



CITY OF MONTEREY, CALIFORNIA  
**2019-20 ANNUAL ACTION PLAN**  
**COMMUNITY DEVELOPMENT BLOCK**  
**GRANT PROGRAM**

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Monterey, incorporated in 1850, is one of California's oldest communities. Founded in 1770, the city served as California's first capital and hosted the state's first constitutional convention in the city's historic Colton Hall, where in 1849 the State of California's Constitution was signed. The City of Monterey is located on Monterey Bay, now a National Marine Sanctuary.

The city is a regional and national tourist destination and is approximately 125 miles south of San Francisco and 345 miles north of Los Angeles. The city also boasts several institutions of higher learning including the Defense Language Institute, which specializes in teaching foreign languages to military personnel; the Monterey Institute of International Studies, which provides graduate degrees with emphasis on the international community, their customs, languages, and business trends; the Naval Postgraduate School, which provides advanced degrees for military personnel; and Monterey Peninsula College, which offers general education for an associate's degree to transfer to a four-year institution. These institutions attract many culturally diverse populations from across the globe.

The funding allocations used in formulating this plan were represented in round numbers or as a percentage of the allowable allocations for public services, planning and administration, and public improvements. To keep the Action Plan process on schedule and still comply with the required public participation and local approvals, the City used estimates to draft the plan and obtain public comment and local government approvals. These estimates were replaced with exact amounts once the US Department of Housing and Urban Development (HUD) released final allocation amounts. The final plan was updated with the new funding allocations when HUD announced allocations, and the plan was submitted as complete and approved, in compliance with the City's Citizen Participation Plan, within HUD's extended submittal deadlines. CDBG allocations are released in May of 2019 and it is estimated the City will receive \$239, 789. The City of Monterey was allocated \$239,789 in CDBG entitlement funding for Program Year (PY) 2018. The City also estimates receiving \$1,000,000 in program income based on receipts from the last 3 years (approximately \$1,000,000 each year). As program income receipts can be inconsistent, the City makes its best effort to estimate future income and executes ongoing program budget adjustments as necessary. Funding allocations to projects are based on an estimated amount of \$1,239,789 for PY2019-20.

Finally, the Action Plan allocation priorities take into consideration the conclusions of the May 2015 Impact Monterey County Assessment and findings in the Secondary Data Report, Economic Self-Sufficiency. These studies conclude that the self-sufficiency wage for Monterey County is \$27,018 for a single adult, which is \$15,000 greater than the federal poverty line wage of \$11,670. Calculating for 4.8 percent inflation in the Consumer Price Index from May 2015 to February 2019, the self-sufficiency wage for Monterey in 2019 is adjusted to \$28,626, which is comparable to HUD's 2017 very low-income limit (50 percent of median) of \$29,250 for a household of one.

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

For CDBG funding allocations, priority is assigned based on the level of need demonstrated by the data collected during plan preparation, specifically in the Needs Assessment and the Market Analysis, the information gathered during the consultation and citizen participation process, and the availability of resources to address these needs. It was found that "high" priority needs to be addressed include home rehabilitation, new rental units, homelessness, accessibility in public spaces, and services to seniors. Strategies to address the needs identified in the Needs Assessment include a strong focus on economic development and ensuring the City plays an active role in the provision of affordable housing.

To receive CDBG funds, the City must submit an Action Plan to the HUD each year. The Action Plan describes the City's planned CDBG related investments for the coming program year, including proposed actions and projects to address the needs and objectives identified in the Consolidated Plan. The Action Plan is also considered to be an application for federal funds. It outlines the City's proposed activities in several areas relative to the goals and strategies of the City's Five-Year Consolidated Plan.

The Action Plan includes the following CDBG budget projections:

- \$239,789 in entitlement funds from HUD
- \$1,000,000 in projected program income funds

Additional resources include:

- Former Redevelopment Agency Housing Fund (Housing Funds) projection of \$300,000

To continue the City's efforts to meet community priorities, the City of Monterey will fund a variety of housing programs, public services, and public infrastructure and facility projects during PY 2019. Funds for these programs will primarily come from the CDBG program. Programs and projects funded through other housing funds will be discussed in chapter AP-85 Other Actions. As with the PY 2018 Action Plan, the PY 2019 Action Plan will focus on public services, infrastructure and facility improvements, and housing preservation to meet CDBG program goals.

All the Action Plan projects support the City's 5-Year Consolidated Plan (2015-2019). Key projects proposed for PY 2019 include:

- Housing Rehabilitation Programs focusing on minor repairs, accessibility improvements, and emergency repairs
- Public Service Grants to groups serving youth, seniors, and homeless persons and families
- Capital improvement grants for facility improvements for public service providers
- Public infrastructure projects in the city's low-income census tract block groups
- Staffing and overhead for overall administration of the CDBG program
- Monitoring subrecipients of PY 2018 funds
- Consolidated Plan (2020-2024)

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects for PY2019. How projects are chosen is based on several elements including but not limited to the Consolidated Plan, public participation, and the Consolidated Annual Performance and Evaluation Report.

The Housing Programs Office of the City's Community Development Department is responsible for administering the Five-Year Consolidated Plan and annual Action Plans for the CDBG program. The program is based on Consolidated Plan goals and priorities, and public input received from annual community needs assessment workshops and public hearings. The City prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which outlines how the City met the needs and objectives outlined in the prior year's Annual Action Plan. The City's most recent 2017-2018 CAPER reports on the third year (July 1, 2017 through June 30, 2018) of the five-year 2015–2019 Consolidated Plan.

Accomplishments during PY 17 include the following:

- Completed the Van Buren Senior Housing project where CDBG funds were used for preconstruction

- Allocated \$127,000 in grant funds to assist ten nonprofit public service agencies to provide direct services to low-income disadvantaged households in the community
- Met HUD timeliness requirements for expenditures
- Rehabilitated 24 household housing units to preserve existing housing stock
- Assisted 1,582 individuals by funding providers of public services to the homeless, special needs, and disabled
- Assisted 30 individuals by funding providers of overnight/emergency shelter and transitional housing
- Sold one rehabilitated unit purchased in PY16 and rehabilitated in 2017.
- Provided technical assistance for senior housing
- Funded public park improvements to improve accessibility and prolong the usability of the park
- 15 Non-Homeless households provided affordable housing units

#### **4. Summary of Citizen Participation Process and consultation process**

One public meeting in 2018 and five meetings in 2019 were scheduled to receive comments and suggestions on the community's housing, public facility, and public service needs. The first meeting was held on November 15, 2018, to introduce the public services and community capital project grant application processes and to solicit public comment on community development needs. The second meeting was held on January 14, 2019, to receive presentations on the grant proposals from 10 public service organizations. The third meeting was held on February 27, 2019, as a City Council Workshop so Council could discuss the applications and CDBG process. Public review of the draft PY 19 Action Plan commenced on March 15, 2019, with release of the draft plan. The fourth meeting on March 26, 2019 was a public hearing before the Planning Commission for advisory review and recommendation on the draft Action Plan. The City Council held the fifth meeting on April 16, 2019 as a public hearing to adopt the Action Plan. The sixth and final meeting of the year will be scheduled in September as a public hearing to consider and approve the City's CAPER on the PY 18 Action Plan.

To ensure maximum participation, copies of the draft Action Plan have been made available for public review online via the City's website, with hard copies available at public counters at the following locations:

Monterey Public Library  
625 Pacific Street  
Monterey, CA 93940

City Hall, Planning Office and City Clerk's Office

580 Pacific Street,  
Monterey, CA 93940

Housing Programs Office  
353 Camino El Estero,  
Monterey CA 93940

Draft copies of the Action Plan have also been made available to local organizations and individuals representing neighborhood associations, special needs groups, and low-income constituencies. All entities were sent meeting notifications to solicit oral or written comments. Initial notice of the minimum 30-day review period for the Action Plan was published on March 15, 2019, in the *Monterey Herald*, a local daily newspaper. The review period ended on April 14, 2019, with City Council review and approval of the Action Plan on April 16, 2019. Additionally, nonprofit agencies played a key role in providing information and recommendations in the development of this Action Plan.

## **5. Summary of public comments**

Public comments were received at the stakeholder and grant application public workshop, the Application Review Committee public meeting, the City Council workshop public meeting, the Planning Commission public hearing, and the City Council public meeting and hearing. These public comments are included in the Public Comment Attachment.

**Stakeholder and grant Application Public Workshop Summary:** The meeting was held on November 15, 2018. Comments received during the stakeholder and grant application workshop included opportunities for networking and improving communication and coordination between service providers locally and regionally, the need of an overnight shelter and homeless shelter, food support, services for persons in transition from hospitals, etc. A summary is included as an attachment to this document.

**Application Review Committee Public Meeting:** The meeting was held on January 14, 2019. Comments were received from CDBG applicants, Planning Commission members, and the public. Meeting minutes are included as an attachment to this document.

**City Council Workshop public meeting:** The City Council held a public meeting to discuss applications and the CDBG process on February 27, 2019. Public comments are included as an attachment to the Action Plan.

**Planning Commission Public Hearing:** The Planning Commission held a public hearing on March 26, 2019 to approve the Draft Action Plan. All public comments are included as an attachment to the Action Plan.

**City Council public meeting:** The City Council held a public hearing to approve the draft Action Plan on April 16, 2019. All public comments are included as an attachment to the Action Plan.

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

All public comments have been accepted. Please see attached public comment documentation.

**7. Summary**

The City of Monterey has been able to successfully manage the ongoing timeliness obligations of the CDBG program and has identified programs and projects that will benefit the community. Please see previous section for additional summaries.

## **PR-05 Lead & Responsible Agencies – 91.200(b)**

### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	City of Monterey	Housing Programs Office

**Table 1 – Responsible Agencies**

### **Narrative (optional)**

The City of Monterey's Housing Programs office is the team that administers the City's CDBG funds and serves as the lead agency in performing CDBG planning and administration tasks.

### **Consolidated Plan Public Contact Information**

The City's Housing Programs Office is the designated department responsible for planning and implementing the City's Five-Year Consolidated Plan, each annual Action Plan, and the City's CDBG program. General inquiries regarding the Consolidated Plan or the CDBG program may be directed to the Housing Programs office at (831) 646-3995. Written correspondence regarding the Action Plan should be directed to the Housing Programs Office, City of Monterey, City Hall, 580 Pacific Street, Monterey, CA 93940.



## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

Since 2013, the City has participated in the Coalition of Homeless Services Providers Leadership Council's oversight of the Lead Me Home plan. The Leadership Council enjoys the broad involvement of all members of the community, including representatives from Monterey County Behavioral Services, Monterey County Social and Employment Services, and Natividad Hospital. The objectives and priorities contained in the Lead Me Home plan have been considered and incorporated into the Consolidated Plan. The Action Plan implements priorities identified in the Consolidated Plan.

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

The Housing Programs office consulted several local service providers to identify community needs related to low-income households and homelessness, and potential programs to address those needs. The following homeless services providers were consulted: Coalition of Homeless Services Providers (the local continuum of care), Housing Resource Center, Community Human Services, and the Salvation Army. The Housing and Community Development Manager also regularly explores alternatives for securing extremely low- and very low-income housing resources with staff of the Housing Authority of the County of Monterey to confirm that the priorities in the Consolidated Plan remain appropriate. On November 15, 2018, the City hosted an application workshop for current and potential CDBG project and program applicants. The workshop included a discussion about coordination challenges and opportunities and offered specific steps that can be taken to enhance communication, leverage resources, and improve cooperation between service providers and participating agencies.

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

For the past few years, the Housing and Community Development Manager has worked with the Continuum of Care's public service organizations to identify priority needs of the homeless community. The Housing and Community Development Manager has developed a better understanding of the challenges that the City of Monterey faces in its efforts to directly impact homeless services and improve outcomes. Additionally, the City Council has suggested additional research and discussion of homelessness in the city. The City has initiated a study of service gaps

that may limit the effectiveness of services intended to assist extremely low-income, very low-income, and low-income members of the community that will be funded in part out of PY 2019 CDBG funds. This effort will help supplement the work completed by the Continuum of Care and that will be used to help inform the best opportunities and practices in addressing both short- and long-term homelessness as well as the conditions that frequently lead to homelessness. The City works with the Continuum of Care through the Housing Pipeline, which identifies potential affordable housing projects and project funding. As a member agency with the Coalition of Homeless Services Providers, the City coordinates services with the organization and participates in its regional actions. In addition, the Coalition's Board of Representatives hears nonprofit proposals for HUD funding.

The Housing and Community Development Manager's recent activity with Continuum of Care has resulted in the discovery of available funding from a new type of State grant for which the City will apply. The Homeless Emergency Aid Program (HEAP) is a \$500 million dollar grant program established by statute designed to provide direct assistance to Continuums of Care throughout California to quickly address local challenges of homelessness. The Leadership Council has designated the Coalition of Homeless Services as the Continuum of Care Coordinator for Monterey County. HEAP funds are considered as a one-time only opportunity and 100 percent of the funds must be expended by June 30, 2021.

A variety of project types are eligible for HEAP funding. Eligible activities include, but are not limited to: expansion of homeless bed inventory through new emergency shelters, warming shelters, transitional or other housing; operating and/or supportive services for existing emergency or warming shelters; rental assistance, rapid rehousing, eviction prevention and/or move-in assistance; street outreach programs, health and safety education services and criminal justice diversion programs; housing navigation, landlord mitigation programs, targeted case management and other related activities. 10% of available HEAP funding must be used to implement homeless projects designed to serve unaccompanied youth ages 18-21.

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

In the past few years, the Housing and Community Development Manager participated in the Continuum of Care's evaluation of Emergency Solutions Grant (ESG) program applications. The Housing and Community Development Manager has participated on the ranking committee. Participation in the ESG grant application evaluation has required the Housing and Community

Development Manager to become familiar with Continuum of Care policies and procedures, as well as the region's funding constraints. As a result, the Housing and Community Development Manager has developed a better understanding of the challenges that the City of Monterey faces in its efforts to directly impact homeless services and improve outcomes. Homeless services providers who have in past years received City of Monterey CDBG community grant funding report their outcomes in HMIS (Homeless Management Information System). The Consolidated Plan homeless analysis and this Action Plan continue to include actions to address the unmet needs of homeless persons and disadvantaged households in the community.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Alliance on Aging
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. The Alliance on Aging provides five free programs for seniors: ombudsmen for those in residential facilities, tax preparation, health insurance information and advocacy, peer counseling, and outreach. The City plans to continue supporting this organization.
2	<b>Agency/Group/Organization</b>	FOOD BANK OF MONTEREY COUNTY
	<b>Agency/Group/Organization Type</b>	Food bank-distributor of food for low to moderate income persons
		Nutrition Services-Elderly Persons Nutrition Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent Annual Action Plans. The Food Bank of Monterey County provides food for families in need. They serve 100,000 people a year, 50 percent of whom are children. The City plans to continue to support the Food Bank.
3	<b>Agency/Group/Organization</b>	Coalition of Homeless Services Providers
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent Annual Action Plans. The Coalition of Homeless Service Providers is the managing agency for the Continuum of Care for Monterey County and is the lead agency in responding to homelessness issues. The City plans to continue supporting the Coalition of Homeless Service Providers in its role as the Continuum of Care lead.
4	<b>Agency/Group/Organization</b>	Eden Council for Hope and Opportunity (ECHO)
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed, and it submitted a response to the questions. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. ECHO provides a variety of housing services, including fair housing counseling. The City will continue supporting ECHO in providing fair housing services.
5	<b>Agency/Group/Organization</b>	Community Human Services
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent Annual Action Plans. Community Human Services provides homeless services and housing for at-risk youth groups. The City plans to continue supporting this organization.
6	<b>Agency/Group/Organization</b>	Veterans Transition Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent Annual Action Plans. The Veterans Transition Center provides homeless services and housing for veterans.
7	<b>Agency/Group/Organization</b>	Housing Authority County of Monterey
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent Annual Action Plans. HACM provides housing and administers Housing Choice Vouchers (Section 8). The City will continue to coordinate with HACM as the regional housing authority and public housing provider whenever possible.
8	<b>Agency/Group/Organization</b>	Meals on Wheels of the Monterey Peninsula
	<b>Agency/Group/Organization Type</b>	Nutrition Services-Elderly Persons Nutrition Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. Meals on Wheels provides food delivery. Most of their clients are seniors. The City plans to continue supporting this organization.
9	<b>Agency/Group/Organization</b>	HOUSING RESOURCE CENTER
	<b>Agency/Group/Organization Type</b>	Services - Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. The Housing Resource Center provides a variety of housing services, including rental assistance.
10	<b>Agency/Group/Organization</b>	Salvation Army Monterey Peninsula Corps
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. The Salvation Army provides a variety of homeless services, including emergency shelter, and some housing services, including rental assistance. The City will continue to support the Salvation Army.
11	<b>Agency/Group/Organization</b>	Veterans Resource Center
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. The Veterans Resource Center provides case management and financial assistance to veterans and homeless veterans.
12	<b>Agency/Group/Organization</b>	Monterey County Department of Public Health
	<b>Agency/Group/Organization Type</b>	Services-Health Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. The City will continue to coordinate with Monterey County on efforts to improve public services in interagency coordination whenever possible, including assisting persons with AIDS/HIV and in addressing lead-based paint issues.
13	<b>Agency/Group/Organization</b>	Josephine Kernes Memorial Pool
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed and submitted a response to the questions. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. The Josephine Kernes Memorial Pool provides warm-water exercise and therapy for seniors and disabled persons. The City will continue to support the Kernes Memorial Pool programs.



14	<b>Agency/Group/Organization</b>	LEGAL SERVICES FOR SENIORS
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview. This information helped inform the priorities in the Consolidated Plan and in the subsequent annual Action Plans. Legal Services for Seniors provides legal assistance and advocacy for seniors. The City plans to continue supporting this organization.

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

The City was able to successfully consult with all interested Agencies and surrounding entities who have interest in the City of Monterey Annual Action Plan.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Coalition of Homeless Services Providers	Provision of outreach services to homeless individuals is an objective and specific activity funded in the Action Plan. Additionally, City staff is attending meetings sponsored by the Coalition of Homeless Services Providers to develop policies with recommendations and implementation strategies for the development of additional housing resources in the region.
Housing Element	City of Monterey	Preservation/provision of affordable housing.
2016 Analysis of Impediments	City of Monterey	Assessment of impediments and fair housing challenges in Monterey with specific and measurable goals to help address fair housing problems.

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Leadership Council 10-Yr Plan to End Homelessness	Coalition of Homeless Services Providers	Strategic Plan to address homelessness in Monterey and neighboring jurisdictions.
2015-2019 Consolidated Plan	City of Monterey	Strategic Plan Goals-Improve housing opportunities for LMI households-Provide for a suitable living environment for all residents and income levels-Improve public infrastructure in the city's LMI residential areas-Provide efficient administration and oversight of the CDBG program, and continue planning efforts to address the needs of LMI households and areas

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The Action Plan incorporates input from local public services providers and participants, including the Coalition of Homeless Services Providers. In preparing the Action Plan, City staff conducted internal discussion with the Planning Office to identify potential future projects that can produce extremely low-, very low-, and low-income units to address the community's unmet needs, as well as identifying infrastructure and public facilities needs that can help ensure that low-income households have access to community amenities and infrastructure. Staff also met with other City departments, public services providers, and health and welfare agencies for ideas and potential projects. During the term of the Action Plan, City staff will continue to attend Leadership Council meetings in support of the 10-Year Plan to End Homelessness and will continue to participate in Leadership Council Housing Pipeline committee meetings. It is anticipated that this type of collaboration will assist the City to identify new capital improvement projects for future Action Plan years.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

One public meeting in 2018 and four meetings in 2019 were scheduled to receive comments and suggestions on the community's housing, public facility, and public service needs. The first meeting was held on November 15, 2018, to introduce the public services and community capital project grant application processes and to solicit public comment on community development needs. The second meeting was held on January 14, 2019, to receive presentations on the grant proposals from 10 public service organizations. The third meeting was held on February 19, 2019, as a City Council Workshop so Council could discuss the applications and CDBG process. The fourth meeting was held on March 26, 2019 as a public hearing before the Planning Commission for advisory review and recommendation on the Draft Action Plan. The fifth meeting was held on April 16, 2019, as a public hearing by the City Council to adopt the Action Plan. The sixth and final meeting of the year will be scheduled in September as a public hearing to consider and approve the City's final report (the CAPER) on the PY 18 Action Plan. The 30-day public review of the draft PY 19 Action Plan commences on March 15, 2019.

Consultations were conducted with 10 service providers, including providers that assist homeless persons, seniors, persons with disabilities, low-income families, and public health agencies. An additional effort was made to interview organizations/agencies that serve youth during this Action Plan update. The City has also initiated a study of service gaps that may limit the effectiveness of services intended to assist extremely low-income, very low-income, and low-income members of the community. The initial efforts from the study identified and gathered input from some additional service providers and has informed this Action Plan update. The study will be completed during PY 2019.

To ensure maximum participation, copies of the draft Action Plan were made available for public review online via the City's website, with hard copies available at public counters at the following locations:

Monterey Public Library  
625 Pacific Street, Monterey, CA 93940  
City Hall, Planning Office  
City Clerk's Office  
580 Pacific Street, Monterey, CA 93940

City of Monterey Housing Programs Office  
353 Camino El Estero, Monterey CA 93940

Draft copies of the Action Plan have also been made available to local organizations and individuals representing neighborhood associations, special needs groups, and low-income constituencies. All entities were sent meeting notifications to solicit oral or written comments. Initial notice of the minimum 30-day review period for the Action Plan were published on March 7, 2019, in the *Monterey Herald*, a local daily newspaper. The review period ended on April 16, 2019, with City Council review and approval of the Action Plan. Additionally, nonprofit agencies played a key role in providing information and recommendations in the development of this Action Plan.

DRAFT

## Citizen Participation Outreach

Sort #	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of Comment not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public service Providers, Neighborhood and Business Associations</p>	<p>Three public meetings. Meetings were held on November 15, 2018, January 14, 2019 and February 19, 2019. Attendance by public services providers and residents. Intent to invite comment on unmet community needs and describe the City's CDBG public services grant program and application procedure,</p>	<p>Comments received included requests for opportunities for networking and improving communication between service providers, concern about an increase in the need for mental health and homeless services including shelter, and the need for workforce housing. Full comments are included as attachments to this document.</p>	<p>All comments accepted.</p>	

Sort #	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of Comment not accepted and reasons	URL (If applicable)
2	Consultations	Public service providers	Consultations were conducted with 10 service providers in the service areas of food, housing, homeless services, veterans' services, AIDS services, and senior services.	See consultations Table 2	All comments accepted.	

Sort #	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of Comment not accepted and reasons	URL (If applicable)
3	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public service Providers, Neighborhood and Business Associations</p>	<p>Two public hearings: one before Planning Commission held March 26, 2019 for advisory review and recommendation on the Draft Action Plan; the second on April 16, 2019, as a public hearing by the City Council to review and consider for approval the Action Plan.</p>	<p>Comments to be included once they are received. Full comments are included as attachments to this document.</p>	<p>All comments accepted.</p>	

Sort #	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of Comment not accepted and reasons	URL (If applicable)
4	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public service Providers, Neighborhood and Business Associations</p>	<p>Newspaper notices informing the public of the City's scheduled public meetings and hearings on the Action Plan and notifying the public of the opening public comment period for the draft Action Plan. The public comment period opened on March 15, 2019, and closed April 16, 2019 with the Council hearing</p>	<p>Comments received via email to be included when received. Emails are attached to this document.</p>	<p>All comments accepted.</p>	



Sort #	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of Comment not accepted and reasons	URL (If applicable)
5	Internet Outreach	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Public service Providers, Neighborhood and Business Associations	Copies of the Action Plan are posted on the City's website and available for review at public counters at the Housing Office, City Clerk's Office, Planning Office, and the Monterey Public Library.	Comments to be included if comments are received through this outreach.	All comments accepted.	

**Table 4 – Citizen Participation Outreach**

#### **Expected Resources**

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

##### **Introduction**

A key challenge in effective administration of the City of Monterey's CDBG funding is addressing the ratio of program income to entitlement that the City receives each year. While entitlements have been stable, the amount of program income received is unpredictable and has ranged from less than \$500,000 to more than \$1,000,000. The average program income received over the last 10 years is about \$677,000; however, the State of California is experiencing rapidly rising housing costs, and many loans are being repaid to the CDBG fund. The 2017–18 program year saw about

\$1.2 million in program income. The 2018–19 program year is expected to provide about \$1 in program income. To meet CDBG expenditure timeliness requirements and comply with HUD’s program funding reporting and public outreach requirements, it is important to make a best estimate regarding the total funding expected to roll over from the prior year and the amount of program income to be received. The City is budgeting for about \$1 Million in program income for the 2019–20 program year.

In 2017 the City established and contributed to a CDBG Revolving Loan Fund (RLF), which is made up of Program Income funds that are set-aside for specific housing acquisition and rehabilitation programs. The revenues of the RLF are included in the total PI estimates for planning and budgeting purposes as estimated RLF receipts can be difficult to project both in timing and in total amount. RLF funds will be used as a resource for the City’s single-family housing acquisition, rehabilitation, and resale program that makes housing ownership available to qualifying low-income households. It may also be used for housing rehabilitation loans that address health and safety repairs for low-income homeowners, including seniors and persons with disability. The RLF funds are budgeted in the Housing Programs project.

The table below includes the estimated CDBG revenues for the coming year. It includes the Former Redevelopment Agency Housing funds that the City typically receives each year. These funds are used to help support affordable housing in Monterey; and are reported or regulated like CDBG funds and are therefore included in the CDBG budget. They are included in this table

for reference only.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	239,789	1,000,000		1,239,789	0	The City received Program Income more than expected during the Action Plan review period. An additional amount was included in the revised plan.

**Table 5 - Expected Resources – Priority Table**

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

The City's current housing resources do not have matching fund requirements. However, the City will be using PY 19 funds to leverage other resources, including repayment of housing loans made by the redevelopment agency. These resources are dedicated to affordable housing activities, while the City's CDBG allocation provides support through infrastructure, public facility, and public services.

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

During PY 19, the City will be providing technical assistance from the City's CDBG planning and

administration funds for City-sponsored parks projects in CDBG targeted low to moderate areas. The City does not currently anticipate any additional affordable housing projects for PY 2019 because at this time, there are no new identified housing projects that will be ready for construction and eligible for CDBG funding assistance. However, the City has a program to purchase and rehabilitate deed restricted affordable homes and then resell them to low-income first-time homeowners, to ensure that no inventory is lost. The City purchased and is in the process of rehabilitating one unit in PY18 and plans to sell the unit to a qualifying low-income buyer in PY 19. The budget allows for the purchase of up to three units should they come available. .

## **Discussion**

To prevent future problems with backlogged funding, the City has worked to develop a pipeline of CDBG-eligible projects that meet community priorities and can be added quickly and effectively to prevent funding accumulation and to get projects completed in a timely manner. The City identifies upcoming eligible projects and categorizes them by readiness into project tiers.

- Tier 1 projects are those that either are shovel-ready or are ready for the public bid process, will either be completed or have the CDBG-funded component of the project completed within the program year, have completed entitlements as appropriate, and have already procured or identified all the necessary funding except for the CDBG gap funds. Tier 1 projects will have priority funding. Criteria include CDBG eligibility, location in a CDBG target area, completed predevelopment, and fully identified funding.
- Tier 2 projects are those that are near shovel-ready and may be on schedule for either mid-year funding or following-year funding. Tier 2 projects are eligible for funding during a given program year if (a) the City received more funding than there are Tier 1 projects, or (b) Tier 1 projects are delayed or canceled.
- Tier 3 projects are those on schedule for a future year's funding cycle. The intent of tracking Tier 3 projects is to monitor the City's inventory of CDBG-eligible projects and help to make sure there are sufficient Tier 1 projects ready for funding in each program year.

The City will continue to actively monitor program spending and is continuing to work on developing and managing the pipeline of eligible shovel-ready projects that can be fast-tracked for funding.

### Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing opportunities	2015	2019	Affordable Housing	Delmonte - Laguna Grande Van Buren Street Lower Old Town	Rehabilitate LMI Ownership Housing Units Preserve LMI Deed Restricted Ownership Units	CDBG: \$540,095	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Suitable living environment	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Delmonte - Laguna Grande Van Buren Street Lower Old Town	Senior Services Handicapped Services Youth Services Fair Housing Services	CDBG: \$127,000	Public service activities other than Low/Moderate Income Housing Benefit: 1131 Persons Assisted
3	Public Infrastructure	2015	2019	Non-Housing Community Development	Delmonte - Laguna Grande Van Buren Street Lower Old Town	Neighborhood Facilities Parks and/or Recreation Facilities Sidewalks - Accessibility Other Infrastructure Needs	CDBG: \$324,737,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

<b>4</b>	Efficient Administration and Oversight	2015	2019	Affordable Housing Homeless Non-Housing Community Development	Delmonte - Laguna Grande Van Buren Street Lower Old Town	Planning Monitoring	CDBG: \$247,957	Other: 1 Other
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## AP-20 Annual Goals and Objectives

### Goals Summary Information

**Table 6 – Goals Summary**

### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Housing opportunities
	<b>Goal Description</b>	This goal involves providing or finding funding for new low-income rental units, down-payment loan assistance for ownership units, maintenance of the Estrella Apartment rental units, and rental unit rehabilitation. Refer to the 2015-2019 Consolidated Plan, Section AP-20 for details.
<b>2</b>	<b>Goal Name</b>	Suitable living environment
	<b>Goal Description</b>	This goal includes providing or finding funding for owner-occupied housing rehabilitation, purchase, repair, and resale of housing for low- and moderate-income households, emergency shelters, outreach, counseling, food assistance, transportation, assistance for disabled persons, and blight and nuisance investigations. See the 2015–2019 Consolidated Plan for additional details.
<b>3</b>	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	This goal is to find or provide funding for infrastructure improvements, including accessibility improvements and infrastructure repairs and improvements in the city’s low- and moderate-income neighborhoods.

<b>4</b>	<b>Goal Name</b>	Efficient Administration and Oversight
	<b>Goal Description</b>	Efficient and timely oversight of the CDBG programs.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The US Department of Housing and Urban Development (HUD) requires all government entities receiving federal Community Development Block Grant (CDBG) funds to prepare an Annual Action Plan. The Action Plan outlines funding priorities and discusses how activities will meet the community priority needs identified in the Consolidated Plan.

In prior years, housing projects funded through other funds were included in the CDBG projects tables. While this method provides a centralized record of all the housing projects, the CDBG Action Plan is really intended to focus on CDBG funds, and the inclusion of other funding sources has resulted in reporting inconsistencies and program administration problems. To resolve this issue, only CDBG projects are included in the following projects and activities planning.

The activities described in this Action Plan are proposed to be undertaken during the period between July 1, 2019, and June 30, 2020. Key projects undertaken during the 2019–2020 funding year will address the following priority needs:

#### Projects

#	Project Name
1	Planning and Administration
2	Public Services
3	Public Infrastructure Projects
4	Housing Preservation Programs

**Table 7 - Project Information**

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

The needs assessment portion of the Five-Year Consolidated Plan identified the lack of affordable housing as a key unmet need. The Consolidated Plan acknowledges that land constraints and

limited water make it very difficult to provide sufficient new housing supply to address the lack of affordable housing. The Consolidated Plan identifies strategies that emphasize development of new affordable housing units, but due to the constraints mentioned as well as a lack of funding there are no housing projects of this type ready for development in PY 2019. Instead, the City will focus funding on preserving as many low and moderate-income ownership units through rehabilitation and the retention of deed restricted units.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Efficient Administration and Oversight
	<b>Needs Addressed</b>	Economic Development Planning Monitoring
	<b>Funding</b>	CDBG: \$247,957
	<b>Description</b>	Provide general staff administration of CDBG programs and activities, including Integrated Disbursement and Information System (IDIS) administration, program setup, reporting, planning, and subrecipient training and monitoring. A National Objective designation does not apply to activities completed under this project.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Planning and Administration provides oversight to the CDBG program to ensure compliance with HUD regulations.
	<b>Location Description</b>	Citywide



	<b>Planned Activities</b>	<p>1. General Planning and Administration (estimated at \$226,957) HUD Matrix Code 21A General Administration</p> <p>2. Complete the Consolidated Plan for 2020-2024 (\$21,000). This is a new activity. This activity will be set up separately in IDIS to show progress on the specific report. HUD Matrix Code 20 Planning</p>
2	<b>Project Name</b>	Public Services
	<b>Target Area</b>	City wide
	<b>Goals Supported</b>	Suitable living environment
	<b>Needs Addressed</b>	<p>Senior Services</p> <p>Handicapped Services</p> <p>Youth Services</p> <p>Fair Housing Services</p> <p>Other Public Service Needs</p>
	<b>Funding</b>	CDBG: \$127,000
	<b>Description</b>	Provide public services to low- and moderate-income households and individuals, including services for seniors, persons with disabilities, and homeless persons, youth, and families.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	About 1,131 individuals, including seniors, youth, persons with disabilities, homeless, and low-income households.
	<b>Location Description</b>	Citywide

<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. Food Bank of Monterey County: provide nutrition support to an estimated 340 persons (approximately 13% of available public services funding @ \$17,000) HUD Matrix Code 05W Food Banks</li> <li>2. Legal Services for Seniors: legal advocacy and support for an estimated 125 low-income seniors (approximately 8% of available public services funding @ \$10,000) HUD Matrix Code 05C Legal Services</li> <li>3. Community Human Services: homeless outreach and support to serve an estimated 120 homeless persons and at-risk youth (approximately 12% of available public services funding @ \$15,000) HUD Matrix Code 03T Operating Costs of Homeless/AIDS Patients Programs</li> <li>4. Interim, Inc.: homeless services, emergency and temporary housing outreach, and case management for an estimated 27 persons with mental illnesses (approximately 16% of available public services funding @ \$20,000) HUD Matrix Code 03T Operating Costs of Homeless/AIDS Patients Programs</li> <li>5. Meals on Wheels: meal delivery to homebound seniors and disabled persons; will serve an estimated 86 persons annually (approximately 8% of available public services funding @ \$10,000) HUD Matrix Code 05A Senior Services</li> <li>6. Alliance on Aging: tax assistance and ombudsman services and referrals to assist 172 low-income seniors (approximately 10% of available public services funding @ \$13,000) HUD Matrix Code 05A Senior Services</li> <li>7. Josephine Kernes Memorial Pool: warm-water exercise and therapy for 22 senior and disabled persons (approximately 7% of available public services funding @ \$9,000) HUD Matrix Code 05B Handicapped Services</li> <li>8. ECHO Fair Housing Support Services: fair housing support services to low-income households and housing providers in the city for an estimated 25 persons (approximately 7% of available public services funding; may be augmented by funding from Planning and Administration @ \$9,000 from public services) HUD Matrix Code 21D Fair Housing Activities</li> </ol>
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		<p>9. Salvation Army Homeless Support Services: case management, voucher assistance, and homeless outreach services in the city for an estimated 185 persons (approximately 8% of available public services funding @ \$10,000) HUD Matrix Code 03T Operating Costs of Homeless/AIDS Patients Programs</p> <p>10. Gathering for Women: will provide case management and day-center services to homeless women in the city to assist an estimated 30 persons (approximately 11% of available public services funding @ \$14,000). This is a new activity and the anticipated matrix code will be 03T Operating Costs of Homeless/AIDS Programs.</p>
3	<b>Project Name</b>	Public Infrastructure Projects
	<b>Target Area</b>	Delmonte -Laguna Grande Van Buren Street Lower Old Town
	<b>Goals Supported</b>	Suitable living environment Public Infrastructure
	<b>Needs Addressed</b>	Handicapped Center / Facility Homeless Facilities Youth Centers Neighborhood Facilities Parks and/or Recreation Facilities Street Improvements Sidewalks - Accessibility Other Infrastructure Needs
	<b>Funding</b>	CDBG: \$324,737
	<b>Description</b>	Facility and infrastructure improvements to publicly funded facilities, nonprofit public service facilities, public facilities, parks, and public infrastructure in the CDBG target area.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,000 persons will receive benefits, including seniors, youth, homeless persons, and low-income households. Additionally, some neighborhoods will experience area benefits from park and public infrastructure improvements.

	<b>Location Description</b>	Public facilities, parks, public infrastructure in the CDBG target area, publicly funded facilities, and nonprofit public service facilities citywide.
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<p><b>Planned Activities</b></p>	<p>Public Infrastructure, Public Park, and Public Facility Improvements: Accessibility and sustainability improvements for park and public facilities located in the CDBG target area or that predominantly serve low-income households; specific projects still to be determined. See tiering below. These projects will be funded by both program income and entitlement funds and will be budgeted to meet HUD's expenditure requirements and deadlines.</p> <p>1. Tier 1 Improvements: projects that are ready for public bid or that are near shovel-ready and that can be completed prior to the completion of the program year – June 30, 2020 (Tier 1 projects will be recommended for priority funding).</p> <p>Community Human Services: \$62,500 for ADA ramps and street improvements for Safe Place in Monterey, which provides counseling, family reunification, temporary shelter and street outreach for homeless youth, HUD Matrix Code 03K</p> <p>City Projects: Scholze Park Senior Center, Montecito Park, Laguna Grande Park, Shoreline Park: \$262,237, reconstruct existing walkways, construct stair access from the seating areas (constructed in Phase 3) into Scholze, Matrix Code 03F Parks, Recreational Facilities; for Montecito Park, install Synthetic volleyball court, reconstruct and irrigate turf area, and install bollard path Lighted walkway for park upgrades in a low- and moderate-income (LMI) census tract block group in Monterey, HUD Matrix Code 03F Parks, Recreational Facilities; for Laguna Grande Park, replace worn down artificial turf at Laguna Grande volleyball court, provide ADA path of travel from existing sidewalk to volleyball court, and provide ADA upgrades to the adjacent BBQ/Table area and to the volleyball court; for park upgrades in a low- and moderate-income (LMI) census tract block group in Monterey HUD Matrix Code 03F Parks, Recreational Facilities</p>
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		<p>2. Tier 2 Improvements: projects that are in development for the following program year or that may be fast tracked for shovel-readiness within the first quarter of the program year and that could be completed prior to the end of the following calendar year – December 31, 2020 (Tier 2 projects will be considered for funding as funding is available, or pending reallocation from delayed or canceled Tier 1 projects)</p> <p>3. Tier 3 Improvements: projects that are in development that may be ready for implementation in the next two to three funding cycles, but that may be fast-tracked for shovel-readiness within the current program year for implementation in the next program year (Tier 3 projects will be considered for funding as funding is available or pending reallocation from delayed or canceled Tier 1 and 2 projects.</p>
4	<b>Project Name</b>	Housing Preservation Programs
	<b>Target Area</b>	Delmonte -Laguna Grande Van Buren Street Lower Old Town
	<b>Goals Supported</b>	Housing opportunities Suitable living environment
	<b>Needs Addressed</b>	Rehabilitate LMI Ownership Housing Units Preserve LMI Deed Restricted Ownership Units
	<b>Funding</b>	CDBG: \$540,095
	<b>Description</b>	Emergency housing repairs, minor home repairs, accessibility improvements for low-income homeowners, purchase and repair for resale of low-income first-time homebuyer deed-restricted ownership housing units, and administration of these activities
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 12 to 15 low-income households will be assisted

<b>Location Description</b>	Citywide
<b>Planned Activities</b>	<p>1. Mr. Fix-It Grants: small grants to low-income households to make minor repairs to improve overall housing quality (estimated \$30,000 in grants) HUD Matrix Code 14A Rehab: Single Unit</p> <p>2. Home Safety Grants: small grants to low-income households to make emergency health and safety repairs to meet code (estimated \$30,000 in grants) HUD Matrix Code 14A Rehab: Single Unit</p> <p>3. Home Accessibility Grants: small grants to low-income households to make accessibility improvements for disabled household members (estimated \$30,000 in grants) HUD Matrix Code 14A Rehab: Single Unit</p> <p>4. Acquisition, rehabilitation and repair of between 1 and 3 single-family ownership units purchased for resale to low-income first-time homebuyers (estimated \$210,095) HUD Matrix Code 14G Rehab: Acquisition</p> <p>5. Housing Rehabilitation Activity Delivery: staff and project activity delivery costs (estimated \$200,000) HUD Matrix Code 14H Rehab: Administration</p> <p>6. Lead Paint Testing: Provide funds for testing and clearance testing (including risk assessment) of units constructed prior to 1978 that participate in the City's Owner-Occupied Rehabilitation Program. (\$5,000 in funds)</p> <p>7. Lead Paint Abatement: This program will provide remediation of lead/asbestos hazards of units constructed prior to 1978 that participate in the City's Owner-Occupied Rehabilitation Program. These projects will be funded with both program income and entitlement funds to best meet HUD expenditure requirements and deadlines. (\$25,000 in funds)</p> <p>8. Loan Program: down-payment loan and other assistance for ownership units \$10,000.</p>

## **AP-50 Geographic Distribution – 91.220(f)**

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

The City expects to use about 30 percent of CDBG funds in the CDBG target areas. The City has two target areas, Del Monte - Laguna Grande and Van Buren Street Lower Old Town. The Van Buren area is located to the south east of the City's old town area and includes some of the oldest housing in Monterey. Del Monte connects the old town area with the other CDBG target area, which includes a series of neighborhoods to the south east of Canyon del Rey Blvd. The City of Monterey is predominantly built out, and new housing is limited to available water on existing infill lots. This means that much of the area's housing is older, and vulnerable to the issues that typically face older units, like deferred maintenance, lead-based paint, and inefficient mechanical and building envelopes. The Van Buren area is one of the most densely populated neighborhoods in the City, and while it does not have a minority concentration, it is 58% low and moderate income. The Del Monte area is less dense but has a much larger minority population with 55% of the population as low-mod. A low- and moderate-income map is included in the attachments that shows the location and low-mod concentrations in the CDBG target areas.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Delmonte -Laguna Grande	15
Van Buren Street Lower Old Town	15
City wide	40

**Table 7 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City has committed to spending approximately 70 percent of CDBG funds as geographically prioritized funding for housing and infrastructure projects in low- and moderate-income (LMI) census tract block groups. This prioritization includes a portion of public services grant activity and public infrastructure funding that is targeted to LMI census tract block groups. The City does not have any racially or ethnically concentrated areas of poverty (R/ECAPS) and only has a handful of census block groups that qualify as low-mod according to HUD's income data. The diversified distribution of the low-mod population across the city makes it necessary to split the use of CDBG



funds between low-mod neighborhoods and low-mod needs citywide.

## **Discussion**

The decision to distribute funding citywide is based on the limited number of low-income census tract block groups that will qualify for HUD's Low-Mod Income Area benefit. Only a handful of census block groups are classified as low income based on the percentage of households with income at or below 80 percent of Area Median Income. For this reason, there is limited ability for the City to target CDBG funds to specific areas and receive Low Mod Area (LMA) benefit. Additionally, Monterey's most significant unmet needs are for affordable housing and housing rehabilitation, and these needs are generally citywide in geographic distribution. In recognition of this housing need, the City Council has directed that affordable housing and homeless services should be placed above the priority for public infrastructure improvements. The funding that is proposed for geographic targeting reflects the limited number of LMI areas and the City's policy preferences to focus funds toward preserving affordable housing and other citywide LMI and disadvantaged needs programs that service the homeless, elderly, and disabled populations.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Census and survey data show that a high percentage of low-income households in the community experience housing costs at 30 percent or greater of household income. The City intends through the 5 years of the Consolidated Plan to explore funding strategies that can be used to produce a new supply of EL-I and VL-I rental units. During PY 2016, the City prioritized several major affordable housing efforts. The City has significantly fewer funds available for affordable housing in PY 2019. However, the City will continue to provide technical assistance and management support to the prior year projects and will provide housing repairs and accessibility improvements to eligible owner-occupied households, as well as focus on infrastructure and public facility improvements that improve access for low-income households and persons.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	14
Special-Needs	0
Total	14

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	12
Acquisition of Existing Units	2
Total	14

**Table 9 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

During PY 2018, the City focused on several specific housing activities funded with federal CDBG funds, including rehabilitation projects, rental assistance, and opportunity purchase of units for LMI first-time homebuyers. Van Buren Senior Housing Project obtained temporary occupancy in July 2018 while they worked on completing a few punchlist items, and final occupancy is expected

winter of PY18. The City will continue to support affordable housing through the home repair and accessibility improvement programs, as well as ongoing technical support for the Van Buren Senior Housing project.

The primary assistance strategy to address issues related to housing affordability presented in the PY 2019 Action Plan continues to be provision of financial assistance through grants for a range of supportive services and housing programs to meet the needs of lower-income residents and those at risk of becoming homeless. As a basic tenet and to meet this goal, the City will continue to work with the County of Monterey and service organizations that are able to provide direct services and outreach to those experiencing or at risk of homelessness. Additionally, City staff will continue to meet with other jurisdictions and service providers to identify opportunities to support new affordable housing projects.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of the County of Monterey (HACM) administers the Public Housing and Housing Choice Voucher programs on behalf of jurisdictions in Monterey County. Currently there are 168 HACM public housing units in Monterey. HACM has also converted all its public housing units to Project-Based Rental Assistance. The conversion of HACM properties to Project-Based Rental Assistance might offer the City an opportunity to collaborate with the Housing Authority to provide funding assistance for rehabilitation and repair of HACM units.

### **Actions planned during the next year to address the needs of public housing**

The Housing Authority of the County of Monterey (HACM) administers the Public Housing and Housing Choice Voucher (HCV) programs on behalf of jurisdictions in Monterey County. Currently, there are 168 HACM public housing units in Monterey. The City will continue to review the HACM annual plans for consistency with the City's Consolidated Plan and will annually certify consistency statements.

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

The City will continue to refer qualified residents to HACM for Housing Choice Voucher applications and housing opportunities.

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

HACM is not designated as troubled.

### **Discussion**

HACM administers the Public Housing and Housing Choice Voucher (HCV) programs on behalf of jurisdictions in Monterey County. There are challenges with successfully implementing the HCV program. While 45,000 vouchers are currently available in Monterey County, only 32,000 are in use, which is due to a lack of funding for the remaining vouchers. Additionally, holders of the 32,000 vouchers experience a lack of landlords willing to accept the vouchers because of the high level of competition and high rents the market will currently bear. Currently, there are 168 HACM public housing units in the City of Monterey. HACM is not designated as troubled. City staff will continue to coordinate with HACM to place qualified residents in HACM-operated properties in

the city.

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

### **Introduction**

On January 31, 2019, the Coalition of Homeless Services Providers conducted a homeless count. This count, also called Homeless Census, is biennial. The count covers the counties of Monterey and San Benito. Results of the count are expected to be published by mid-year.

Over years, homelessness in Monterey County has increased, and a similar trend has been documented in the City of Monterey. The Homeless Point-In-Time Census & Survey Comprehensive Report of Monterey County included details regarding the distribution of homeless persons in the county at a jurisdictional level of detail. The 2017 survey recorded a total of 338 homeless persons in the City of Monterey. This number represented an increase of one person over the number of homeless recorded in the 2015 survey, maintaining the same overall level of homelessness identified 2 years previously. In the past 3 years, the community, in numerous public comments before the City Council and in other public forums, has continued to express great concern over the number of homeless in the community and the unmet needs of this population.

The point-in-time data and public comments expressed to the City Council identify a significant need for homeless services.

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

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

The City is preparing an analysis of gaps in services that may limit the effectiveness of programs intended to serve extremely low- and very low-income persons in the community and how public policies and best practices might be implemented to address and help alleviate identified service gaps. This study is being funded in part with CDBG planning and administration funds. It will incorporate information from the Continuum of Care as well as public service providers that assist extremely low-income and very low-income persons and families. The study will provide a more comprehensive understanding of the conditions that limit the effectiveness of existing programs to alleviate homelessness and prevent households at risk of losing their housing from becoming homeless.

The primary homeless assistance strategy in PY 2019 is to provide financial assistance through grants for a range of supportive services and housing programs to meet the needs of those at risk

of becoming homeless, as well as the currently homeless. Community organizations that will be assisted in this manner include Community Human Services, Interim, Inc., Gathering for Women, the Salvation Army, and Legal Services for Seniors. As a basic tenet and to meet this goal, the City will continue to work with the County and service organizations that are able to provide direct services and outreach to those experiencing homelessness. These funding priorities are estimated to aid about 300 homeless individuals and families through a variety of services and outreach activities.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The funding of public service grants to public service organizations that offer direct services to homeless persons is anticipated to provide outreach and food supplemental services and limited emergency shelter services. These funds are intended to support street outreach, food supplemental services, and case management. The programs are not intended as a funding source for operating a specific emergency shelter location or for assisting in the establishment of an emergency shelter. If an emergency shelter location is identified in the future, the City will reevaluate funding opportunities for rehabilitation, conversion, and/or repair that might be needed to facilitate the establishment of such a shelter. If a potential emergency shelter facility project is identified in this program year, the reevaluation of funding will necessitate a Substantial Amendment to the PY 2019 Action Plan. The Substantial Amendment process includes both a public noticing requirement and a public comment period.

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

In PY 2019, the City will provide public service grant funding to 10 organizations. Four of these organizations provide direct services to the homeless: The Salvation Army, Gathering for Women, Interim, Inc., and Community Human Services. The Salvation Army assists a wide range of homeless persons, including single persons and families, and provides a range of services from intake to donated materials and shelter beds. Gathering for Women will aid homeless women, including intake, donated materials, a secure day center, and case management that focuses on the unique challenges facing homeless women. Interim, Inc. focuses services on homeless persons experiencing a mental health crisis and assists with chronic and acute mental illness in the homeless population. Community Human Services focuses efforts on homeless youth with

special attention on street outreach, family re-unification, and case management.

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

In PY 2019, the City will provide public service grant funding to 10 organizations. Four of these organizations provide direct services to the homeless: The Salvation Army, Gathering for Women, Interim, Inc., and Community Human Services.

The six other organizations provide direct supportive services to persons of low income or below with special needs. These organizations and services are Josephine Kernes Memorial Pool, Alliance on Aging, Food Bank of Monterey, Legal Services for Seniors, Meals on Wheels, and ECHO Fair Housing Services. The City also supports three housing rehabilitation programs to help prevent at-risk households from becoming homeless.

## **Discussion**

The City will also be investigating opportunities to affirmatively further fair housing via fair housing outreach and education. Previously, fair housing support was provided through multi-jurisdiction agreements. Actions may include contracting with a third-party service provider, providing services in-house, and partnering with neighboring jurisdictions to provide regional services and to complete the regional assessment of fair housing, as required by HUD's 2015 Fair Housing Rule and the obligation to affirmatively further fair housing.



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

### **Introduction:**

As described in detail in the Housing Market Analysis of the Consolidated Plan, housing costs and affordability are the primary and most significant housing problems in the City of Monterey. These problems extend both to ownership housing opportunities and to rental opportunities, and particularly impact households that earn below 80 percent of Monterey AMI. Rental units that are priced at market rent and available in Monterey are generally affordable to moderate-income households up to 120 percent of AMI. However, even at this income level, the supply of housing is very limited. The inventory of very low-income and low-income housing in the city is not enough to meet the needs of the community's lowest-income residents. Constraints on development of new supply due to land constraints and limited water limit the development of new units.

Census and survey data show that a high percentage of low-income and below households in the community experience housing costs at 30 percent or greater of household income. The City intends through the 5 years of the Consolidated Plan to explore funding strategies that can be utilized to produce a new supply of EL-I and VL-I rental units and to preserve existing affordable housing units.

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

In respect to actions planned to remove or ameliorate the negative effects of public policies such as land use controls, zoning ordinances, building codes, fees, and charges that serve as barriers to affordable housing, the City has initiated several actions. These include:

- The City continues to implement the goals of the General Plan Housing Element that was updated in 2016. It pursues the retention and building of new housing units in the city. Recent implementation actions include: Amending the City's Zoning Ordinance to add a reasonable accommodation procedure, update the density bonus section, and allow emergency shelters and transitional and supportive housing as required by state law. Preparing a brochure for owners and managers of rental housing in the city regarding property upkeep and setting reasonable rental rates. The brochure also includes dispute resolution information.
- The City acknowledges that Monterey is built out, with very little vacant land, so most

new housing is anticipated to be higher density and on previously developed sites. To facilitate this type of development, the City will continue to implement the goals and programs set forth in the Downtown, Lighthouse Area, and North Fremont Street specific plans for mixed-use neighborhoods.

- The City has been able to demonstrate that its fair share of the regional housing supply can be achieved through mixed-use development, provided there is enough water supply for new development.
- The City closely monitors and supports, when appropriate, the efforts of the California American Water Company and the Monterey Peninsula Water Management District to secure additional water supply for the Monterey Peninsula.

**Discussion:**

The needs assessment portion of the Consolidated Plan identified the lack of affordable housing as a key unmet need. The Consolidated Plan acknowledges that land constraints and limited water will make it very difficult to provide enough new housing to address the lack of affordable housing. However, the Consolidated Plan identifies strategies that will emphasize development of new housing with City assistance and focus this housing to supply needed EL-I, VL-I, and L-I rental housing units.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section describes the activities that are planned by the City to implement strategies to maintain and increase the supply of affordable housing, reduce lead-based paint (LBP) hazards, reduce the number of families at poverty level, develop institutional structure, and improve coordination among regional agencies and public service organizations so that these identified community development needs might be effectively addressed during the 5-year term of the Consolidated Plan.

### **Actions planned to address obstacles to meeting underserved needs**

The needs assessment portion of the Consolidated Plan identified the lack of affordable housing as a key unmet need. The Consolidated Plan acknowledges that land constraints and limited water will make it very difficult to provide sufficient new housing to address the lack of affordable housing. However, the Consolidated Plan identifies strategies that will emphasize development of new housing with City assistance and focus this housing to supply needed EL-I, VL-I, and L-I rental housing units.

Additionally, in support of new housing, the City will continue to work collaboratively with regional jurisdictions and the Coalition of Housing Services Providers to improve coordination and strengthen institutional structures in the city and the region.

Furthermore, the PY 2019 Action Plan proposes to:

- Use CDBG funds in support of public service organizations that provide direct services to homeless and special needs populations.
- Allocate funds for LMI housing rehabilitation loans and grants. All projects that provide interior rehabilitation assisted with CDBG funds will be assessed for lead-based paint hazards and identified hazards will be remediated/abated as part of rehabilitation.

### **Actions planned to foster and maintain affordable housing**

As described in detail in the Housing Market Analysis of the Consolidated Plan, housing costs and affordability are the primary and most significant housing problems in the City of Monterey. These problems extend both to ownership housing opportunities and to rental opportunities to those households that earn below 80 percent of Monterey AMI. Rental units that are priced at market rate and available in the city are generally affordable to moderate-income households up to 120 percent of AMI. However, even at this income level, the supply of housing is very limited.

The inventory of EL-I, VL-I, and L-I housing in the city is not sufficient to meet the needs of the community's lowest-income residents. Constraints on development of new supply due to land constraints and a lack of water severely limit the development of new units.

Census and survey data show that a high percentage of low-income and below households in the community experience housing costs at 30 percent or greater of household income. The City intends through the 5 years of the Consolidated Plan to explore funding strategies that can be used to produce a new supply of EL-I and VL-I rental units and preserve existing affordable units wherever possible.

The City has also used alternative funds mentioned earlier in this document to support affordable housing; these efforts include:

- Management of Estrella Apartments (low-income housing, funded through HOME funds)
- Technical assistance for the Van Buren affordable housing project
- Technical assistance for the Monterey Hotel affordable housing project.

While these funds are not reported or tracked as part of the CDBG program, the City uses them to leverage affordable housing projects and to preserve affordable housing in Monterey.

### **Actions planned to reduce lead-based paint hazards**

Eighty-one percent (81%) of the city's housing stock was built before 1980 (11,043 of 13,586 homes). In housing constructed prior to January 1, 1978, there is the possibility that lead-based paint was used. The City is conscious of the potential threat to human health this paint could present. Additionally, the City will conduct lead-based paint assessments as a component of any rehabilitation grant or loan project using CDBG funds.

### ***Information and Education***

Households that participate in housing activities under this plan, including home purchase, rental assistance, or rehabilitation, will be given educational materials regarding the hazards of lead-based paint, signs of lead poisoning, and strategies to reduce exposure. Materials will include the use of HUD/EPA publications such as "Protect Your Family from Lead in Your Home." Information will be provided in English and Spanish. Publications and referral information will be placed on

the City's website to educate the public.

### **Actions planned to reduce the number of poverty-level families**

The City's anti-poverty strategy is based on the preservation and repair of existing housing units in the community and attracting a range of businesses to support workforce development to provide jobs for low-income residents. In addition, the City provides support for projects and services to several agencies offering a variety of supportive services to low-income residents.

The provision of social services for the elderly, homeless, veterans, families, and youth will expand opportunities for growth and encouragement. Supportive and legal services for seniors will ensure that these persons are not victims of fraud or abuse and will assist them to live independently in their homes.

### **Actions planned to develop institutional structure**

The City will continue to use CDBG funds to administer and monitor the Consolidated Plan and Annual Action Plans and to complete the Consolidated Annual Performance Evaluation Report. The City will continue to support public service organizations that are providing direct services to the city's lowest-income individuals and households, which helps the organizations remain in the community.

The City has established a committee consisting of staff and the chair of the Planning Commission to annually review grant applications submitted by public services providers. The City also participates in the 10-Year Plan to End Homelessness and reviews and comments on proposals and grant proposals submitted to the Coalition of Homeless Services Providers. The City also closely coordinates CDBG planning efforts and Housing Element update planning efforts.

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

The City contracts with nonprofit agencies for ongoing support services and housing programs. Affordable housing development projects are administered by the Housing Authority of the County of Monterey (HACM), the Community Housing Improvements Systems and Planning Association, Interim, Inc., and for-profit developers.

In addition to these entities, the City considers proposals from other for-profit developers and housing nonprofit agencies for affordable ownership and for transitional and permanent housing projects. In previous years, the City provided grant and loan funds to facilitate project completion

and rehabilitation of nonprofit housing facilities owned by Community Human Services, Interim, Inc., and Monterey County Housing Inc., Affordable Acquisitions (MCHI, AA).

The City considers opportunities to support potential projects and requests for funding on a case-by-case basis. The City intends to continue cooperative relationships with other public agencies and nonprofit organizations including HACM, Community Housing Improvement Systems and Planning Association (CHISPA), Alliance on Aging, Housing Resource Center, and Interim, Inc., to develop additional affordable housing opportunities and provide public services for low- and moderate-income households and other special needs populations identified as priorities in the Consolidated Plan.

The City of Monterey will continue to coordinate with these agencies to ensure that available resources are fully utilized and leveraged to the maximum extent possible. Applicants for funds administered by the City will also be encouraged to combine federal, state, and private resources with grants or loan funds from the City.

**Discussion:**

The PY 2019 Action Plan anticipates full entitlement funding. The PY 2019 Action Plan prioritizes support for public service organizations providing direct services to disadvantaged and homeless residents, and for public facility improvements intended to increase access and provide long-term sustainability for public assets. Ensuring conformance with HUD regulations is an ongoing activity.

## Program Specific Requirements

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

#### Introduction:

The below section identifies other program specific requirements. The City of Monterey plans to use at a minimum 80 of CDBG funds to assist low- and moderate-income households.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%