disproportionate housing needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing some type of housing need. To analyze the extent of disproportionate housing needs in Marina, this section reviews data on types of housing needs: housing cost burden and severe housing cost burden overcrowding, homelessness, and substandard housing conditions.

7.1 Housing Problems

Many federal and state programs use the age of housing as a factor to determine a community's housing rehabilitation needs. Housing age can be an important indicator of housing condition in a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Typically, housing over 30 years old is more likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work, and other repairs. Some older housing units may have health risks such as lead paint and asbestos. According to HUD, a housing unit has a housing problem if they have one or more of the following problems: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding, and cost burden.¹⁹ Housing issues such as mold may elevate health conditions such as asthma. Residents who rent are at greater risk of exposure to deteriorating housing conditions due to the desire to keep their rents from rising or fear of losing their housing.²⁰

Regional Trends

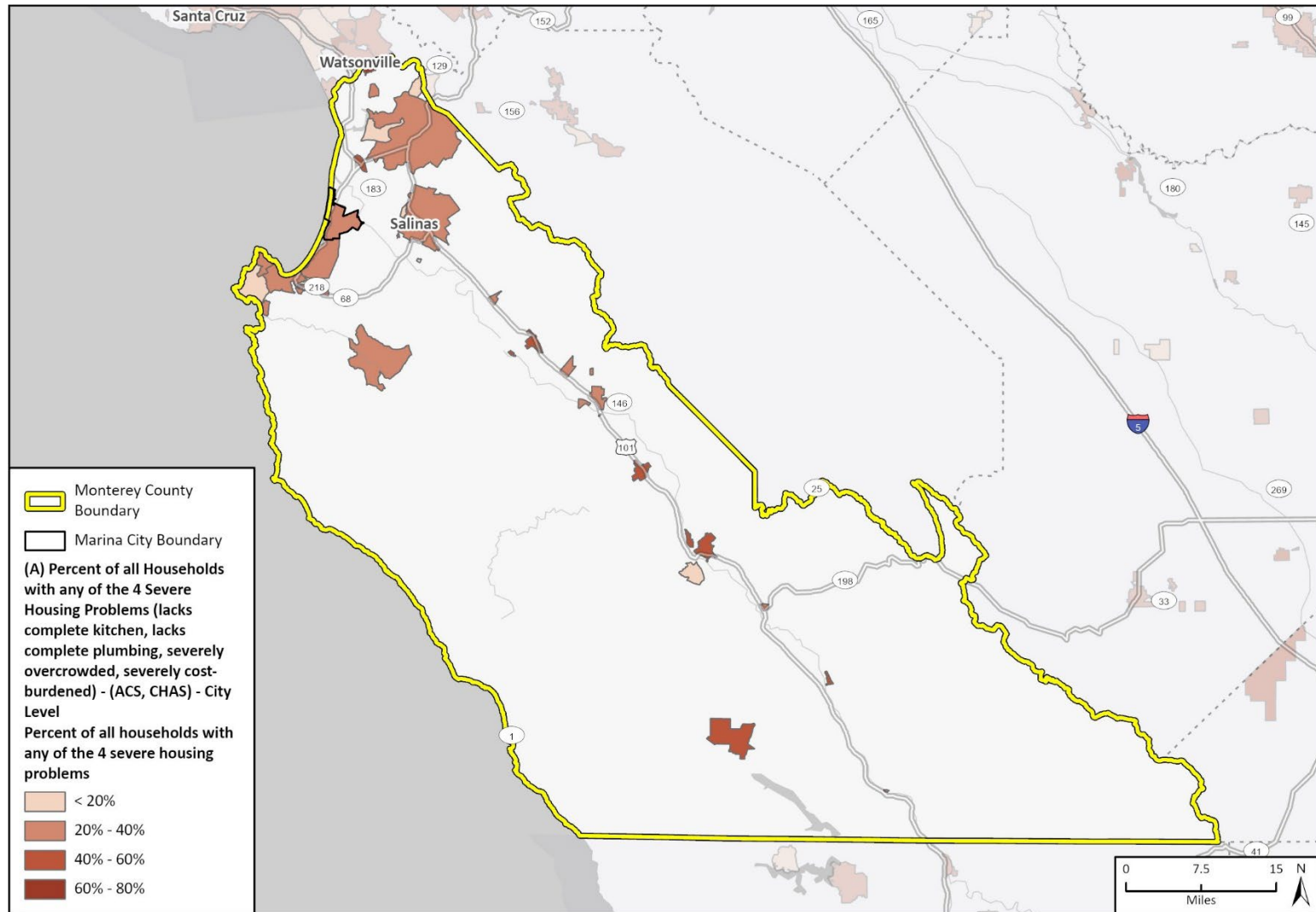
According to 2016-2020 ACS estimates, Monterey County has approximately 1,002 substandard housing units which comprise less than 1 percent of the total occupied units in the county. A housing unit is considered substandard if it lacks complete plumbing or kitchen facilities. Of the 1,002 substandard units, approximately 41 percent lack complete plumbing facilities and 59 percent lack complete kitchen facilities.

As displayed in Figure F-28, areas that experienced the greatest concentration of housing problems are typically in the urban areas. Specifically, the greatest proportions (greater than 40 percent of total households) were in the southeastern portion of the county including the cities of Gonzales (43 percent), Greenfield (43 percent), and King City (47 percent). In contrast, cities in the northwestern areas of the county had less than 40 percent of households with one of the four housing problems.

¹⁹ HUD 2021. https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

²⁰ Monterey County Health Department. 2018. <https://www.acgov.org/cda/lead/documents/news/health/housinginoakland.pdf>

Figure F-28 Percent of Households with any of the Four Severe Housing Problems (Monterey County)



California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: American Community Survey 2015-2019

Local Trends

According to CHAS 2014-2018 estimates, approximately 26 percent of total households in Marina experienced at least one housing problem (units having incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room (including dining and living rooms but excluding bathrooms and kitchen), and households with a cost burden greater than 30 percent), which is lower when compared to the rate of housing problems throughout Monterey County. Based on the AFFH viewer, there is no difference or spatial pattern in the areas that have one of four severe housing problems, as the entire city contains populations between 20 and 40 percent that experience housing problems.

Based on ACS 2016-2020 estimates, renter-occupied households comprised 100 percent of the total number of households lacking plumbing facilities, compared to 100 percent of owner-occupied households lacking kitchen facilities. However, the Census typically undercounts substandard housing conditions as it is not able to report on other more subtle housing problems, such as inadequate wiring, leaks, or inadequate or lack of heating. ACS data provided only captures households with incomplete kitchen or plumbing facilities and does not include overcrowding and cost burden such as the CHAS 2014-2018 estimates. However, these topics will be discussed in the following sections.

Eighty-three percent of all housing units in Marina were constructed prior to 1980, with the highest share of homes being built between 1960 and 1990. About 5 percent of the city's current housing stock was constructed after 2010, which suggests that most housing may require repairs and modernization improvements due to the age. Central and northern areas of Marina had the oldest housing structures in the city. The median year housing units were built in these areas ranged from 1971 to 1975, whereas other census tracts had a median year-built ranging from 1984 to 1986. During community workshops the issue of substandard rental housing was brought up, indicated a need for landlords to maintain their housing units in compliance with local code.

7.2 Housing Cost Burden

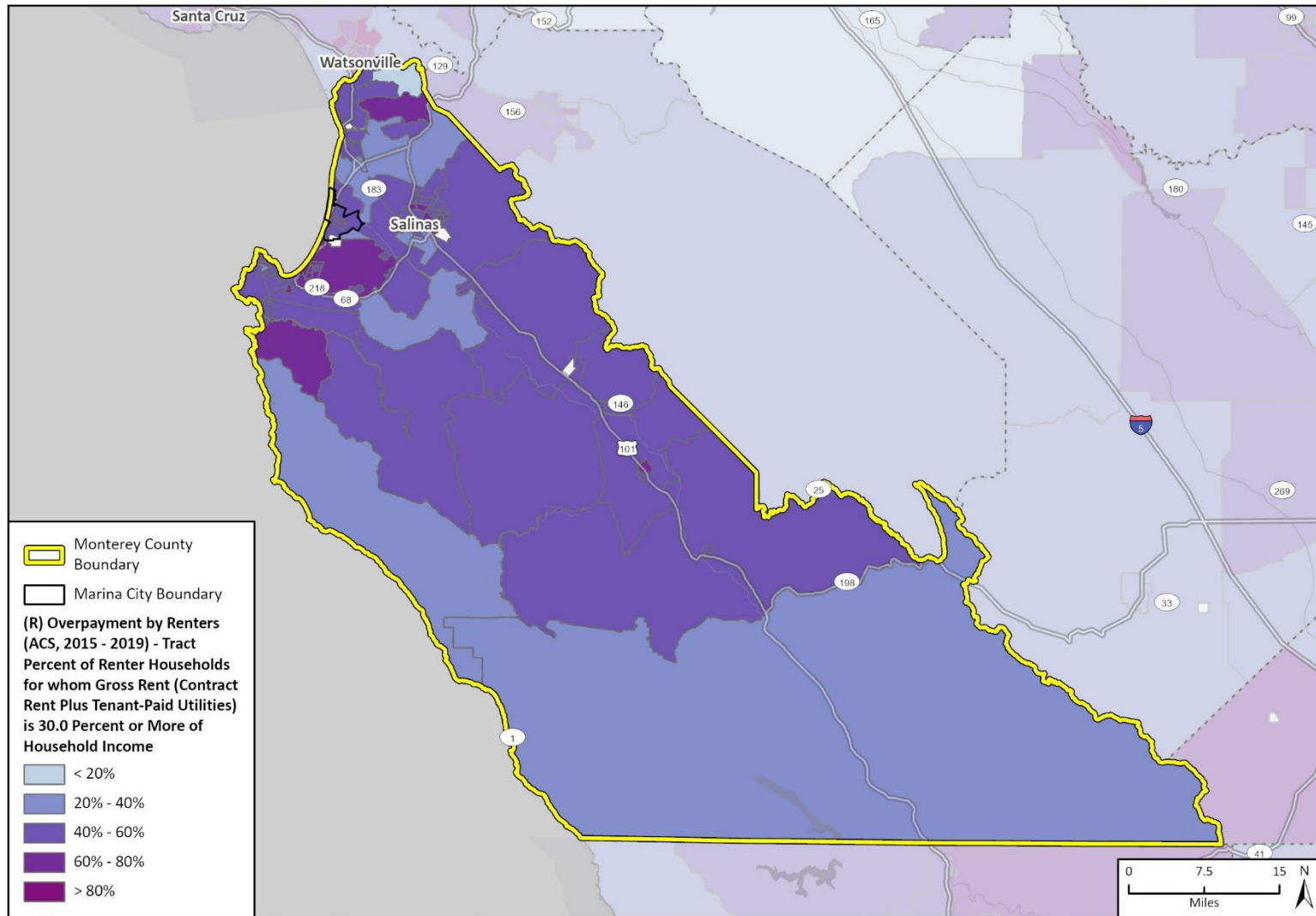
Housing cost burden is defined as the proportion of a household's total gross income spent on housing costs. Households that spend at least 30 percent of their total gross income on housing costs (rent, mortgage, utilities, and other housing-related costs) are considered cost burdened, and households spending over 50 percent on housing costs are considered severely cost burdened. The higher the housing cost burden, the more likely residents are to live in overcrowded and substandard conditions and are less likely to afford to relocate.

Regional Trends

Figure F-29 shows areas of Monterey County where renter households are cost burdened. As shown, overpayment by renters is a widespread problem across most of Monterey County, especially in the northwestern portion of the county. According to 2015-2019 CHAS estimates, Monterey County had a total of 127,155 households in Monterey County. Of this total, approximately 74 percent of renter-occupied households (46,060 cost burden households) experienced housing cost burden (cost burden and severe cost burden) compared to 43 percent of owner-occupied households (27,940 cost burden households). Jurisdictions located in the northwestern region of Monterey County, including parts of Salinas, Seaside, and eastern areas of Monterey had higher concentration of renters burdened by housing costs, compared to less

populated areas in the eastern region of Monterey County. Greenfield had the highest portion of cost burdened renters in the eastern region of the county compared to King City, Soledad, and Gonzales. However, these cities had higher percentages when compared to less urbanized areas nearby state and regional parks.

Figure F-29 Housing Cost Burden By Renters (Monterey County)



California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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Source: AFFH Viewer 2022

Local Trends

According to 2019 CHAS estimates, approximately 40 percent of total households in Marina were cost burdened, while another 18 percent were severely cost burdened, as shown in Table F-8. Throughout the county, approximately 60 percent of total households were cost burdened, likely due to the expensive coastal areas. Additionally, renter-occupied households were disproportionately cost burdened, especially among extremely low-, very low-, and low-income households. Approximately 80 percent of extremely low-income households (earning less than 30 percent of AMI), 77 percent of very low-income households (earning between 31 and 50 percent of AMI), and 63 percent of low-income (earning between 51 and 80 percent of AMI) households were cost burdened.

Table F-8 Assistance Needs of Lower-Income Households (2015-2019)

Household by Tenure, Income, and Housing Problem	Renters		Owners		Total Households	
	Total	Percent	Total	Percent	Total	Percent
Extremely low-income (0-30% AMI)	835		255		1,090	
With any housing problem		77.8%		86.3%		79.8%
With cost burden >30%		76.6%		86.3%		78.9%
With cost burden >50%		67.7%		49.0%		63.3%
Very low-income (31-50% AMI)	750		385		1,135	
With any housing problem		84.7%		62.3%		77.1%
With cost burden >30%		85.3%		63.6%		77.1%
With cost burden >50%		39.3%		46.8%		41.4%
Low-income (51-80% AMI)	920		375		1,295	
With any housing problem		75.5%		33.3%		63.3%
With cost burden >30%		59.8%		29.3%		10.0%
With cost burden >50%		12.0%		5.3%		13.8%
Moderate & Above Income (>80% AMI)	1,945		2,300		4,245	
With any housing problem		30.1%		23.9%		26.7%
With cost burden >30%		14.3%		19.8%		1.7%
With cost burden >50%		0.2%		3.0%		1.8%
Total Households	23,015		24,755		47,770	
With any housing problem	14,015		8,775		22,790	
% With housing problem		60.9%		35.4%		47.7%
With cost burden >30%		50.0%		30.2%		39.8%
With cost burden >50%		23.1%		11.3%		16.9%

Note: Housing Problems: There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.

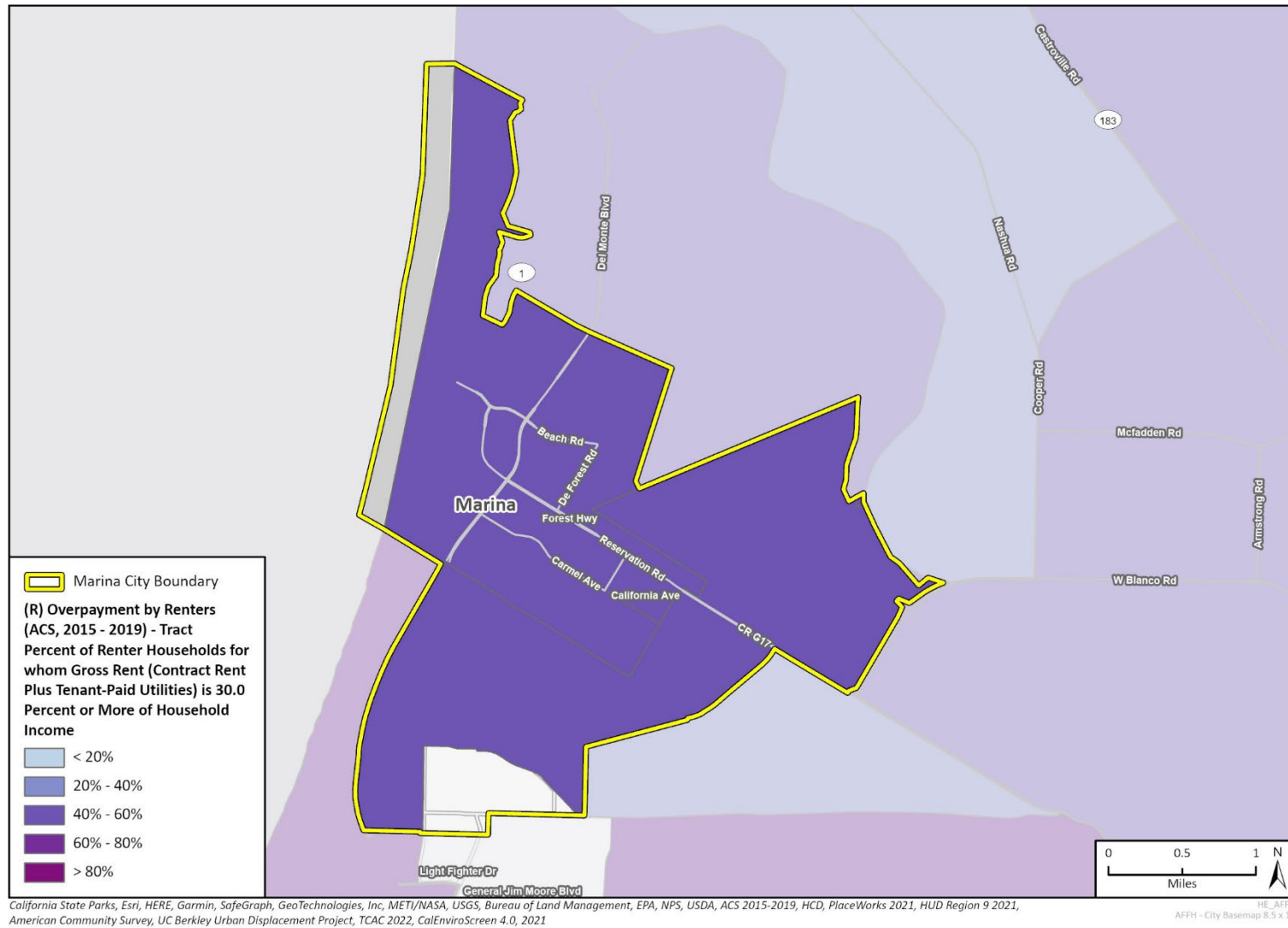
Cost burden: Monthly housing costs (including utilities) exceeding 30% of monthly income.

Severe cost burden: Monthly housing costs (including utilities) exceeding 50% of monthly income.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2014-2018 release

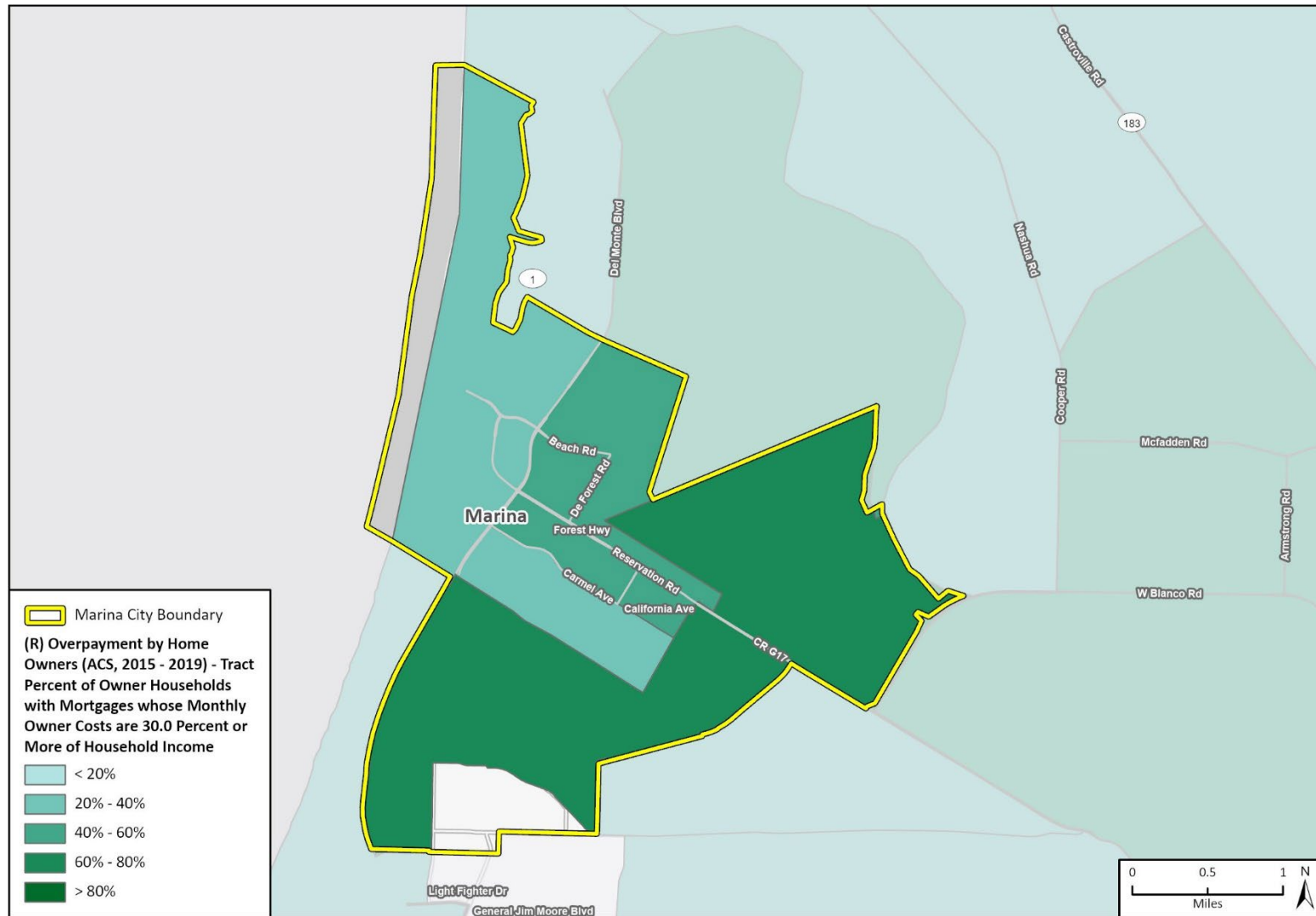
Spatially, census tracts that have the highest rates of cost burdened renters are evenly distributed, as seen in Figure F-30. Every census tract in Marina has a proportion of 20 to 40 percent of renters who are cost burdened. Compared to 2014 ACS data, the percentage of cost burdened renters declined from 61 percent to 57 percent in 2019. Cost burden rates were also high among Marina homeowners due to the price to own housing in the city, consistent with coastal California communities. Based on CHAS 2019 data, about 31 percent of owner-households paid more than 30 percent of income towards housing costs, and 12 percent paid more than 50 percent of household income towards housing costs. There is a concentration of homeowners that overpay in housing costs in the eastern area of the city, as displayed in Figure F-31.

Figure F-30 Housing Cost Burden By Renters (Marina)



Source: AFHH Viewer 2022

Figure F-31 Overpayment By Home Owners (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer 2022

7.3 Overcrowding

Overcrowding is defined as a condition in which a housing unit is occupied by more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). Severe overcrowding refers to more than one and one half persons per room. Overcrowding is reflective of various living situations: a housing unit is inadequately sized to meet a household's needs; the necessity or desire to have extended family members reside in an existing household; or unrelated individuals or families share a single housing unit.

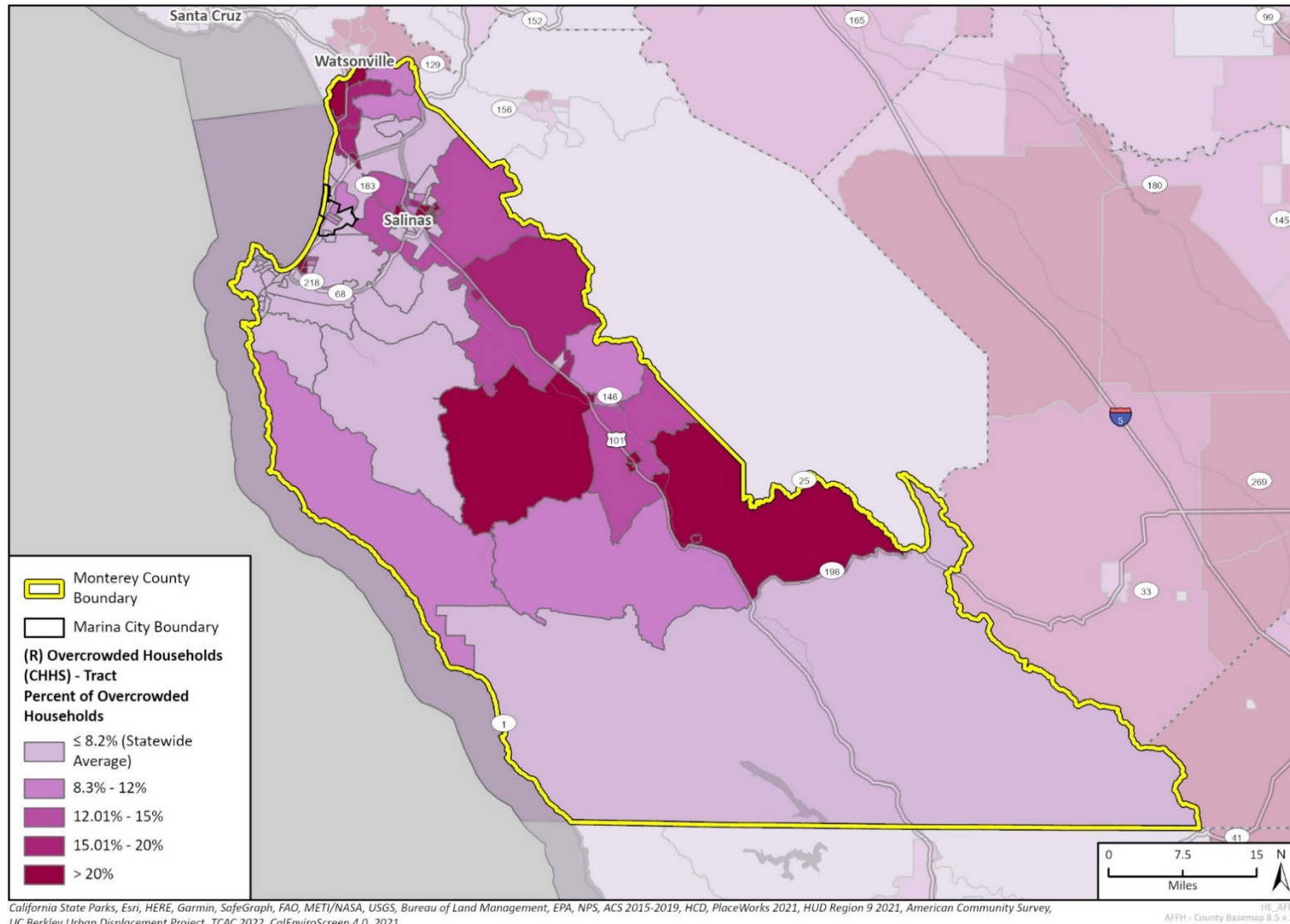
Large families generally have special housing needs due to lower per-capita household income, and the need for larger units with three or more bedrooms, which can be limited in supply and/or inaccessible due to high housing costs, resulting in families renting smaller units and living in overcrowded conditions. Large lower-income households may not be able to pay more for larger housing and instead accept smaller housing or reside with other individuals or families in the same home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding.

According to local fair housing service providers and property managers, addressing the issue of overcrowding is complex as there is no set of guidelines for determining the maximum capacity for a unit. Fair housing issues may arise from policies aimed to limit overcrowding that have a disparate impact on specific racial or ethnic groups and families with higher proportion of overcrowding.

Regional Trends

Based on 2020 ACS estimates, Monterey County had approximately 24,742 large households, which is about 20 percent of total households. In 2020, the average household size of renters was slightly higher (3.38) compared to owner-occupied households (3.12). Overcrowding remains low overall in the county, but there is a disproportionate impact of overcrowding on minority households. In 2020, renters experienced overcrowding (12.6 percent) in Monterey County at greater rates compared to homeowners (4.7 percent). As shown in Figure F-32, overcrowded housing is most prominent in the eastern region of Monterey County, mainly in urban centers such as the cities of King City, Greenfield, Soledad, and portions of Salinas. In the coastal areas, Seaside and Sand City had more overcrowded housing compared to other coastal cities such as Monterey, Pacific Grove, and Carmel-by-the-Sea.

Figure F-32 Overcrowded Households (Monterey County)



Source: AFFH Viewer 2022

Local Trends

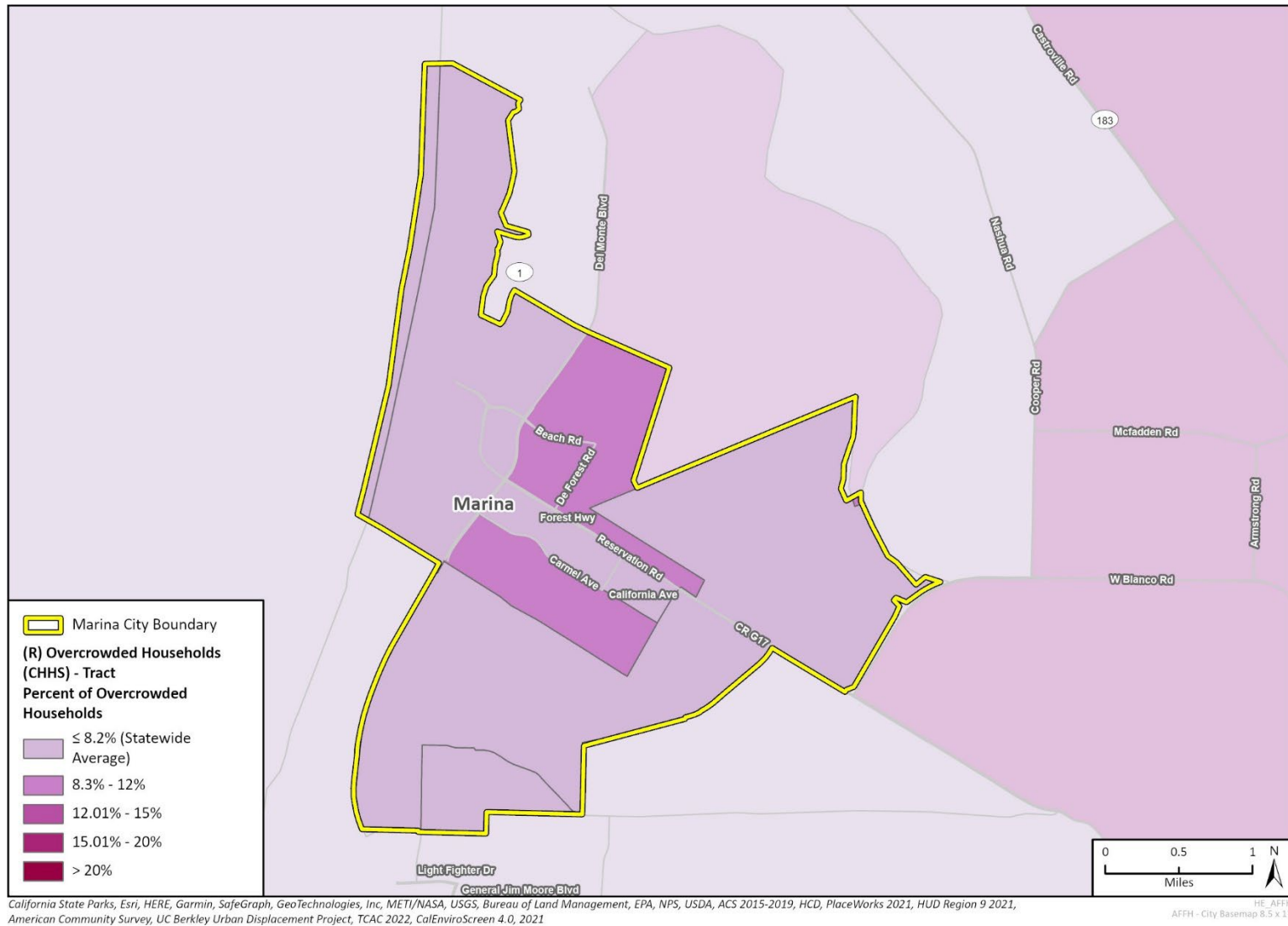
According to ACS 2015-2019 estimates, approximately 7 percent of households in Marina were overcrowded, compared to 9 percent in Monterey County. In 2020, Marina had an average household size of 2.7, a slight decrease of 2.76 from 2010. As shown in Figure F-33, a higher degree of household overcrowding was present throughout the city center and in the northeastern area. Areas north of Reservation Road and south of Carmel Avenue had the highest rates of overcrowded households in the city. A significant share of census tracts that had the highest percentage of overcrowded households also had slightly predominant Hispanic/Latino population. Table F-9 summarizes rates of overcrowding in Marina and Monterey County. Household overcrowding decreased by 3 percent when comparing 2000 to 2014 overcrowding estimates. However, by 2020 household overcrowding had increased by about 2 percent.

Table F-9 Household Overcrowding

Jurisdiction	Overcrowded (1.01-1.5 Occupants per Room)			Severely Overcrowded (1.5+ Occupants per Room)		
	Renter	Owner	Total	Renter	Owner	Total
2000						
Marina	10.2%	4.6%	7.6%	19.6%	1.8%	7.8%
Monterey County	9.4%	5.3%	7.2%	12.9%	8.3%	13.4%
2014						
Marina	6.2%	2.5%	4.6%	3.8%	0.2%	2.3%
Monterey County	12.3%	4.4%	8.3%	6.6%	1.6%	4.1%
2020						
Marina	8.2%	4.0%	6.5%	3.8%	1.4%	2.8%
Monterey County	12.4%	5.4%	8.8%	8.1%	1.7%	4.8%

Sources: U.S. Census Bureau, Census 1990 and 2000; ACS 2010-2014, 2016-2020

Figure F-33 Overcrowded Households (Marina)



7.4 Homelessness

California Government Code Section 65583(1)(6) requires municipalities to address the special needs of persons experiencing homelessness within their boundaries. *Homelessness*, as defined by HUD, describes an individual, who is not imprisoned or otherwise detained, who:

- Lacks a fixed, regular, and adequate nighttime residence
- Has a primary nighttime residence that is:
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill)
 - An institution that provides a temporary residence for individuals intended to be institutionalized
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

Regional Trends

According to the Monterey County’s February 2022 point-in-time count, approximately 2,047 persons experiencing homelessness reside in the county, a decrease from the previous count. This was the lowest count in the last decade and a decrease of 15 percent from the 2019 count. A major contributor of the cause for homelessness was related to financial issues, where 50 percent of respondents reported finances to be the primary cause, and 34 percent cited alcohol or drug use, 29 percent cited incarceration, and 23 percent mental health issues. Furthermore, the biggest obstacle to obtaining permanent housing was housing affordability, where 71 percent stated they could not find affordable rent. In Monterey County, the largest concentration of homeless populations was in Salinas (52 percent) and Monterey (41 percent) of the total county population.

The County’s point-in-time count found that 85 percent of the homeless population had been experiencing homelessness for over 1 year, and 83 percent reported that they were living in Monterey County at the time they became homeless. Additionally, 61 percent of the homeless population had at least one disabling condition. An overview of homelessness in Marina and surrounding cities is provided in Table F-10.

Table F-10 Homelessness in Marina and Surrounding Cities (2022)

Jurisdiction	Sheltered	Unsheltered	Total	% Change (2019-2022) ¹	% of Total Homeless Population in Monterey County
Monterey	27	74	101	-50%	4.9%
Salinas	288	777	1,065	-10%	52.0%
Marina	275	81	356	-10%	17.4%
Seaside	62	90	152	-16%	7.4%
Sand City	0	3	3	-	0.1%
Gonzales	0	0	0	-	0%
Pacific Grove	0	29	29	-	0.8%
King City	0	18	18	-	0.9%
Greenfield	0	2	2	-	0.0%
Del Rey Oaks	0	2	2	-	0.0%

Jurisdiction	Sheltered	Unsheltered	Total	% Change (2019-2022) ¹	% of Total Homeless Population in Monterey County
Carmel-by-the-Sea	0	1	1	-	0.0%
Soledad	0	12	12	-	0.6%
Total Unincorporated	38	268	306	-	15.0%
Total County	690	1,357	2,047	-15%	100%

Source: Homeless Count and Survey Comprehensive Report, Monterey County, 2022.

¹ Percent change was not calculated when jurisdiction was below 25 individuals

Local Trends

According to the 2022 point-in-time count, there are an estimated 356 persons considered to be homeless in Marina, which was the third highest homeless count in the county. The majority of those counted in Marina were sheltered. Of the 356 individuals experiencing homelessness, 81 (approximately 23 percent) were unsheltered (persons who are unhoused and not residing at a shelter). The 2022 point-in-time count found that 57 percent of individuals self-reported depression as a condition that may affect housing stability. Of the 356 respondents, 50 percent identified as Hispanic/Latino, and 59 percent as non-Hispanic white. Additionally, homelessness among adults aged 31 to 50 years of age has increased, while young adults and senior populations declined.

7.5 Displacement

Displacement, as defined by HCD, is any involuntary household move caused by landlord action or market changes. Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital can lead to displacement. Displacement is fueled by a combination of rising housing costs, rising income inequality, stagnant wages, and insufficient market-rate housing production. Decades of disinvestment in low-income communities, coupled with investor speculation, can result in a rent gap or a disparity between current rental income of the land, and potentially achievable rental income if the property is converted to its most profitable use. These processes can disproportionately impact people of color, as well as lower-income households, persons with disabilities, large households, and persons at-risk of or experiencing homelessness.²¹

To analyze displacement risk, the UDP has established categories that reflect varying levels of displacement vulnerability. Areas categorized as susceptible to displacement are predominately low-income or mixed-income neighborhoods that may have experienced displacement but exhibit characteristics of neighborhood stability and affordability and have the potential to develop an increasing risk of displacement in the future. Areas categorized as at-risk of or experiencing gentrification refer to neighborhoods that demonstrate characteristics of increasing housing costs, changes in housing supply, and are located near communities that have also experienced increasing housing costs and an increasing risk of displacement in the future. The stable moderate/mixed income category refers to neighborhoods that have moderate- to high-income residents that are not at-risk of becoming neighborhoods that exclude all but wealthy households. The

²¹ HCD 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

stable/advanced exclusive category refers to neighborhoods that have exhibited characteristics of exclusion for long periods of time.

Regional Trends

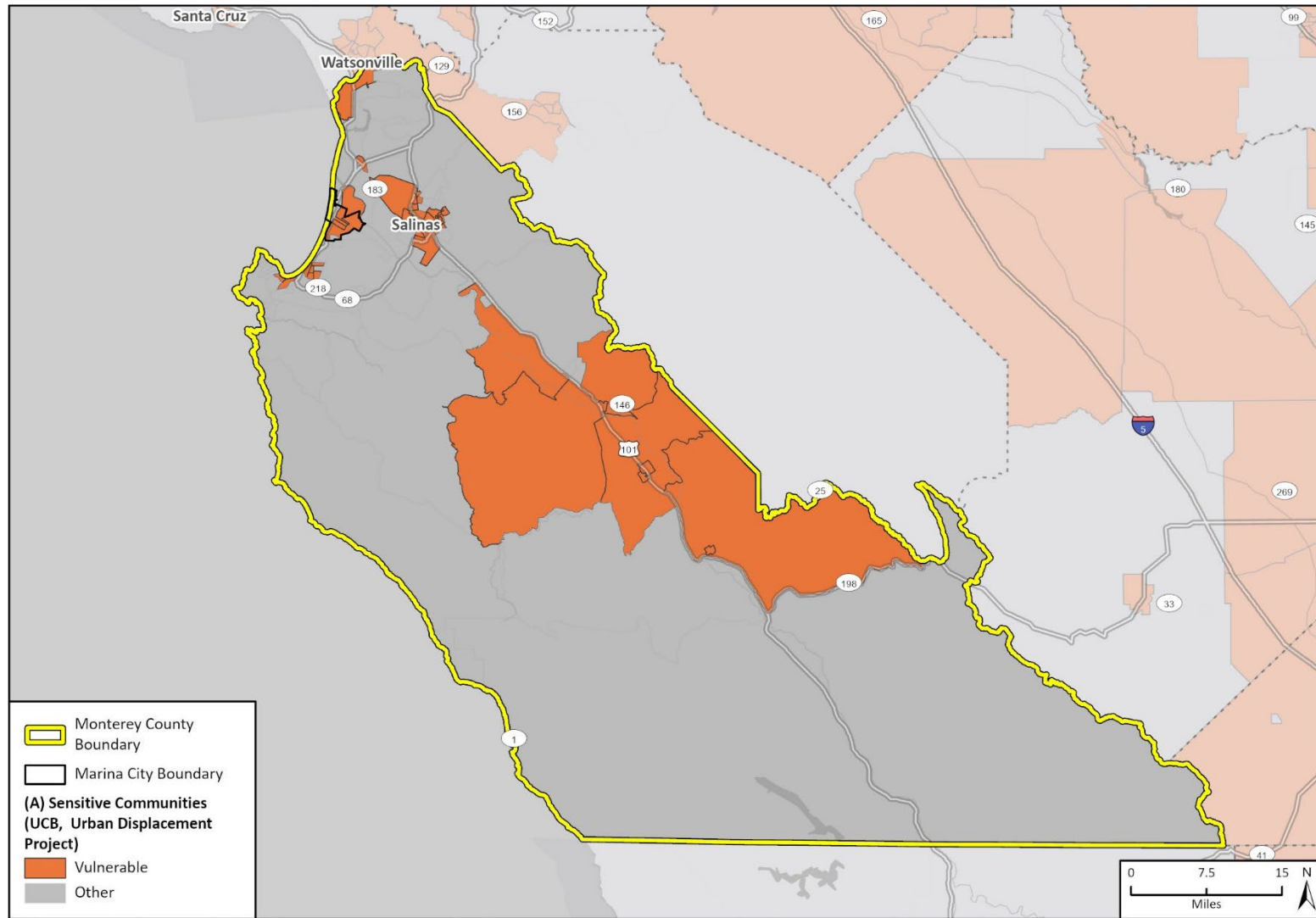
As shown in Figure F-34 below, throughout the county, residents reside in what are called “sensitive communities,” which means they are vulnerable to displacement.²² Every city in the region had sensitive communities, with the exception of Carmel-by-the-Sea. Unincorporated areas of the county with sensitive communities were concentrated in the eastern portion of the county along U.S. 101. Communities are designated sensitive if the share of very low-income residents is greater than 20 percent and have any of the following characteristics: the share of renters is above 40 percent, the share of people of color is above 50 percent, the share of very low-income households that are severely rent burdened is above the county median, the percent change in rent is above the county median for rent increases.

Local Trends

As shown on Figure F-35, most neighborhoods throughout Marina are considered vulnerable to displacement. One census tract (143.01) in the northwestern area was not considered to be vulnerable to displacement. Sensitive communities in the central area south of Reservation Road received the highest tier of vulnerability in Marina and were considered a “heightened sensitivity”. In addition, as discussed in Section 5.1, *Poverty and Segregation*, the census tract just south (142.02) has had the greatest reduction in poverty rates, indicating a risk of displacement for low-income residents. These two tracts in the central area of the city contained a mix of single-family and multifamily residential and commercial uses compared to sensitive communities in the northern and eastern area of Marina, which had predominantly single-family uses. Additionally, areas vulnerable to displacement had higher poverty rates, overcrowded households, and were more likely to have a predominant Hispanic/Latino or Asian American population. Community members expressed concerns for eviction of renters without cause, which could occur more if rents are able to be increased and there is a lack of enforcement and education.

²² Urban Displacement Project, 2021. <https://www.sensitivecommunities.org/>

Figure F-34 Sensitive Communities (Monterey County)

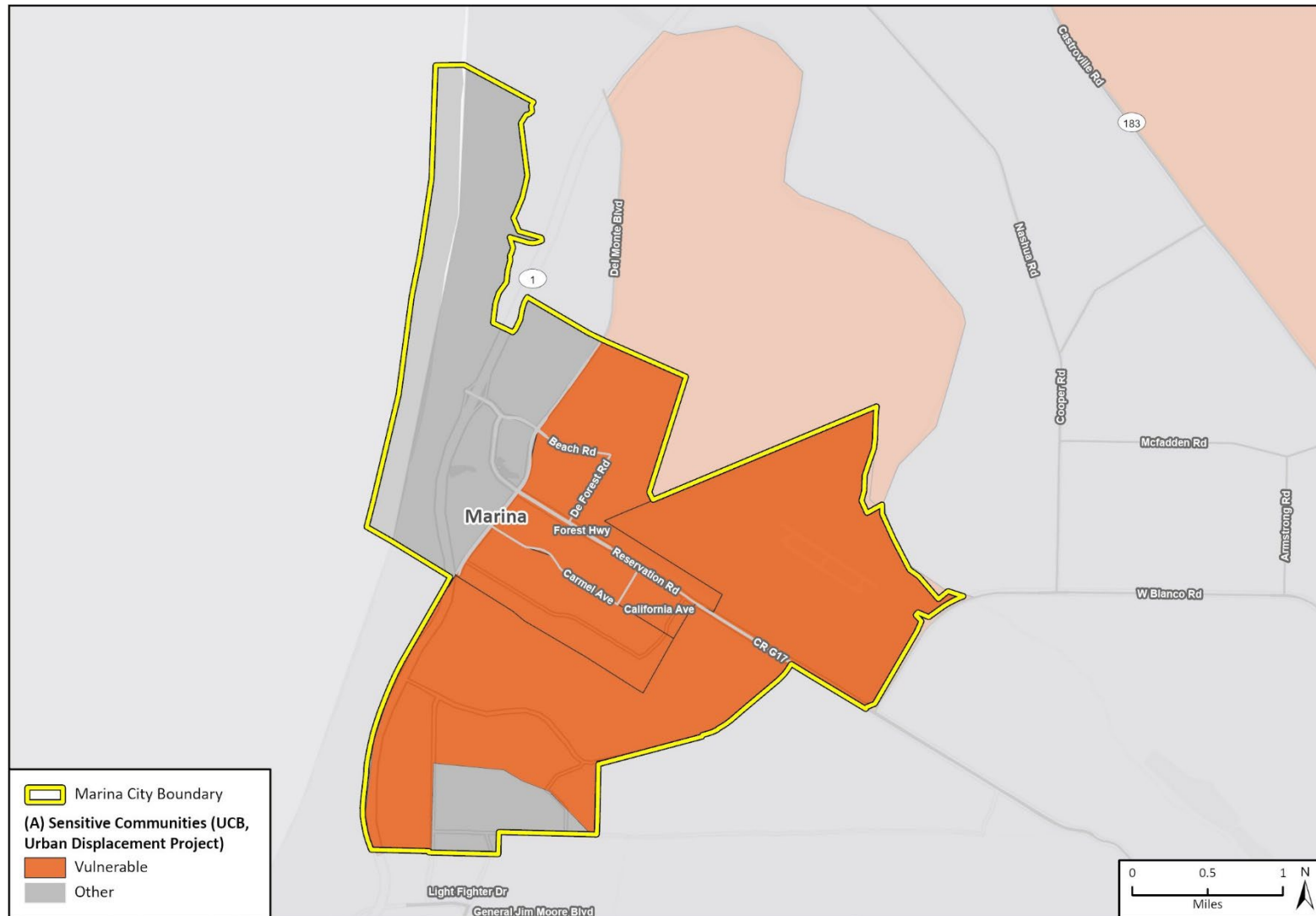


California State Parks, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - County Basemap 8.5 x 11

Source: AFFH Viewer 2021

Figure F-35 Sensitive Communities (Marina)



California State Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, ACS 2015-2019, HCD, PlaceWorks 2021, HUD Region 9 2021, American Community Survey, UC Berkeley Urban Displacement Project, TCAC 2022, CalEnviroScreen 4.0, 2021

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AFFH - City Basemap 8.5 x 11

Source: AFFH Viewer 2021

8 Contributing Factors

Based on guidance from HUD, contributing factors are those that create, perpetuate, or increase the severity of one or more fair housing issues. To inform the goals, policies, and actions in this Housing Element, the contributing factors are prioritized based on their impact on access to fair housing choice and access to opportunity in Marina. Contributing factors are analyzed based on outreach and stakeholder input, AFFH analyses, and site inventory.

Enforcement and Outreach

Based on fair housing complaints and issues brought up during community outreach, contributing factors to enforcement and outreach include:

- Housing discrimination based on disabilities, the use of Section 8 vouchers, and other practices not compliant with fair housing laws
- Lack of renter protections
- Lack of education on landlords and renters on housing rights

Segregation and Integration Patterns and Trends

Based on historic development patterns of concentrated non-white residents in the central areas, contributing factors to segregation and integration patterns in Marina include:

- Income based discrimination: Community feedback identified patterns of discrimination based on income. Rental application fees, income requirements on rentals, and upfront home ownership costs, such as down payments, prevent lower-income households from obtaining housing.
- Need for more integrated housing for those with disabilities/special needs

Racially and Ethnically Concentrated Areas of Poverty

While no R/ECAPs meeting HCD criteria were identified in Marina, the AI and stakeholder interviews were used to identify multiple contributing factors to segregation patterns in Marina including:

- Location of lower-income households in the central area of the city south of Reservation Road and east of Del Monte Blvd
- Concentration of higher density housing in the central area of the city that is also predominantly Hispanic/Latino and has lower median household income
- Limited supply of affordable housing throughout the city

Disproportionate Housing Needs

Contributing factors to disproportionate housing needs in Marina are:

- Housing costs and prevalence of cost burden: approximately 40 percent of total households in Marina were cost burdened, while another 18 percent were severely cost burdened
- High cost of developing housing due to cost of land and construction
- Limited supply of affordable housing
- Displacement of residents due to economic pressures related to rising housing costs

- Need for permanent housing for the high concentration of homeless persons in the city

Disparities in Access to Opportunities

The following contributing factors to disparities in access to opportunities were identified:

- Lack of commercial revitalization and access to jobs along commercial corridors
- Need for improved educational outcomes throughout the city

9 Local Data and Knowledge

The AFFH analysis identified the central areas of Marina generally experience more fair housing issues than other areas of the city. Fair housing issues in this area include lower median household income, higher levels of minority populations, low- and moderate-income populations, poverty rates, and overcrowding. Displacement risk for low-income renter households is evident in this area, as the UDP identifies this area to include sensitive communities vulnerable to displacement. The predominant population in this area of the city is Hispanic/Latino, with the highest non-white population of all other areas in the city.

9.1 Stakeholder Input

The City held two housing workshops to receive feedback from the community on fair housing issues and the Housing Element Update on November 9, 2022, and March 15, 2023. During these workshops, participants raised concerns regarding discriminatory housing practices and the need for more enforcement and education for tenants and landlords to understand and comply with fair housing laws. Housing issues raised by participants included the lack of affordable housing for lower-income households and the need for “missing middle” housing types near jobs and other services. Challenges to affordable housing production include high cost and the need for infrastructure. Participants encouraged ministerial review and financial incentives for affordable housing developers. AFFH-related concerns raised by participants included the high cost of housing, transportation accessibility, and tenant rights (specifically that tenants will not bring up issues due to fear of rent increases).

Access to Jobs and Affordable Housing

Marina’s job proximity throughout the city is low, even with its proximity to California State University, Monterey Bay. Much of the central area is identified as the furthest proximity. Limited redevelopment and revitalization of the main commercial corridors in the city has prevented further economic development and jobs. In addition, major regional job centers such as the Monterey Bay Aquarium and California State University, Monterey Bay have a difficult time bringing in new staff due to the cost of housing in the city and region.

Access to Home Ownership

Increasing housing costs has produced a barrier to home ownership for Marina residents who expressed interest in assistance for first-time homebuyers. As of February 2023, Zillow reported typical home values in Marina were estimated at \$790,164, which is an increase of 2.5 percent over last year. Home values have been consistently on the rise since 2000 (with the exception of the recession). This increase makes it more difficult for residents, especially lower income residents, to afford to purchase their own homes. The AI analyzed home lending data from 2007 to 2017 and found potential inequities in mortgage lending based on race. In 2017, a majority of loan approvals were located in upper income census tracts which, in Marina, have a higher proportion of white populations.

Subsidized Housing

The highest percentage of renter-occupied units using HCVs were located east of Del Monte Blvd, where approximately 5 to 15 percent of households are using HCVs, as shown in Figure F-36. In parts of the city in the west, about 0 to 5 percent of renters are using HCVs. A number of residents expressed issues with discriminatory practices for renters with vouchers trying to find rental housing in Marina.

Sites Inventory

The Housing Element must demonstrate that there are adequate sites zoned to accommodate the number of new housing units needed at each income level as identified in the Regional Housing Needs Allocation (RHNA). In the context of AFFH, the process of sites identification involves an analysis of site capacity to accommodate the RHNA, but also whether the identified sites serve the purpose of replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity.

9.2 Opportunity Areas

HCD/TCAC opportunity maps identify areas throughout the state that support positive economic (low poverty, high employment, high median household income), educational (reading and math proficiency, high school graduation rates, low student poverty rates), and environmental outcomes (low exposure to pollution) for low-income families. The HCD/TCAC opportunity areas map rank census tracts from High Resource to Low Resource based on these characteristics. A census tract with a designation of High Resource indicates that the census tract has strong educational and economic opportunities for current and future residents. In depth analysis and discussion of pollution burden and environmental justice can be found in the draft Environmental Justice Element.

All census tracts and areas in Marina are identified as a Moderate Resource. There are no areas considered High Resource in the city. Most of the county is identified as Low Resource, especially areas along the U.S. 101 corridor. Moderate Resource areas are seen in the northwest areas surrounding Monterey Bay (such as Marina), and the highest resource areas are seen in the city of Monterey and areas south along the coast. Figure F-37 shows TCAC resource levels in relation to current projects and identified opportunity sites for housing, which are all located in Moderate Resource areas.

The locations of RHNA sites for each income category were chosen to facilitate the development of mixed-income neighborhoods and to increase the availability of affordable housing in proximity to transit, retail, and other services consistent with feedback from the community and stakeholders. Reliable public transit access and the option to walk or bike are imperative for low-income residents and/or persons with disabilities to connect to employment opportunities and was explicitly called out during community workshops and stakeholder meetings.

Figure F-36 Housing Choice Vouchers (Marina)

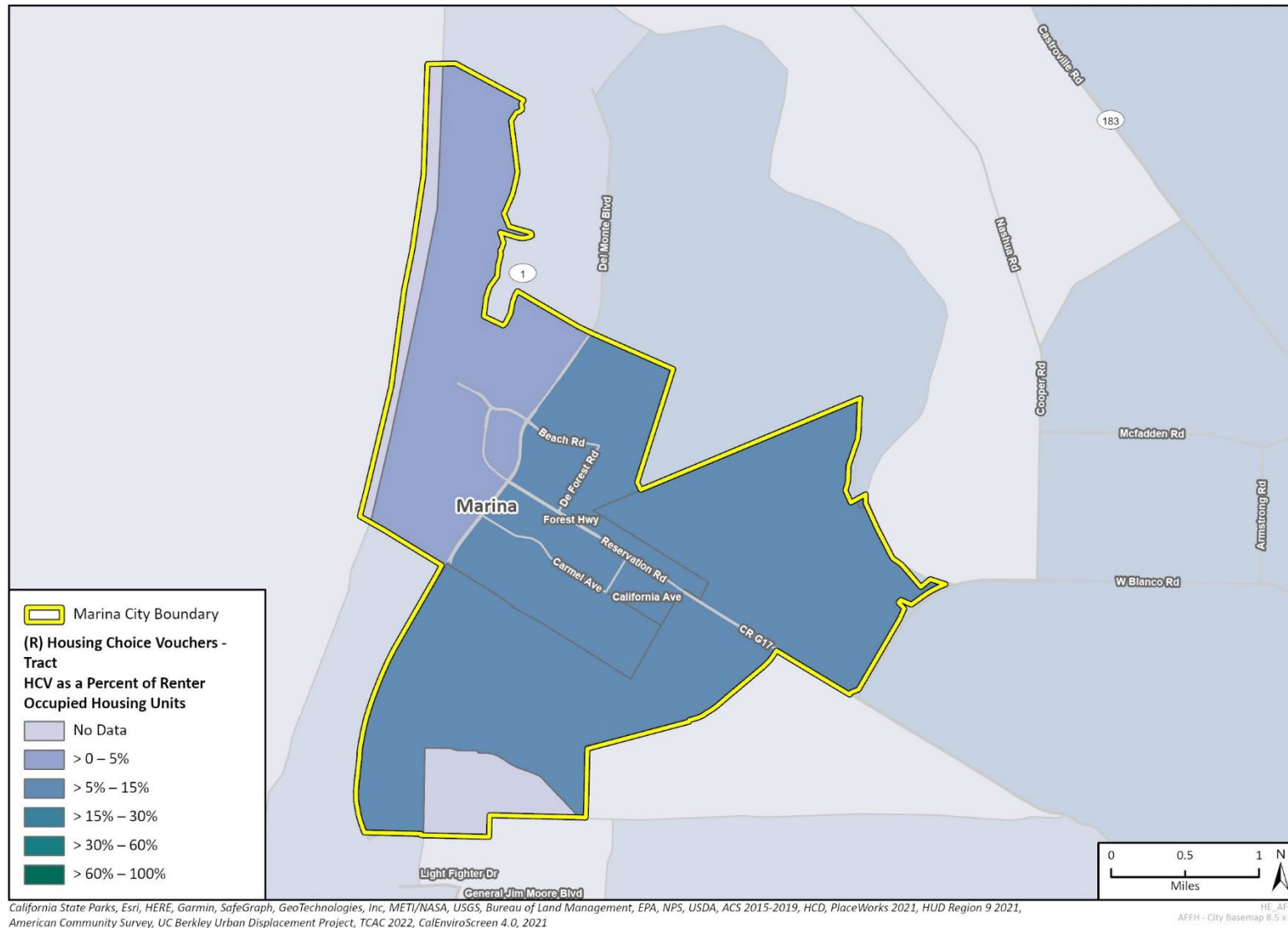
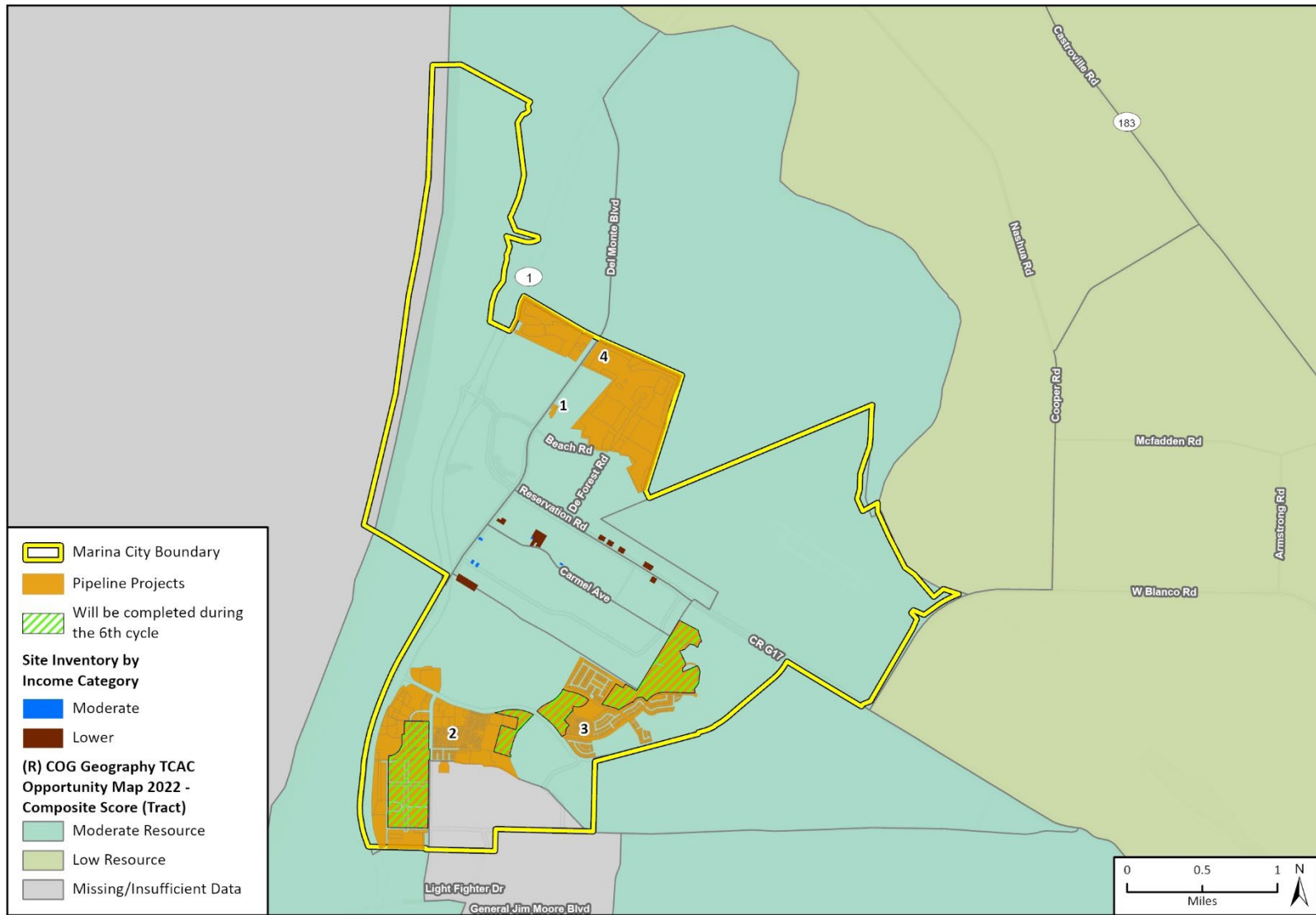


Figure F-37 Location of Housing Sites in Relation to TCAC/HCD Opportunity Areas



Base map provided by Esri and its licensors © 2023.
Additional data provided by City of Monterey, 2022 and TCAC, 2022.

9.3 Improved Conditions

As discussed in the analysis above, census tracts with low- and moderate-income households, predominantly Hispanic/Latino populations, and higher rates of housing problems are located in the central area of the city south of Reservation Road and east of Del Monte Boulevard. Because all land in the city that is potentially available for housing is considered Moderate Resource, all proposed housing units are located in Moderate Resource areas. The City has a number of housing projects located in the northern and southern areas of the city that will be completed over the 6th cycle. Eighty-three lower-income units would be developed north of the central area of the city (pipeline projects 1 and 4 in the figure above), which is approximately 53 percent of the City's lower-income RHNA allocation. In addition, 140 lower-income units would be constructed in the southern area of the city (pipeline projects 2 and 3 shown above), which is about 90 percent of the City's lower-income RHNA allocation. Therefore, the City is in the process of developing lower-income housing throughout the city in addition to providing more housing opportunities in general.

9.4 Exacerbated Conditions

The City has identified sites for lower-income housing in the central area of the city on primarily vacant properties in the recently adopted Affordable Housing Overlay. As determined in the analysis above, the central area, comprised of portions of Census Tract 142.01 and 142.02 south of Reservation Road and east of Del Monte Boulevard, have predominantly Hispanic/Latino populations, a high concentration of lower income residents and poverty, and overall lower economic opportunities than the northern and western areas of the city. However, these sites for lower-income housing are in proximity to transit, retail, and other services and would provide affordable housing options for existing lower income residents, helping to alleviate displacement potential in the area. In addition, numerous comments during public workshops and stakeholder meetings indicated a desire for lower-income housing in the city center near commercial uses and transit. In addition, these sites are not needed to meet the City's RHNA obligation and are identified as additional opportunity sites. Therefore, the site inventory does not exacerbate conditions in vulnerable areas of the city.

9.5 Racially/Ethnically Concentrated Areas of Poverty and Affluence

While there are no R/ECAPs or RCAAs per HUD's definition in Marina, some tracts with predominantly Hispanic/Latino residents and elevated rates of poverty were found in the central part of the city south of Reservation Road and east of Del Monte Boulevard. Sites to accommodate approximately 323 lower-income units and 44 moderate-income units were located in this central area where the population is predominantly Hispanic/Latino and has a lower median income. This area does not represent a concentrated area of poverty. Furthermore, sites allocated to the development of 388 lower-income units and 157 moderate-income units were located outside of this central area in areas of the city where populations had a higher median income and had predominantly white census tracts. In addition, input from community organizations identified a need for lower-income housing in the central, downtown area of the city in order to be in close proximity to transit and services.

9.6 Access to Opportunity

All of the census tracts in Marina were categorized as Moderate Resource. Housing units in the sites inventory are not disproportionately concentrated in different resource areas, and sites identified in the central area of the city south of Reservation Road and east of Del Monte Boulevard are located in areas of the city with a higher walkability as shown in Figure F-19 (page 39) and in close proximity to commercial services and transit. The City's goals, policies, and programs implemented as part of this Housing Element will mitigate impediments to opportunity and promote investment in the downtown area, including adoption of the Downtown Specific Plan.

9.7 Disproportionate Housing Needs

As depicted in Figure F-30 (page 60), 40 percent of households in Marina were cost burdened. Overpayment of housing was higher among homeowners due to the price of homes in the region. Most neighborhoods throughout Marina are considered vulnerable to displacement. The fair housing assessment found a need for a greater supply of affordable housing, a need for more protection of residents from displacement, and permanent housing for those who are homeless. The site inventory identified sites for lower income housing throughout the city and avoids sites with existing housing units in order to avoid displacement risks.

9.8 Subsidized Housing

As shown in Figure F-36 (page 75), the highest percentage of those using HCVs were located east of Del Monte Boulevard, where approximately 5 to 15 percent of households are using HCVs. The site inventory identified sites to accommodate 323 lower-income units, which would alleviate some need for subsidized housing.

10 Fair Housing Goals and Priorities

Based on the analysis conducted in this AFFH document, Table F-11 highlights the prominent fair housing issues and contributing factors that hinder access to safe, affordable, and vibrant housing for Marina residents. Furthermore, the findings of this analysis were used to develop meaningful actions, metrics and milestones that promote inclusive communities, increase housing opportunities, and address racial/ethnic and economic disparities in the city. The contributing factors were prioritized to better formulate policies and programs and carry out meaningful actions to further fair housing. The complete detailed meaningful actions to address fair housing issues are provided in the AFFH actions matrix within the housing programs located in Chapter 3, *Housing Action Plan*.

Table F-11 Fair Housing Issues, Contributing Factors, and Key Programs/Meaningful Actions

Identified Fair Housing Issue	Contributing Factor	Meaningful Action
Fair Housing Enforcement and Outreach	- Housing discrimination based on disabilities, the use of Section 8 vouchers, and other practices not compliant with fair housing laws - Lack of renter protections - Lack of education on landlords and renters on housing rights	- Program 2.1: Accessory Dwelling Units - AFFH Outreach Actions identified in Chapter 3, <i>Housing Action Plan</i>
Segregation and Integration Patterns and Trends	- Income based discrimination: Community feedback identified patterns of discrimination based on income. Rental application fees, income requirements on rentals, and upfront home ownership costs such as down payments prevent lower-income households from obtaining housing. - Need for more integrated housing for those with disabilities/special needs	- Program 2.5: Preferential Housing for Marina Workers and Residents - Program 2.4: Inclusionary Housing Requirements - Program 3.2: Zoning Ordinance Amendments - Program 7.1: Special Needs Housing- Removal of Constraints
Racially and Ethnically Concentrated Areas of Poverty	- Location of lower-income households in the central area of the city south of Reservation Road and east of Del Monte Boulevard - Concentration of higher density housing in the central area of the city, which is also predominantly Hispanic/Latino and has lower median household income - Limited supply of affordable housing throughout the city	- Program 2.3: Affordable Housing Development - Program 2.4: Inclusionary Housing Requirements
Disproportionate Housing Needs	- Housing costs and prevalence of cost burden: approximately 40 percent of total households in Marina were cost burdened, while another 18 percent were severely cost burdened. - High cost of developing housing due to cost of land and construction - Limited supply of affordable housing - Displacement of residents due to economic pressures related to rising housing costs - Need for permanent housing for the high concentrations of homeless persons in the city	- Program 1.1: Provide Adequate Sites for RHNA and Monitoring of No Net Loss - Program 1.2: Replacement Housing Requirements - Program 2.5: Preferential Housing for Marina Workers and Residents - Program 4.2: Rental Assistance - Program 5.2: Conservation of Existing Affordable Housing
Disparities in Access to Opportunities	- Lack of commercial revitalization and access to jobs along commercial corridors - Need for improved educational outcomes throughout the city	Program 4.1: Affordable Housing Resources



Appendix B

Review of 2015-2023 Housing Element Accomplishments



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1 Review of 2015-2023 Housing Element Accomplishments

1.1 Effectiveness in Meeting Special Needs

The City has addressed housing barriers to persons with disabilities in the Zoning Code by modifying the definitions of small and large family day care centers per recent changes to state law and allowing supportive housing in the PC, C1 and C2 zoning districts. The City also assisted in the expansion of homeless services by unanimously approving the Lightfighter Village project in November 2018. The three story, 71-unit apartment structure is intended to provide supportive housing for veterans, with a priority for homeless veterans. The facility would allow veterans to reside at the service-based property in perpetuity.

The City of Marina also assists its special needs residents primarily through supportive services. The Marina Senior Center offers a variety of recreational opportunities for the seniors of Marina and surrounding communities, including a senior lunch program, educational, recreational, fitness activities and senior trips. The City of Marina also offers various programs for families with children. The City of Marina's Youth Center, at 211 Hillcrest Avenue, provides programs and classes including daily activities, camps, and drop-in recreation programs. The City of Marina's Teen Center, at 304 Hillcrest Avenue, offers a variety of recreational opportunities for teens including cultural events, dances, field trips and a Breakfast Club.

For the 2023-2031 Housing Element planning period, the City will proactively pursue funding to expand its housing program capacity.

1.2 2015-2023 Program Review

Table 1 below reviews the City's accomplishments since adoption of the mid-term fifth cycle Housing Element on June 20, 2016

Table 1 Review of 2015-2023 Housing Element Program Accomplishments

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Policy 1: Ensure that adequate vacant land or property suitable for residential development or redevelopment is available to meet the City's construction need as adopted by the Association of Monterey Bay Area Governments (AMBAG) in the Regional Housing Needs Plan 2014-2023 for Monterey and Santa Cruz Counties of June 11, 2014.			
Program 1.1 Provide Adequate Sites for RHNA	For the 2015-2023 Housing Element planning period, the City of Marina has been assigned a Regional Housing Needs Allocation (RHNA) of 1,308 units, with the following income distribution: 315 very low-income units; 205 low-income units; 238 moderate income units; and 550 above moderate income units. The City's land use policies, as guided by its General Plan, Zoning Ordinance, and Specific Plans, offer adequate capacity to accommodate the RHNA. The City will continue to monitor the progress in implementing the various specific plans and development within the Central and Downtown Marina areas to ensure adequate capacity is available throughout the planning period.	Since 2015, the City added a total of 834 units toward its RHNA by the following income levels: ▪ Very Low – 42 units ▪ Low – 6 units ▪ Moderate – 147 units ▪ Above Moderate – 639 units Total Remaining RHNA – 565 units: ▪ Very Low – 273 units ▪ Low – 200 units ▪ Moderate – 92 units ▪ Above Moderate – 0 units In addition, the City recently adopted the Affordable Housing Overlay to facilitate higher density development and is actively pursuing the adoption of the Downtown Vitalization Specific Plan that would provide increased capacity for high-density development in the Downtown Area.	Program remains appropriate and was updated to be continued in the 2023-2031 Housing Plan.
Program 1.2 Replacement Housing Requirements	Pursuant to State law, amend the Zoning Ordinance by the end of 2020 to include the replacement housing requirements on non-vacant sites used to fulfill the City's lower income RHNA. Monitor development on non-vacant sites identified in Appendix C and ensure that any development, as a condition of project approval, replace the existing units occupied by or deed restricted for occupancy by lower income households are replaced.	The City has not yet completed this Zoning Ordinance amendment.	This program is carried over to the 2023-2031 Housing Plan.

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Program 1.3 Mixed Use/ Increased Density/MST site	A minimum of 55 units to be constructed as part of the mixed-use component of the Monterey-Salinas Transit (MST) property adjacent to the Marina Transit Exchange. A minimum of 30 percent of the first 30 units shall be affordable to low-income households earning no more than 80 percent of the current County median household income, plus 20 percent of the units above 30 shall be affordable at the levels specified in the City's inclusionary housing ordinance.	A developer had expressed interest in developing on the site, but no development plan for this site has been received.	This program was removed from the 2023-2031 Housing Plan as the near term development of the site is uncertain.
Program 1.4 Mixed Use/Increased Density - Monitoring Housing Production	Develop a monitoring program to track the development of mixed use residential units in relation to the RHNA: for example in the Specific Plan areas of The Dunes, Marina Station, and Downtown.	Currently Black Bear building permit software is available to track housing construction data within the city of Marina. At the Dunes on Monterey Bay, building permits were issued for 111 units. Recently approved projects in the Downtown have also added 168 new units, including 84 affordable units. Housing development within the Marina Station Specific Plan area and Downtown Marina has been slow to non-existent during the economic downturn. While the city has not seen a significant trend of mixed use development, residential only developments in mixed use areas are active.	The 2023-2031 Housing Plan includes the new state law requirement to monitor for no net loss of sites capacity for RHNA.
Program 1.5 Encourage Lot Consolidation to Facilitate Housing Development	Develop a formal application process for parcel mergers to encourage and facilitate parcel consolidation to accommodate the development of housing opportunities. Consolidation will be promoted through incentives, as appropriate, such as direct financial assistance through the Redevelopment Agency (e.g. the use of RDA 20% housing set-aside funds).	The City did develop a formal application process and continues to encourage lot consolidation to facilitate housing development on an ongoing basis. The Draft Downtown Vitalization Specific Plan includes mechanisms to encourage lot consolidation.	The 2023-2031 Housing Plan includes a program to encourage lot consolidation.

Appendix B – Review of 2015-2023 Housing Element Accomplishments

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Policy 2. Facilitate and encourage a variety of housing options to accommodate the City's share of Regional Housing Needs Allocation (RHNA).			
Program 2.1 Density Bonus	Continue to provide density bonuses for projects providing affordable units in accordance with state law. Where a housing project seeks a higher density pursuant to the State Density Bonus Law, the affordable housing requirements of Government Code Section 65915 as well as the City's inclusionary housing requirement shall apply.	The City continues to offer density bonus incentives consistent with State law. Furthermore, the City will need to amend the Density Bonus Ordinance to comply with recent changes in State law regarding length of affordability control and replacement requirements. Most of the recently approved projects in Downtown and Central Marina include a density bonus, increasing the project densities to over 40 units per acre.	The State Density Bonus law has been amended multiple times in recent years. The 2023-2031 Housing Plan includes a program to update the City's Density Bonus ordinance.
Program 2.2 Affordable Housing Development	Facilitate the development of affordable housing for lower and moderate income households by working with interested developers to identify appropriate sites for affordable housing; working with or assisting nonprofit developers to pursue affordable housing funds available at local, state, and federal levels to implement the goals and policies of this Housing Element; consider reduced, deferred, or waived City planning and processing fees for affordable housing, especially projects that include housing for extremely low-income households, seniors, and the disabled; and provide priority processing for affordable housing projects and offer pre-application consultation.	This is an ongoing program. Most of the recently approved projects in Downtown and Central Marina include affordable units as a result of the City's inclusionary housing policy and the use of density bonus provisions. Of the 168 units approved, 84 units will be affordable to lower income households.	The 2023-2031 Housing Plan includes tools and incentives to facilitate affordable housing, including the new Affordable Housing Overlay.

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Program 2.3 Inclusionary Housing Requirements	All new development or redevelopment of 20 or more units and all existing occupied housing in Marina's former Fort Ord (as of July 1, 2003) is required to provide at minimum a specified number of housing units affordable to specific income groups according to the affordability distribution specified in Section 17.45 of the Marina Municipal Code and General Plan. Amend the General Plan and Zoning Ordinance to change the total affordable requirement in existing housing in Marina's former Fort Ord, occupied as of July 1, 2003, to twenty (20) percent.	The Housing Element of the Marina General Plan requires a 20% inclusionary requirement on the former Fort Ord. Specific Plans (Dunes on Monterey Bay Specific Plan and the Marina Heights Specific Plan) and the Cypress Knolls Tentative Map on the former Fort Ord require 20% affordable housing. Marina Municipal Code (MMC) Section 17.05.030 C (2) requires a 40% total affordable requirement on the former Fort Ord. The Housing Element and Specific Plans supersede the Municipal Code and thus this is a technicality. City staff will be pursuing revisions to the Code to be consistent with the General Plan. Within Downtown Marina, a Specific Plan is required for each development proposal allowing for flexibility in site design through development standards and design guidelines. With the adoption of the proposed Downtown Vitalization Specific Plan, the need for project level specific plan would be eliminated.	This program is carried forward to the 2023-2031 Housing Plan.
Program 2.4 Re-Zone Additional land for Mobile Home Park	Consider re-zoning additional land for use and development of a new mobile home park.	Consideration of potential sites ongoing. Section 17.060.050.A of the Zoning Ordinance requires minimum lot area for a mobile home park of five acres. The City evaluates the need for rezoning land for mobile home parks every two years. However, development interest for new mobile home park is limited.	The City is in the process of updating its General Plan. As part of the process, the City will establish the appropriate land use distribution, including mobile home park use. This program is not continued in the 2023-2031 Housing Plan.

Appendix B – Review of 2015-2023 Housing Element Accomplishments

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Program 2.5 Preferential Housing for Marina Workers and Residents	Monitor ongoing administration of Below Market Rate housing to ensure thirty percent of units for sale or rent are made available according to the priority preference categories established in the “BMR Administrative Policies and Procedures” adopted by the City Council on January 8, 2008 and as amended.	This is an ongoing program. Alliance Residential, on behalf of the City and the Fort Ord Reuse Authority, continues to monitor the waiting list administration of BMR units at the Abrams and Preston Park housing areas.	New state law allows jurisdictions to establish local preferences for housing. This program is included in the 2023-2031 Housing Plan.
Policy 3. Ensure that City site improvement standards, development review procedures, and development fees do not form an undue constraint to the development, conservation, and rehabilitation of housing.			
Program 3.1 Improvement Standards Review	Every three years, review Zoning Ordinance, site improvement standards and development procedures to ensure that standards and procedures do not unnecessarily constrain the development, conservation, and rehabilitation of affordable housing.	The City amended the zoning code to allow accessory dwelling units in all residentially zoned districts. The City is working on the development of a Downtown Vitalization Specific Plan that will address and improve standards and development procedures in Downtown Marina	This program is included in the 2023-2031 Housing Plan.
Program 3.2 Zoning Ordinance Amendments	In 2011, the City amended the Zoning Ordinance to address a variety of housing-related requirements. Additional efforts have been identified for the fifth planning cycle and include amending the zoning code for Transitional and supportive housing; employee housing; and density bonus replacement requirement and extended affordability covenants.	In 2021, the City amended the zoning code to Modifying the Maximum Height of Accessory to 24 feet if the accessory unit is provided on a second story and deleting the “Guest House” and “Dwelling Unit, Secondary” Definition and uses throughout. In Nov 2022, the City also amended its Zoning Code to modify the definitions small and large family day care centers per recent changes to state law. Ord 2022-07, also removed the requirement that mandates a CUP for multi-family housing in all zoning districts. This ordinance also will allow more housing in the PC, C1 and C2 zoning districts by allowing supportive housing in these zoning districts. The City did not amend its Zoning Ordinance to items related to Transitional housing, employee housing; and density bonus replacement requirement and extended affordability covenants.	This program is updated in the 2023-2031 Housing Plan to include new requirements pursuant to changes to state law.

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Program 3.3: CUP for Multi-Family Housing Development	In 2020/2021, the City will amend the Zoning Ordinance to remove the CUP requirement for multi-family housing development in the R-4 zone.	In 2022, the City removed the requirement that mandates a CUP for multi-family housing in all zoning districts. This ordinance allows more housing in the PC, C1 and C2 zoning districts by allowing supportive housing in these zoning districts.	Program objectives were met. This program is not included in the 2023-2031 Housing Plan.
Policy 4. Pursue and monitor funding sources at the federal, state or local levels, particularly those sources that facilitate nonprofit acquisition of housing, which may become available for the preservation of at-risk projects, rehabilitation of existing housing, and construction of new affordable housing.			
Program 4.1 Affordable Housing Resources	The City will actively pursue affordable housing resources available at the local, state, and federal levels to expand affordable housing opportunities in the City for a variety of activities, including but not limited to new construction, acquisition/ rehabilitation, first-time homebuyer assistance, and rehabilitation assistance.	The City is actively pursuing Housing Element compliance so it would be eligible for State CDBG, HOME, and SB 2 funds, among others. This is an ongoing program.	This program is updated and included in the 2023-2031 Housing Plan.
Policy 5. Continue to encourage the conservation of existing dwelling units throughout the city.			
Program 5.1 Property Inspection/Code Enforcement	Continue use of the Property Inspection Program and code enforcement authority of sale or transfer and require abatement prior to completion the Building Division to identify nuisance structures upon property of the sale or transfer, contingent upon availability of adequate staff.	This is an ongoing program.	This program is included in the 2023-2031 Housing Plan.
Program 5.2 Conservation of Existing Affordable Housing	The City will work to conserve its existing affordable housing inventory of 476 units.	Affordable units are monitored by legal staff on a consistent basis. This program is implemented as situations arise.	This program is updated and included in the 2023-2031 Housing Plan.
Policy 6. Support and initiate, where feasible, public and private energy conservation programs that would reduce the energy needs and costs of housing in Marina.			
Program 6.1 Energy Conservation	Assist homeowners and renters in securing energy audits through local utility companies and programs such as those offered by the Association of Monterey Bay Area Governments by: providing informational flyers available at City offices, public buildings, and special events; making announcements at City Council meetings, links to the City's website and facilitating articles in local newspapers to advertise funding sources for making changes that include energy conservation fixtures and devices.	The City continues to work with AMBAG's Sustainability Program by distributing information flyers at City offices and the Marina Public Library and informing people verbally of AMBAG's programs. All information provided by the City is current and up to date.	This program is updated and included in the 2023-2031 Housing Plan.

Appendix B – Review of 2015-2023 Housing Element Accomplishments

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Policy 7. Support efforts to minimize and prevent housing discrimination in compliance with state law on the basis of race, color, sex, sexual orientation, religion, age, marital status, children (i.e. families with children), or disability.			
Program 7.1 Fair Housing Outreach	The City will continue to promote equal housing opportunity by providing fair housing information on the City Website, City Library, Community Center, and other public locations. The City will refer inquiries for services and complaints to the appropriate agencies, including the Housing Authority of the County of Monterey; U.S. Department of Housing and Urban Development, Fair Housing and Equal Opportunity Office; State Department of Fair Employment and Housing; as well as other agencies such as the Monterey County Housing Resources Center.	Information and links in regards to fair housing are updated as needed. This is an ongoing program.	This Program is expanded based on the findings of the Assessment of Fair Housing and included in the 2023-2031 Housing Plan.
Policy 8. Provide opportunity for and encourage the development of adequate housing for the City's special needs groups including the elderly, disabled (including those with developmental disabilities), large households, female-headed families, farmworkers, and those in need of emergency shelter.			
Program 8.1 Special Needs Housing – Removal of Constraints	Adopt a reasonable accommodation ordinance to assist persons with disabilities. Ongoing review of Zoning Ordinance to identify and remove any constraints and ensure that reasonable accommodations are provided in regard to ensuring housing opportunities for persons with disabilities.	The City has adopted a Reasonable Accommodation Ordinance that provides exceptions to land use and zoning in July 19, 2022 (Ord. 2022-03).	This program is updated to reflect new changes to State laws and included in the 2023-2031 Housing Plan.
Policy 9. Seek to ensure the availability of an adequate water supply to serve the long-term housing needs of the city.			
Program 9.1 Collaboration with Water Resource Agencies	Continue to work with the Marina Coast Water District, Fort Ord Reuse Authority and other appropriate agencies to secure sufficient water resources to meet the expected needs of projected housing developments through 2023.	Staff continues to participate with the MCWD to monitor land development entitlements in relation to the City's water allocation and available water supply. Meetings occur at least annually. The City is currently working with the Marina Coast Water District on projected housing units for the Downtown Vitalization Plan.	This is required by State law and is included in the 2023-2031 Housing Plan.

Program Name	Summary Program Description	Accomplishments	Continued Appropriateness
Policy 10. Minimize greenhouse gas emissions			
Program 10.1 Greenhouse Gas Reduction	To assist local governments, the State of California Attorney General has prepared and maintains through updates, a list of “Generally Applicable Global Warming Measures” that are known to reduce the global warming related impacts of a project. As appropriate, incorporate these measures as design features of a project, to reduce project specific greenhouse gas emissions to the maximum extent feasible.	City staff ensures that all land development projects incorporate best management practices to achieve greenhouse gas emissions reductions, and encourage LEED or equivalent certification for all developments with the goal of reducing Marina’s greenhouse gas emissions over time. These measures are, wherever feasible, incorporated into project design, through developer/staff negotiations, rather than as project mitigation. This is an ongoing program.	There are no specific actions associated with this program and is not included in the 2023-2031 Housing Plan.

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Appendix C

Public Participation Summary



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1 Public Participation

The Housing Element must reflect the values and preferences of the community. Accordingly, community participation is an important component of the development of this Housing Element. Section 65583(c)(8) of the Government Code states that the local government must make “a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element.” This process not only includes community members, but also includes participation from local agencies and housing groups, community organizations, and housing sponsors.

The City of Marina provided opportunities to solicit input from stakeholders and community members through community workshops and an online survey and focus meetings with the Planning Commission.

1.1 Public Noticing



Marina Housing Element Update

The City is updating their Housing Element and *we want to hear from you!*



Join us for a virtual public workshop on **Wednesday March 15 from 6:30 pm – 8 pm** to help improve fair housing issues in the city. The discussion will consist of:

- Fair housing regulations and requirements
- Overview of fair housing topics in the housing element
- Feedback from you on areas in the city experiencing fair housing problems
- Provide an update on when a draft Housing Element will be available for review

We want to hear from you to help address fair housing issues in the city. Please RSVP for the meeting via email to Guido F. Persicone at gpersicone@cityofmarina.org



Join us virtually at:
<https://us02web.zoom.us/j/82259576786>



Or by phone at:
+1 669 444 9171,
Meeting ID # 822 5957 6786

How to get involved and get more information

Email: gpersicone@cityofmarina.org

Website: <https://cityofmarina.org/1186/6th-Cycle-Housing-Element-Update>

The City of Marina employed an assortment of methods to generate awareness and maximize public engagement during the Housing Element update process. The City developed and continuously updated a page on the City’s website dedicated to information on the Housing Element update. The City distributed bilingual (English and Spanish) informational flyers to inform the community of the Housing Element update, community workshops, and other opportunities for participation. In addition, the City promoted informational flyers and links to engagement opportunities on the City’s social media outlets, such as Facebook and Nextdoor. Interested parties were also able to sign up for email blasts with updates, meeting announcements, and survey and workshop materials.

Website

The City created and maintained a website page dedicated to the Housing Element update on the City's website. The website provides quick access to information on the Housing Element process, frequently asked questions, engagement opportunities (including Zoom meeting info, recordings and presentations for each of the community workshops and links to the community survey), and links to the draft Housing Element documents for review.



1.2 Virtual Focus Group Meetings/Stakeholder Interviews

The City hosted a series of stakeholder interviews from October 2022 through January 2023. Stakeholders are defined as interested parties, affected audiences, and persons or groups of various community interests. The purpose of the interviews was to offer an opportunity for stakeholders to identify key housing issues and generate feedback on the Housing Element. Stakeholders were identified through an iterative process with City staff and Rincon Consultants, Inc., and represented a variety of organizations, businesses, and segments of the community. Interviews were 1-hour long discussions with individual organizations.

The following stakeholders participated in interviews:

- County of Monterey Supervisor
- California State University, Monterey Bay Campus Planning
- EAH Housing
- Eden Housing
- Farm-Bureau Monterey
- Interim, Inc.
- LandWatch
- Marina Self Storage Commercial Center
- Monterey Bay Aquarium
- Monterey Bay Economic Partnership

Feedback from stakeholder interviews identified the following key housing issues:

- Barriers to affordable housing development include:
 - High cost of land and construction
 - Environmental constraints from nearby dunes and habitat and wildfire
 - Water rights

- Community opposition to housing
- Local development standards (parking requirements, building envelope standards, and impact fees)
- Lengthy process for discretionary permit approvals
- Residents face housing discrimination based on Housing Choice Vouchers (HCV), disabilities, pets, and employment type (transient farm workers)
- Shortage of affordable housing for farmworkers
- Need more affordable housing in proximity to transit and healthcare services
- Need more variety in the types of affordable housing
- Need for greater fair housing enforcement and outreach
- Substandard housing/housing in need of repair (renters will not report substandard housing conditions in fear of retaliation)
- Need services for rental assistance and homebuyer assistance

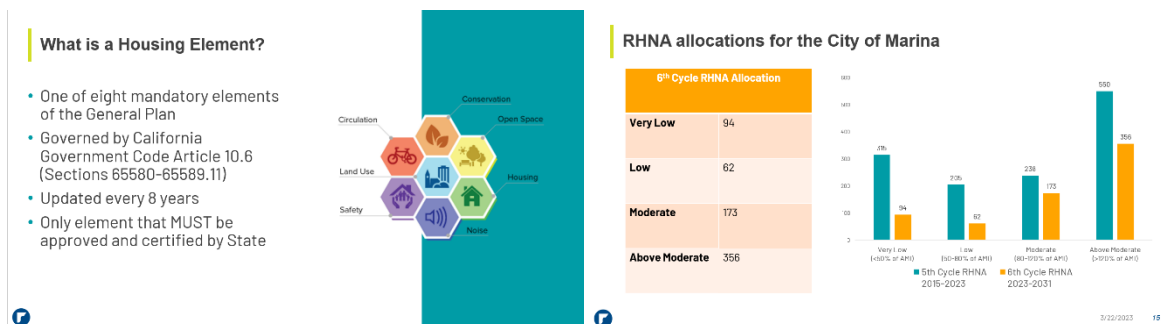
1.3 Community Workshops

The City of Marina hosted two virtual community workshops to engage the community in the Housing Element update process. The virtual nature of the workshops made them more convenient for individuals to attend remotely and more accessible for those who would have difficulty with mobility or transportation to attend the meetings. Recordings and presentation documents for each workshop were posted on the City's Housing Element update website for later viewing.

Various noticing methods were used in advance of the workshops to maximize awareness. Flyers publicizing each of the community workshops were provided in both English and Spanish. The second community workshop flyer was also provided in Korean.

Workshop 1

The first workshop, held on November 10, 2022, introduced the Housing Element process and requirements. The workshop consisted of an informative PowerPoint presentation on the Housing Element update process and timeline and provided contextual information on the contents and key issues of the Housing Element. At the beginning of the workshop, participants responded to a series of polling questions to gather information on housing conditions and concerns of those in attendance. The workshop also included a discussion on housing challenges in Marina and potential strategies to improve housing opportunities community members would like to see in the city.

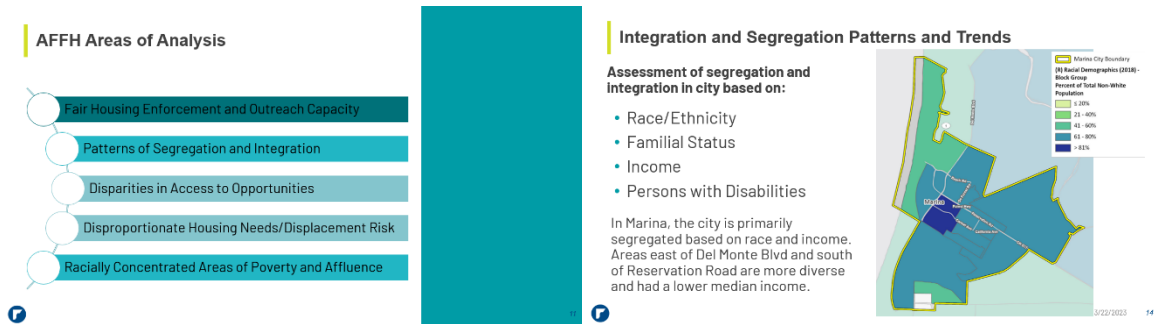


The following housing concerns were raised by participants during the first community workshop:

- Lack of affordable housing
- Housing discrimination (based on disability, income, and HCVs)
- Housing in need of repair/maintenance and tenants living in uninhabitable conditions
- Need more fair housing enforcement and more support for residents filing housing complaints

Workshop 2

On March 15, 2023, the City hosted the second community workshop focusing on fair housing issues in Marina. The second workshop consisted of an informative PowerPoint presentation on Housing Element and fair housing basics and findings of the fair housing analysis. Throughout the presentation, community members participated in discussions regarding each of the key fair housing topics, including fair housing enforcement and outreach, patterns of segregation in the city, and housing needs.



The following comments were received by participants during the second community workshop:

- Housing discrimination based on disability, income, and HCVs
- Need for financial assistance and resources for first-time homebuyers and home ownership
- Need for more fair housing education and outreach, including information on filing housing discrimination complaints

1.4 Virtual Study Session

The City hosted a virtual study session on November 10, 2022 with the Planning Commission to provide an overview of the Housing Element update process, including the site selection process and new legislative requirements on fair housing, and to outline the project schedule.

1.5 Housing Survey

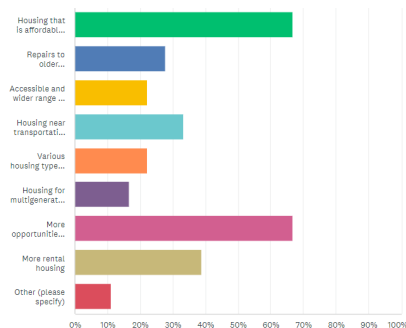
The City prepared and distributed an online housing survey requesting feedback on a variety of housing topics, including current housing conditions and housing opportunities for future housing in Marina. The project website hosted the online housing survey for 4 months (from November 2022 to March 2023). There were 18 survey participants.

The following input was received from participants in the housing survey:

- Participants thought the top three housing needs in the city are:
 1. More affordable housing stock to rent and own
 2. More opportunities for home ownership and downpayment assistance
 3. Housing for workers near transit
- Participants thought the best type of housing to serve the needs of Marina were duplexes and triplexes, as well as mid-rise (four-story apartment/condominiums). They did not think co-housing or large custom homes are a need in the city.
- The most needed fair housing services are ensuring equal access to housing for all residents and to provide education on tenants' rights to renters and landlords.
- To promote more Accessory Dwelling Unit (ADU) development, participants thought pre-approved floorplans and open advice for ADU feasibility to property owners would be best.

Select the top three housing needs for Marina in the coming 10 years (check three):

Answered: 18 Skipped: 0



Marina Housing Element Community Survey

What are our Housing Element Issues and Opportunities?

Marina is preparing an update to the General Plan Housing Element. The Housing Element includes the City's housing goals and policies for the 2023-2031 planning period.

Housing issues affect the entire community — renters, homeowners, employers who are seeking to hire and retain workers, and community members with special housing needs. The purpose of this survey is to identify any unique housing issues in Marina to assist the City to craft solutions that meet the needs of everyone in the community.

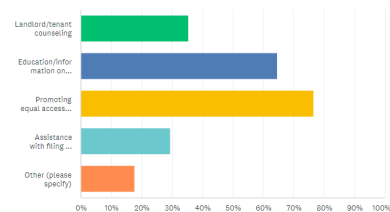
This confidential survey asks your opinions about current housing conditions, unique housing opportunities that can influence future housing in Marina, and yourself. The City will use your responses to better understand and respond to the community's sentiments about future housing growth. All input will remain anonymous. We appreciate your time and feedback.

1. Rank the housing needs facing unincorporated Marina from highest priority (1) to lowest priority (10):

■ Need housing choices in lower price range to rent	⬆ ⬇ ⬆
■ Need housing choices in lower price range to own	⬆ ⬇ ⬆
■ Need more housing for seniors	⬆ ⬇ ⬆
■ Need more housing for large families	⬆ ⬇ ⬆
■ Need more housing for multiple-generation families	⬆ ⬇ ⬆
■ Need homes that are affordable to first-time homebuyers	⬆ ⬇ ⬆
■ Need housing for people who work here	⬆ ⬇ ⬆
■ Need more variety of housing types	⬆ ⬇ ⬆
■ Need for housing for homeless	⬆ ⬇ ⬆
■ All housing needs are being met	⬆ ⬇ ⬆

Which fair housing services do you feel are most needed in our community? (Select all that apply)

Answered: 17 Skipped: 1



1.6 Public Comment Period

The Housing Element was released for a 30-day public comment period on June 8, 2023. During the public-review period of the Draft Housing Element, the City received comments from the representatives of the following groups:

- LandWatch
- Monterey Bay Economic Partnership (MBEP)
- Housing Choices Coalition for Persons with Developmental Disabilities (Housing Choices)
- Association of Monterey Bay Area Governments
- Monterey Peninsula Unified School District

LandWatch and MBEP both expressed their support for the Draft Housing Element and its proposed policies and programs outlined in Chapter 3, *Housing Action Plan*, in addition to providing valuable recommendations. Below are response to comments received.

Table 1 Response to Comments

Program/Topic	Comment	Response
Program 1.3: Encourage Lot Consolidation to Facilitate Housing Development	MBEP: Recommends offering additional incentives on top of those which any affordable housing project proposed would require lot consolidation, as the administrative action required adds time and likely cost for the developer. Deferred impact and development fees appear to be a suitable incentive for this case – the Housing Element mentions deferral of fees several times as a possibility, and MBEP recommends solidifying a commitment to such deferrals.	A new action was added to review and revise incentives for lot consolidation by 2027.
Program 1.4: Affordable Housing in Faith Based Properties	MBEP: This program is promising and MBEP recommends preparing to accommodate development opportunities unlocked by Senate Bill (SB) 4 which would allow affordable housing as a by-right use, exempt from discretionary review, including CEQA, on sites owned by educational or religious institutions. MBEP recommends the City pursue such a policy even if SB 4 does not pass the legislature in its current form.	The City complies with Assembly Bill (AB) 2295, which deems a housing development project an allowable use on any real property owned by a local educational agency and exempts the property from the requirements of the Surplus Land Act. The City also facilitates housing on faith-based properties, pursuant to AB 1851 (see Program 1.4). The City will await the outcomes of SB 4.
Program 2.1: Accessory Dwelling Units (ADU)	LandWatch: The City's focus on promoting ADUs as an alternative source of moderately priced housing is commendable. However, it is important for the City to provide clear information and resources to homeowners interested in constructing ADUs. The timeline and objectives are well-defined, including the development of incentives and the promotion of available funding from the CalHFA ADU Grant Program.	Program 2.1 includes two objectives to provide clear information and resources to homeowners: 1) to develop and distribute ADU information on the City website and public counters and 2) to develop a Fair Housing Factsheet to be included in the ADU application packet.

Program/Topic	Comment	Response
Program 2.2: Density Bonus	LandWatch: We recommend that the implementing ordinance for the State Density Bonus law include an additional density bonus that goes beyond the State requirements in order to more effectively promote affordable housing development. In addition, the City could increase the number of concessions given at specified levels of affordability beyond the number mandated by the State Density Bonus law.	During the update of the Density Bonus ordinance, there will be additional opportunities for the City to make decisions regarding the requirements that go beyond the State law. This process allows for careful consideration of various factors and community needs before finalizing the updated ordinance.
	MBEP: Recommends the City prepare for accommodation of additional density bonus incentives from AB 1287, which will offer density bonuses that exceed the current ones offered. AB 1287 would require that a jurisdiction offer scaling density bonuses for projects with affordable housing components from 5 to 100% or inclusive of some proportions of senior or student housing. MBEP recommends considering such bonuses at the local level regardless of AB 1287's passage.	
Program 2.3: Affordable Housing Development	LandWatch: The City's collaboration with interested developers and nonprofit organizations to identify appropriate sites and pursue affordable housing funds is a proactive approach. The annual meetings with housing developers and the evaluation of tools and incentives demonstrate a commitment to achieving the goal of 200 lower-income affordable housing units.	Program 2.3 includes a monitoring component as part of its objectives to evaluate the effectiveness of tools and incentives and to modify them if they are determined to be ineffective. The City has adjusted the timeline to modify or develop new tools from the end of 2028 to the end of 2026.
	MBEP: Recommends clarifying and adding timelines for the incentive feasibility determination process with emphasis on ensuring that incentives are adequate to affect affordable housing development consistent with RHNA goals within the 6th Cycle and future RHNA cycles. MBEP also recognizes and applauds the intent of providing priority processing for affordable housing projects and the offer pre-application consultation.	
Program 2.4: Inclusionary Housing Requirements	LandWatch: The substance of Program 2.4 appears to be to amend the Zoning ordinance to reduce the affordable housing requirement for Fort Ord sites from 40% to 20%. While it may make sense to align the General Plan and Zoning mandates for inclusionary deed-restricted units at 20%, there is no reason not to maintain the objective to provide at least 40% affordable units by mandating that at least 40% of the units must be zoned and developed at the Mullen density of at least 20 units per acre. Affordability by design can be an important complement to an inclusionary ordinance.	The Housing Element program only commits to adjusting requirements to be consistent with General Plan but there is potential to review the adjustment based on market conditions during the zoning amendment process. The zoning amendment will also specify the income distribution.
	MBEP: Recommends that development incentives – such as those offered in the Affordable Housing	

Appendix C – Public Participation Summary

Program/Topic	Comment	Response
	Overlay (AHO) – are ensured for projects that meet onsite affordability components. We also recommend that the City ensure continuous analysis of the Inclusionary Housing Ordinance and its incentives for feasibility, consistent with our recommendation for Program 2.3.	
Program 2.5: Preferential Housing for Marina Workers and Residents	LandWatch: The City's administration of the Below Market Rate (BMR) program to assist lower-income Marina residents and workers is commendable. Ongoing monitoring and reporting to the City Council on the status of BMR units ensure transparency.	Monitoring occurs annually through the Annual Progress Report.
Program 3.1: Zoning Ordinance Amendments	LandWatch: The City's commitment to amending the Zoning Ordinance to address new State laws is commendable. The inclusion of specific provisions related to employee housing and ADUs demonstrates a proactive approach to housing development. The City's response to recent bills that provide additional clarifications to ADU regulations showcases its commitment to compliance with State law. By amending the Zoning Ordinance accordingly, the City will ensure that housing development is not unduly hindered.	Comment does not require response.
Program 3.2: CUP for Multi-Family Housing Development in Nonresidential Zones	LandWatch: We recommend that the City provide by-right ministerial permitting for multifamily infill development in all zones that permit any residential uses. Qualifying developments that meet the objective zoning, design review, and use standards should be permitted through ministerial review and without any requirement for a conditional use or other discretionary permit. Qualifying projects should be limited to infill sites, e.g., as defined by Government Code Section 65913.4(a)(2) [SB 35] or Public Resources Code Section 21094.5(e)(1)(B) (CEQA infill exemption). Concerns for gentrification and historic resources could be addressed by continuing to require discretionary review for projects on existing affordable housing, mobile home sites, or historic resources. (See Government Code Section 65913.4(a)(7), (10) [SB 35].) Application, design review, and expiration terms could be based on the language used to implement SB 35. (See Government Code Section 65913.4(b), (c), (e).) Ministerial permitting of residential projects in infill areas of Marina is appropriate, because CEQA review should be accomplished at the program rather than the project level. MBEP: Strongly supports the by-right use granted to multifamily residential development in nonresidential zones, regardless of density.	The City has been active in facilitating housing production, including affordable housing production. Specifically, the City adopted the Downtown Marina AHO in February 2023. Affordable housing meeting the requirements will be permitted by right without discretionary review.

Program/Topic	Comment	Response
Program 3.3: Design Review Process and Requirements	LandWatch: The City's response to recent changes in State law by revising the Design Review Commission's purview and implementing objective design standards through an Administrative Design Review process is commendable.	The City has established objective design standards for the Downtown Marina AHO. The City anticipates the AHO will provide a significant portion of the future growth potential. The affordability requirements are 12% very low or 15% low income. The City anticipates most projects would take advantage of the AHO incentives, including the by-right approval process.
	MBEP: Recommends that the City ensure that certain pre-approved housing types meet objective design guidelines with prescribed affordability receive by-right approval. Consolidating the Design Review Commission and Planning Commission and limiting the number of hearings are steps in the right direction; however, these steps alone do not constitute "Administrative Design Review," as they still allow for a discretionary process by residents who are inherently not administrative staff. MBEP recommends that the discretionary body review only fully market rate projects; affordable housing projects should have only to meet the objective design guidelines set forth by the City; otherwise AHO and Inclusionary Housing Ordinance requirements and incentives serve little purpose to shield projects from discretionary denial.	
Program 4.1: Affordable Housing Resources	LandWatch: We commend the City's commitment to pursuing funding sources for affordable housing development. However, we suggest providing more specific information about the types of funding sources being pursued and the anticipated timeline for securing them. Additionally, while the focus on special housing needs and the inclusion of childcare facilities in affordable family housing is important, the program could benefit from more details on the strategies and resources allocated to achieve these goals.	Timeline and objectives specify that funding will be pursued annually and lists the types of funding opportunities (Community Development Block Grant, HOME Investment Partnerships Program, and Permanent Local Housing Allocation funds). The Program does not include details on the strategies and resource allocation to allow for those decisions to be made when the funding becomes available through public engagement processes.
	MBEP: Strongly supports the City seeking additional funding resources for the purposes listed, especially new construction. We recognize many funding streams are accessible only for developers able to incorporate prevailing wage or unionized labor. While such components produce high-quality housing, MBEP recommends: 1. Seeking funding accessible for market wage-paying developers 2. Seeking opportunities to partner with other local jurisdictions to fund development, especially for infrastructure projects that benefit multiple jurisdictions	

Program/Topic	Comment	Response
Program 4.2: Rental Assistance	The City's support for rental assistance programs is crucial for very low-income and extremely low-income households. The goal of increasing the use of project-based and tenant-based rental assistance in Marina is commendable. However, we recommend outlining the strategies or actions the City plans to implement to achieve this goal within the specified timeline. Furthermore, the inclusion of a Fair Housing Factsheet in ADU and SB 9 application packets is a positive step towards expanding acceptance of Housing Choice Vouchers (HCV) throughout the City.	Since the City does not have control over the number of vouchers available, its focus is on promoting the availability of housing units and use of HCV in these units. For example, its rental assistance program is supported by housing mobility strategies in Program 2.1 to disseminate information on ADUs, incentivize their construction and informing ADU applicants of source of income protection.
Program 5.1: Property Inspection/Code Enforcement	LandWatch: The City's commitment to the conservation of existing dwelling units is important for maintaining the housing stock. The Property Inspection Program and code enforcement authority can play a vital role in identifying nuisance structures and ensuring proper abatement. However, we suggest providing more clarity on how income-eligible households will be referred to available resources for rehabilitation and what specific resources are available.	Income-eligible households are referred to resources available by Code Enforcement officers after inspection. Resources vary and cannot be specified in the Housing Plan.
Program 5.2: Conservation of Existing Affordable Housing	LandWatch: The City's focus on monitoring and conserving existing affordable housing units is commendable. The goal of preserving 616 affordable units is significant, and the City's proactive approach to working with property owners to maintain affordability is crucial. However, we recommend outlining the specific strategies or actions that will be employed to pursue funding and preserve and improve existing affordable housing.	Specific strategies and actions are not outlined because they are dependent on the funding and specifications for use of that funding as well as the needs of each project.
Program 9.1: Affirmatively Furthering Fair Housing (AFFH)	LandWatch: We commend the City's commitment to AFFH. The outlined actions to collaborate with organizations dedicated to eliminating housing discrimination, facilitate the development of various housing types, pursue actions to mitigate economic displacement, and distribute affordable housing opportunities throughout the city are all important steps. We suggest providing more specific details on the strategies or initiatives that will be undertaken to achieve these objectives.	The inclusion of the AFFH component is a recent obligation, and considerable attention has been given to developing a plan that aligns with the City's needs and available resources. However, due to the novelty of this requirement, the City has not yet devised specific strategies but intends to do so while implementing the plan. The primary focus for the City currently is to establish a framework for the plan that adheres to State standards and enables the timely certification of the Housing Element. The City has added an action to review the effectiveness of the meaningful actions by the end of 2027.

Program/Topic	Comment	Response
Review of Site Inventory	LandWatch: We commend the City on identifying site inventory well in excess of the RHNA and for its site selection process for the Downtown Marina AHO, which takes into consideration various constraints, such as environmental concerns and infrastructure access. The focus on the downtown area aligns with the community's goals for redevelopment.	The comment does not require response.
Affordable Housing Overlay (AHO)	MBEP: Strongly supports the concepts and incentives of the City of Marina's AHO. However, the Housing Element's description of the AHO states that this minimum density of 30 du/acre only applies to projects within the AHO that include affordable housing. We support the "affordable housing requirement" of 12% for very low-income or 15% for moderate-income households because these proportions align with feasible inclusion of affordable units according to input from for-profit developers. MBEP recommends the following regarding the AHO: 1. Clarify the stipulations by refining its language to say that the minimum density within the AHO is 30 du/acre. 2. Guarantee ministerial approval for housing development within the AHO, as it is effectively a mandatory use of the parcels covered and should therefore be a by-right use, as long as it complies with the objective design guidelines. No discretionary review should delay the approval of such projects. 3. Conduct a program-wide EIR that eliminates the need for CEQA review across the AHO's sites, and indeed for any other areas with affordable housing as a by-right use.	The Housing Resources chapter states the required minimum density within the AHO. Projects within the AHO that meet affordable requirements will have ministerial review and would not be required to conduct CEQA analysis. An Initial Study-Mitigated Negative Declaration was prepared for the AHO.
Sites Inventory/Credit Units	Association of Monterey Bay Area Governments: The Dunes Specific Plan (p. 2-3) It looks like this section is saying that BMR sites 1 and 2 are being counted for their very-low income and low-income in the current 6th Cycle, yet the text indicates their building permits were issued June 8, 2022, which would only qualify those units to be counted in the previous 5th Cycle of RHNA and not the 6th Cycle, which begins on June 30, 2023. Seahaven Master Plan (p. 2-4) Not sure the status of these but same comment. If building permits have already been issued for these units, they can not be counted in the 6th Cycle RHNA.	The City can include these projects as credit units, because they are not going to get their Certificate of Occupancy until the 6th Cycle planning period.

Program/Topic	Comment	Response
Prevent Homelessness and Displacement to Persons with Developmental Disabilities	Housing Choices Coalition for Persons with Developmental Disabilities provided a variety of recommendations to help to prevent homelessness or displacement of persons with developmental disabilities and to provide opportunities for them to live in less restrictive settings through: AFFH by Producing More Extremely Low-Income Housing: Local zoning and other policies that lead to increased production of extremely low-income units, as well as city staff dedicated to implementing and overseeing those policies, will AFFH in the city of Marina and decrease displacement and homelessness for the most at-risk residents, including people with developmental disabilities. Establish and monitor a quantitative goal: Tracking the City's success in housing people with developmental disabilities is essential to determine whether policies and programs are having an effect in overcoming historic patterns of discrimination and exclusion of people with developmental disabilities from affordable housing. Target City-Owned Land, Land Dedicated to Affordable Housing and City Housing Funds to Achieve City-Specific Priorities: In creating guidelines for the scoring of any competitive proposals for these scarce resources, the City should grant additional points to affordable housing projects that address the housing needs of the residents who are most difficult to house under existing state and federal housing finance programs. Amend AHO Zone: The City of Marina should add additional incentives to its AHO Zone to make it more responsive to the impact of Monterey County's high Area Median Income on the affordability of housing for City of Marina residents who are Extremely Low Income. Amend Inclusionary Housing Ordinance to Apply Restrictions to Rental Housing: The City should take advantage of this authority to make its ordinance more responsive to local needs by offering developers of rental housing a menu of options for including affordable units, for example, by setting a higher percentage of units priced for moderate income and a lower percentage of units priced for extremely low income or targeted to special needs populations. Extremely Low-Income ADUs: As part of a larger plan to increase the supply of ADUs, the City should consider creating a financing program for homeowners who build ADUs and rent them for at least 15 years at extremely low-income rent	The Housing Needs Assessment reported that about 322 persons in the city of Marina are estimated to have developmental disabilities. While the City does not have a specific program for persons with developmental disabilities, the efforts toward ensuring adequate sites for lower income units and to incentivize the construction of lower income units also provide benefit for persons with developmental disabilities. In addition, their needs are considered and prioritized as they are part of the special needs populations throughout the Housing Plan in a variety of programs: Program 1.4: Affordable Housing in Faith-Based Properties Program 2.1: Accessory Dwelling Units Program 2.2: Density Bonus Program 2.3: Affordable Housing Development Program 2.5: Inclusionary Housing Requirements Program 3.1: Zoning Ordinance Amendments Program 4.1: Affordable Housing Resources Program 5.2 Conservation of Existing Affordable Housing Program 7.1: Special Needs Housing- Removal of Constraints Program 9.1: AFFH The City has included outreach to the San Andreas Regional Center to distribute information about affordable housing and programs available for persons with developmental disabilities.

Program/Topic	Comment	Response
	levels or that are subject to a preference for identified categories of special needs people who would benefit from coordinated on-site services, including, but not limited to, people with developmental disabilities who benefit from services of the San Andreas Regional Center. Reduce Parking Requirements for People with Developmental and Other Disabilities: Because most adults with developmental disabilities do not drive or own a car, the City should revise its ordinances to limit parking required for affordable units for people with developmental disabilities to a half space for each affordable studio or one-bedroom unit and one space for an affordable two-bedroom unit or larger. Affirmative Marketing of Physically Accessible Units: Affirmative marketing is particularly needed by people with developmental disabilities who, because of cognitive, communication and social impairment, often rely on housing navigation services funded by the San Andreas Regional Center to learn about and apply for affordable housing.	
Ministerial Permitting of Employer-Sponsored Housing	The Monterey Peninsula Unified School District (MPUSD): MPUSD depends on highly qualified and diverse staff in order to meet our educational mission. One of the key constraints to attracting and retaining staff is Monterey County's critical housing shortage and high cost of living. In order to be a proactive part of the solution to our housing crisis, MPUSD is interested in building housing for our employees on underutilized District owned property. MPUSD proposed a policy and program to make production of employer-sponsored housing more feasible on MPUSD-owned property.	The City will comply with AB 2295. As the requirement is new, the City will take the time to research on its implementation. The City added language that the City will actively promote housing for workforce, including teachers and staff at local schools and colleges under Program 2.3: "The City will comply with AB 2295 to facilitate affordable workforce housing on school-owned properties. By 2024, establish procedures to comply with AB 2295."

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