

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 the 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.

2017–2018 Congressional Budget Timing: Due to federal delays in providing Community Development Block Grant (CDBG) annual funding allocations, this 2017–2018 Action Plan includes estimated budget amounts and allocations based on past year allocations. The funding allocations in this plan will be represented in round numbers or as a percentage of the allowable allocations for public services, planning and administration, and public improvements. In order to keep the Action Plan process on schedule and still meet the required public participation and local approvals, the City is using the estimates to draft the plan and obtain public comment and local government approvals. These estimates will be replaced with exact amounts once HUD has released final allocation amounts. Unless there is a significant deviation (greater than 20%) from the estimates included in this Action Plan, the plan will be updated with the new funding allocations and submitted as complete and approved with full vetting through the public participation process according to the original schedule.

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.

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.

To receive Community Development Block Grant (CDBG) funds, the City must submit an Action Plan to the US Department of Housing and Urban Development (HUD) each year. The annual Action Plan describes the City's planned investments for the coming program year, including proposed actions and proposed CDBG projects. The Action Plan is also considered to be an application for federal funds and provides a yearly operating plan for activities. It outlines the City's proposed activities in several areas and relates these activities back to the five-year strategies to address priority needs described in the Consolidated Plan.

The City of Monterey's FY 2017–2018 Action Plan includes the following CDBG budget projections:

- \$200,000 in estimated Entitlement funds from HUD
- \$850,000 in projected program income funds

Additional resources include:

- Former RDA Housing fund projection is \$450,000
- HOME fund projection is \$440,000

To continue the City's efforts to meet community priorities, the City of Monterey will fund a variety of housing and community services and projects during FY 2017–2018 (PY 2017). Funds for these programs will consist of CDBG funds, former redevelopment agency housing funds (Housing Funds), and HOME funds. During PY 2016, the City was able to fully implement the Timeliness Spending Plan developed to help the City spend down accumulated program income. The PY 2016 Action Plan focused on affordable housing projects as opportunities to commit CDBG and other housing funds. The PY 2017 year will continue to provide technical and management assistance through completion of the PY 2016 projects, but will focus more on public services and public facilities as funding priorities.

All of the PY 2017 projects support the City's approved 2015–2019 Consolidated Plan Five-Year Plan. Key projects proposed for PY 2017 include:

- Housing Rehabilitation Programs focusing on minor repairs, accessibility improvements, and emergency repairs
- Community Service Grants to groups serving youth, seniors, and homeless persons and families
- Capital improvement grants for facility improvements for public service providers
- Technical assistance in managing construction of the 19-unit senior affordable housing project on the 600 block of Van Buren Street

- Technical assistance in managing completion and initial lease-up of the Monterey Hotel Affordable Apartments
- Management of Estrella low-income housing apartments
- 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 2017 funds

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Housing and Property Management office of the Plans and Public Works Department is responsible for administering the Consolidated Plan and annual Action Plans. Programs are based on priorities identified in the 2015–2019 Consolidated Plan and through annual community needs assessment workshops, as well as through the public hearing process. The Housing and Property Management office staff leads and administers various aspects of housing, community services, and efforts to sustain housing programs for the City of Monterey. The loss of redevelopment, which was a critical community development resource in California, has adversely impacted staff capacity in the City. During the 2016–2017 program year, the Housing and Property Management office assessed staff needs and has made adjustments to identify adequate staff resources to manage the housing and community development projects and program for the PY 2017 Action Plan.

Although the City has not yet prepared the PY 2016 Consolidated Annual Progress Evaluation Report (CAPER) that is due no later than September 30, 2017, it can report on multiple accomplishments completed so far in the 2016–2017 program year. Accomplishments during the 2016 program year include the following:

- Demolition, site clearance, and professional services needed to facilitate construction of the 19-unit senior affordable housing project on the 600 block of Van Buren Street.
- Nearing completion of Monterey Hotel Affordable Apartments that are currently scheduled to be finished in July 2017.
- Management of Estrella low-income housing apartments.
- Completed three public infrastructure street and accessible corner reconstruction projects in Census Tract Block Groups 133-3 and 127-1.
- Initiated reconstruction of Montecito Park in Census Tract Block Group 133-3.
- Sold one ownership unit to a qualified low-income first-time homebuyer.
- Completed rehabilitation of two low-income for-sale units and initiated marketing for sale to income-qualified first-time homebuyers.
- Allocated \$103,500 in grant funds to assist nine nonprofit community service agencies to provide direct services to low-income disadvantaged households in the community.

- Completed the City's 2015 and 2016 Timeliness Spending Plans.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Five public meetings are scheduled in 2017 to receive comments and suggestions on the community's housing, public facility, and public service needs. The first meeting was held on February 27, 2017, for the purpose of introducing the community services and community capital project grant application processes and soliciting public comment on community development needs. The second meeting was held on March 17, 2017, to receive presentations on the grant proposals from nine community service organizations. The third meeting will be held on April 11, 2017, by the Planning Commission as a public hearing for advisory review and recommendation on the draft Action Plan. The fourth meeting will be held on May 2, 2017, as a public hearing to adopt the Action Plan. The fifth and final meeting of the year will be scheduled in September as a Planning Commission public hearing to consider and approve the City's final report (the CAPER) on the previous year's 2016–2017 Action Plan. Public review of the draft Action Plan will commence on April 1, 2017, with release of the draft 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 as well as hard copies at public counters at the following locations:

Monterey Public Library
625 Pacific St.
Monterey, CA 93940

City Hall, Planning Office, Housing Office, and City Clerk's Office
580 Pacific St.
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 will be published on April 1, 2017, in the *Monterey Herald*, a local daily newspaper. The review period will end on May 2, 2017, 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.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments were received at the grant application public workshop, the Planning Commission public hearing, and at the City Council public hearing. Public comments from the grant application workshop, Planning Commission public hearing, and the City Council public hearing are included in the Public Comment Attachment.

Grant Application Public Workshop Summary: Comments received during the grant application workshop included addressing day-to-day hygiene and security needs for homeless persons, ideas for improving communication between service providers, and discussing opportunities for capital improvement projects to support public service providers in the city. Summary included as an attachment to this document.

Planning Commission Public Hearing: Comments were received from CDBG applicants, Planning Commission Members, and the public. Applicant comments included Josephine Kernes Memorial Pool, emphasizing the importance of CDBG support for providing ongoing services to the community it serves; Interim Inc. expressed the importance of Monterey's funding in leveraging other available funds. Planning Commission comments included a desire for more detailed classification of homeless populations in regards to shelter housing. Public comments included concerns about the public noticing process of the Annual Action Plan, concerns regarding public noticing for the City's revision of its Citizen Participation Plan, concerns about alternate funding preferences, and a request for a comprehensive homelessness study or plan for the City of Monterey. Meeting minutes are included as an attachment to this document.

City Council Public Hearing: (not yet received)

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

All public comment made as of this draft has been accepted.

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.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency, CDBG Administrator	City of Monterey	Housing Programs Office

Narrative (optional)

The City of Monterey’s Housing and Property Management 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 2015–2019 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 Housing Programs office at (831) 646-3995. Written correspondence regarding the Annual 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(I)

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 PY 2017 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(I))

The Housing Programs office consulted a number of Continuum of Care providers and the Coalition of Homeless Services Providers to identify community needs related to homelessness and potential programs to address those needs. Consultations were held with the following homeless services providers: Interim, Inc., Coalition of Homeless Services Providers, Community Human Services, and Shelter Outreach Plus. The Housing and Property Manager also explored alternatives for securing extremely low- and very low-income housing resources with staff of the Housing Authority of the County of Monterey to confirm the priorities in the Consolidated Plan remain appropriate. On January 27, 2017, the City hosted an application workshop for current and potential CDBG project and program applicants. The workshop included a robust 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 Property Manager has worked with the Continuum of Care’s community service organizations to identify priority needs of the homeless community. The Housing and Property 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 is considering initiating 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 2017 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.

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 Property Manager participated in the Continuum of Care’s evaluation of Emergency Solutions Grant (ESG) program applications. The Housing and Property Manager has participated on the ranking committee. Participation in the ESG grant application evaluation has required the Housing and Property Manager to become familiar with the Continuum of Care policies and procedures, as well as the region’s funding constraints. As a result, the Housing and Property 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. The Consolidated Plan homeless analysis and this PY 2017 Action Plan continue to take actions to address unmet needs of the 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	Agency/Group/Organization	Alliance on Aging
	Agency/Group/Organization Type	Services – elderly persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs

2	Agency/Group/Organization	Interim Inc.
	Agency/Group/Organization Type	Housing Services – persons with disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs
3	Agency/Group/Organization	Coalition of Homeless Services Providers
	Agency/Group/Organization Type	Housing Services – homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs
4	Agency/Group/Organization	Legal Services for Seniors
	Agency/Group/Organization Type	Services – elderly persons Services – fair housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs

5	Agency/Group/Organization	Community Human Services
	Agency/Group/Organization Type	Services – housing Services – children Services – homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – chronically homeless Homelessness Needs – unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs
6	Agency/Group/Organization	Veterans Transition Center
	Agency/Group/Organization Type	Services – housing Services – homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs – veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs
7	Agency/Group/Organization	Housing Authority of the County of Monterey
	Agency/Group/Organization Type	Services – housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on unmet community needs

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

All applicable agency types were consulted.

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

Table 3 – Other local/regional/federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Element	City of Monterey	Preservation/provision of affordable housing.
Update to the 2010 Analysis of Impediments to Fair Housing Choice	City of Monterey	Assessment of impediments and fair housing challenges in the City of Monterey with specific and measurable goals to help address fair housing problems.
Continuum of Care	Coalition of Homeless Services Providers	Provision of outreach services to homeless individuals is an objective and specific activity funded in the PY 2017 Action Plan. Additionally, City staff is attending meetings sponsored by CHSP for the purpose of developing policies with recommendations and implementation strategies to develop additional housing resources in the region.
Leadership Council 10-Year Plan to End Homelessness	Coalition of Homeless Services Providers	Strategic plan to address homelessness in Monterey and neighboring jurisdictions.

Narrative (optional)

The PY 2017 Action Plan incorporates input from local public services providers and participants, including the Coalition of Homeless Services Providers. In preparing the PY 2017 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 has met with other City departments, public services providers, and health and welfare agencies for ideas and potential projects. During the term of the PY 2017 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

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

Sort	Mode	Target of Outreach	Summary of Attendance	Summary of Comments	Accepted or not
1	Public Meeting	<p>Minorities</p> <p>Non-targeted/broad community</p> <p>Residents of public and assisted housing</p> <p>Community services providers</p> <p>Persons with disabilities</p> <p>Neighborhood and business associations</p>	<p>Two public meetings. Attendance by community services providers and residents. Intent to invite comment on unmet community needs and describe City’s CDBG community services grant program and application procedure.</p>	TBD	TBD
2	Public Hearing	<p>Minorities</p> <p>Non-targeted/broad community</p> <p>Residents of public and assisted housing</p> <p>Community services providers</p> <p>Persons with disabilities</p> <p>Neighborhood and business associations</p>	<p>Two public hearings: one before Planning Commission to receive the draft Action Plan and public comment, and second before City Council to review and consider for approval the Action Plan.</p>	TBD	TBD

3	Newspaper Ad	<p>Non-English speaking - Specify other language: Spanish Minorities Non-targeted/broad community Residents of public and assisted housing Community services providers Persons with disabilities Neighborhood and business associations</p>	<p>Newspaper notices informing public of the City's scheduled public meetings and hearings on the Action Plan.</p>	TBD	TBD
4	Web Posting and Public Counters	<p>Minorities Non-targeted/broad community Residents of public and assisted housing Community services providers Persons with disabilities Neighborhood and business associations</p>	<p>Copies of the Action Plan are posted on City of Monterey web page and available for review at public counters at the Housing Program, City Clerk, Planning Offices, and library.</p>	TBD	TBD

Expected Resources

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

Introduction

Priority Table

Table 5 – Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Fed	Public services, housing, public facilities	\$200,000	\$850,000	0	\$1,050,000	\$2,000,000	All prior year funds will have been obligated and will not be available for reprogramming.
HOME	Fed	Admin and Planning Housing	0	\$440,000	0	\$440,000		HOME funds are utilized for two activities only. The first activity is the maintenance, capital repairs, and oversight of the City-owned 8-unit Estrella Apartment building. The second activity is down payment assistance (DPA). DPA funding is limited to loan repayments. As opportunities arise, HOME DPA will be used to assist income-qualified first-time homebuyers to purchase housing.
Other	Local	Acquisition Admin and Planning Housing Other	0	\$450,000	0	\$450,000		Former RDA Housing Funds are generated by loan and interest payments from past RDA housing activities, such as housing developments and down payment assistance loans, and proceeds from sales of deed-restricted units that were purchased with RDA Housing Funds.

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 2017 funds to leverage other resources, including HOME program income and 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 support.

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 2017, the City will be providing technical assistance from the City’s CDBG planning and administration funds for two City-sponsored housing projects initiated in PY 2016 that will supply housing for a range of low- and moderate-income households. These projects are the Van Buren Senior Housing project on land purchased with CDBG funds and the Monterey Hotel Apartments on property purchased with former redevelopment housing funds. Both of these projects are under construction. The Van Buren project is projected to be completed in fall 2018. The Monterey Hotel Apartments are projected to be completed in July 2017. The City does not currently anticipate any additional affordable housing projects for PY 2017 because at this time, there are no new identified housing projects that will be ready for construction and eligible for CDBG funding assistance.

Discussion

Expected Resources

The City has been challenged in past years in achieving full conformance with HUD regulations regarding timely spending of CDBG funds. The City has been aggressively working to resolve this issue. On June 1, 2015, a Substantial Amendment to the Program Year 2014 Action Plan was submitted to HUD to outline a detailed plan for spending built-up program income over the next 10 months. The 2016–2017 Action Plan followed on the 2015 amendment to include a detailed expenditure calendar. The City completed predevelopment for multiple housing projects in the 2015–2016 program year and was able to use a significant amount of prior year funds as payment toward housing projects. At this time, the City expects to completely spend down the funds allocated toward the Timeliness Spending Plans for PY 2015 and PY 2016, the bulk of which

have been spent toward the development of affordable housing and rehabilitation of three facilities servicing those individuals experiencing homelessness.

To prevent future problems with backlogged funding, the City is working 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. To facilitate this effort, the City will be identifying upcoming eligible projects and categorizing them by readiness into project tiers. Tier 1 projects are projects 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 of the necessary funding with the exception of the CDBG gap funds. Tier 1 projects will get priority funding, and criteria will include CDBG eligibility, location in a CDBG target area, completed pre-development, and fully identified funding. Tier 2 projects are projects that are near-shovel ready and may be on schedule for either mid-year funding or following-year funding. Tier 2 projects will be 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 projects on schedule for a future year funding cycle. The intent of tracking Tier 3 projects is to oversee 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 working to develop a pipeline of eligible shovel-ready projects that can be fast-tracked for funding. Additionally, in this Action Plan, the City will identify and prioritize three public infrastructure park projects in low-income census tract block groups for possible funding. These projects will be categorized into the project readiness tiers to facilitate project tracking and future project funding. Final decisions for CDBG funding assistance to one or more of these projects will be based on the individual project's success in securing funding from other sources so that the project with CDBG funds is fully funded and able to be completed in the program year.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Table 6 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Suitable living environment	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG Target Area	Youth services Senior services Handicapped services Fair housing services Homelessness support and homelessness prevention services, food access and support services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit
2	Public Facilities	2015	2019	Non-Housing Community Development	CDBG Target Area	Park Improvements and ADA Accessibility improvements, facility improvements for public service providers.	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
3	Housing Preservation	2015	2019	Housing	Citywide	Housing Rehabilitation Accessibility improvements Emergency repairs	CDBG	Housing units repaired or made more accessible to persons with disabilities
4	Efficient Administration and Oversight	2015	2019	Planning and Administration	Citywide	Fair Housing Services CDBG Administration, Planning, and Monitoring	CDBG	Program Planning and Administration

Goal Descriptions

Table 7 – Goal Descriptions

1	Goal Name	Suitable Living Environment
	Goal Description	These activities will address the need for youth services, senior services, handicapped services, homelessness support services, and homelessness prevention services.
2	Goal Name	Public Facilities
	Goal Description	This goal will address park improvements and ADA accessibility improvements in parks located in low-income neighborhoods or that serve predominantly low-income neighborhoods. It will also provide for facility improvements for public service facilities that serve low-income persons.
3	Goal Name	Housing Preservation
	Goal Description	Minor home repairs, accessibility improvements, emergency repairs to address health and safety concerns in owner-occupied low-income housing units, and purchase and repair for resale low-income first time home buyers deed restricted ownership housing units.
4	Goal Name	Efficient Administration and Oversight
	Goal Description	Administration of all of the City's housing programs for the purpose of expanding low- and moderate-income housing opportunities and providing grant administration to service providers and public agencies.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Through PY 2017, the City will be providing ongoing technical assistance and managerial support to the affordable housing projects initiated during PY 2016. This support will allow the full utilization of the added affordable units in PY 2017 and PY 2018. These projects are:

1. The Van Buren Senior Housing project is currently under construction, with an estimated completion date in fall 2018, and is planned to add 18 extremely low-income (EL-I), very low-income (VL-I), and low-income (L-I) affordable housing units for seniors and one manager unit.
2. The Monterey Hotel Apartments is expected to add 18 VL-I, L-I, and median-income (M-I) affordable units in PY 2017
3. Additionally, HOME funds are budgeted to maintain 8 extremely low-, very low-, and low-income apartments and provide potential down payment assistance to 3 low-income households.

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. The activities described in this Action Plan are proposed to be undertaken during the period between July 1, 2017, and June 30, 2018. Key projects undertaken during the 2017–2018 funding year will address the following priority needs:

- Rehabilitate low- and moderate-income (LMI) ownership housing units (Priority Need 4)
- Parks improvements in LMI areas (Priority Need 13)
- Public facility improvements for public service providers (Priority Need 12)
- Senior services (Priority Need 22)
- Handicapped services (Priority Need 23)
- Lead paint hazard screening (Priority Need 30)
- Fair housing services (Priority Need 32)
- Public services in support of food supplement programs (Priority Need 33)
- Planning and administration of City’s CDBG, housing, and community development programs (Priority Need 41)

Table 8 – Project Information

#	Project Name
52	Planning/Administration
53	Public Services
54	Public Facilities and Park Improvements
55	Housing Programs
56	Estrella Apartments
57	Down-Payment Assistance Program

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

The needs assessment portion of the 2015–2019 Consolidated Plan identified the lack of affordable housing as a key unmet need. The Consolidated Plan acknowledges that limited water and land constraints make it very difficult to provide sufficient new housing supply to address the lack of affordable housing. Although the Consolidated Plan identifies strategies that emphasize development of new housing with City assistance, and focus this housing to supply needed EL-I, VL-I, and L-I rental units, there are no housing projects of this type ready for development or funding assistance in PY 2017.

For this reason, PY 2017 projects and activities will focus on services for seniors, youth, homeless persons, and disabled persons, which are all identified as high priority needs in the Consolidated Plan. Addressing the spectrum of homeless needs has also been identified as a priority by the community. Primary obstacles include interagency/service provider communication and cooperation, shortage of staff and financial capacity, as well as volunteer resources, and regional problems that require regional cooperation and support. The PY 2017 Action Plan intends to help address these issues through the following:

- Use CDBG funds in support of community service organizations that provide direct services to homeless and special needs populations.
- Use CDBG funds to support improvements in community facilities, including parks, streetscapes, and public service provider facilities.
- Allocate funds for LMI housing rehabilitation loans and grants. All interior rehabilitation projects assisted through CDBG funds will include a Lead-Based Paint Hazard assessment.
- Update the Low and Moderate Income Housing Ordinance to better tailor the ordinance to require eligible projects to designate a higher proportion of inclusionary units as L-I.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Planning/Administration
	Target Area	Citywide
	Goals Supported	Efficient Administration and Oversight
	Needs Addressed	Grant Management, Monitoring, Administration, Planning
	Funding	CDBG: No more than 20% of PY 2017 Entitlement funds and 20% of PY 2017 Program Income funds received (estimated at approximately \$210,000)
	Description	Provide general staff administration of CDBG programs and activities, including Integrated Disbursement and Information System (IDIS) administration, program set-up, reporting, planning and subrecipient training and monitoring. Project 1 is categorized under HUD Matrix Code 21A. A National Objective designation does not apply.
	Target Date	6/30/2018
	Number of Households Assisted	Not applicable
	Location Description	Citywide
	Planned Activities	<ol style="list-style-type: none"> 1. General Planning and Administration (estimated at \$168,000) 2. Assessment of Fair Housing (estimated at \$17,000) 3. Study gaps in services that may limit effectiveness of programs intended to serve extremely low, very low, low income and other disadvantaged members of the community (estimated at \$25,000)

2	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Suitable Living Environment
	Needs Addressed	Homeless services, senior services, youth services, nutrition support services, disabled services, other public service needs
	Funding	CDBG: 15% of current year entitlement and up to 15% of prior year program income (estimated at approximately \$126,000)
	Description	Provide public services to low- and moderate-income households and individuals, including services for seniors, persons with disabilities, and homeless persons, youth, and families.
	Target Date	6/30/2018
	Number of Persons Assisted	Approximately 1,300 persons assisted
	Location Description	Citywide
	Planned Activities	<ol style="list-style-type: none"> 1. Food Bank: provide nutrition support to an estimated 360 persons (approximately 14% of available public services funding) 2. Legal Services for Seniors: legal advocacy and support for an estimated 150 low-income seniors (approximately 10% of available public services funding) 3. Community Human Services: homeless outreach and support, to serve an estimated 240 homeless persons and at-risk youth (approximately 13% of available public services funding) 4. Interim, Inc.: homeless services, emergency and temporary housing outreach, and case management for an estimated 30 persons with mental illnesses (approximately 17% of available public services funding) 5. Meals on Wheels: meal delivery to homebound seniors and disabled persons; will serve an estimated 90 persons annually (approximately 7% of available public services funding) 6. Alliance on Aging: tax assistance and ombudsman services and referrals to assist 190 low-income seniors (approximately 11% of available public services funding) 7. Josephine Kernes Memorial Pool: warm water exercise and therapy for 22 senior and disabled persons (approximately 7% of available public services funding) 8. Fair Housing Support Services: fair housing support services to low-income households and housing providers in the city (approximately 6% of available public services funding; may be augmented by funding from Planning and Administration) 9. Homeless Support Services: case management, voucher assistance, and homeless outreach services in the city

		(approximately 14% of available public services funding)
3	Project Name	Public Facility and Park Facility Improvements
	Target Area	CDBG Target Area, Citywide
	Goals Supported	Suitable Living Environment
	Needs Addressed	Public facility improvements, accessibility improvements, senior facilities, homeless facilities, accessibility for persons with disability
	Funding	CDBG: about 30% of Entitlement funds and Program Income as available (estimated to be approximately between \$283,000 and 363,000)
	Description	Facility and infrastructure improvements to publicly funded facilities, nonprofit public service facilities, public facilities, parks, and public infrastructure in the CDBG Target Area
	Target Date	6/30/2018
	Number of Households Assisted	Households in low-income neighborhoods
	Location Description	Public facilities, parks, public infrastructure in the CDBG target area, publicly funded facilities, and nonprofit public service facilities citywide
	Planned Activities	<ol style="list-style-type: none"> 1. Josephine Kernes Memorial Pool Facility Improvement: roof replacement that will provide continuing access to the facility for about 125 senior and disabled persons (estimated to cost about \$40,000). The Josephine Kernes Memorial Pool provides warm water physical therapy for seniors, and persons with disabilities, groups that are presumed benefit under CDBG guidelines. 2. Community Human Services Safe Place Facility Improvement: accessibility and capacity improvements to Safe Place emergency and temporary shelter that assists about 300 homeless and at-risk youth annually (estimated to cost about \$100,000). 3. Interim Inc. Security System Improvements: security system upgrades for four housing complexes and one transitional housing project that serves homeless persons with mental health challenges (estimated to cost about \$25,000). The four housing complexes provide subsidized housing for low-income households, and the transitional housing provides shelter for homeless persons. 4. 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 (estimated to be between \$118,000 and \$198,000). <ol style="list-style-type: none"> a. 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, 2018 (Tier 1 projects will be

recommended for priority funding).

- b. 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, 2018 (Tier 2 projects will be considered for funding as funding is available, or pending reallocation from delayed or canceled Tier 1 projects).
- c. 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).

4	Project Name	Housing Programs
	Target Area	Citywide
	Goals Supported	Suitable Living Environment
	Needs Addressed	Affordable housing, housing preservation, homelessness prevention
	Funding	CDBG: about 35% of Entitlement funds and Program Income as available (estimated to be about \$393,500)
	Description	Emergency housing repairs, minor home repairs, accessibility improvements for low-income homeowners, purchase and repair for resale low-income first time homebuyers deed restricted ownership housing units and administration of these activities.
	Target Date	6/30/2018
	Number of Households Assisted	20 households
	Location Description	Citywide
	Planned Activities	<ol style="list-style-type: none"> 1. Mr. Fix-It Grants: small grants to 7 low-income households to make minor repairs to improve overall housing quality (estimated \$35,000) 2. Home Safety Grants: small grants to 7 low-income households to make emergency health and safety repairs to meet code (estimated \$35,000) 3. Home Accessibility Grants: small grants to 5 low-income households to make accessibility improvements for disabled household members (estimated \$35,000) 4. Rehabilitation and repair of ownership units purchased for resale to low-income first time homebuyers (estimated \$90,000)

		5. Administration and project delivery costs necessary to execute these activities.
5	Project Name	Estrella Apartments
	Target Area	CDBG Target Area
	Goals Supported	Housing Opportunities Suitable Living Environment
	Needs Addressed	Rehabilitate LMI rental units
	Funding	Former RDA Housing Funds
	Description	Maintain 8 very-low and low-income units at Estrella HOME apartments. This project is funded solely by HOME funds. No CDBG funding will be used to maintain these units. The source of all project funding is Estrella reserves and program income generated by rental proceeds. Project is categorized under HUD Matrix Code 14D. It addresses National Objective LMH.
	Target Date	6/30/2018
	Number of Households Assisted	8 very low-income households
	Location Description	420 Estrella Avenue, Monterey, California
	Planned Activities	Maintain 8 very-low and low-income units at Estrella HOME apartments.
6	Project Name	Down Payment Assistance Loans
	Target Area	Citywide
	Goals Supported	Housing Opportunities
	Needs Addressed	Preserve LMI deed-restricted ownership units
	Funding	HOME Program Income Funds: \$100,000
	Description	Down payment assistance loans to first time home purchases. Use of HOME fund grant to provide assistance for purchase of ownership housing by low-income households. Project is categorized as HUD Matrix Code 13. It addresses National Objective LMH.
	Target Date	6/30/2018

	Number of Households Assisted	3 households
	Location Description	Locations not identified at this time. Use of funds is dependent on future requests to City from existing affordable homeowners to sell their units back to the City. The City can then match eligible qualified purchaser with seller and provide down payment assistance to facilitate the transaction.
	Planned Activities	Provide down payment assistance for low-income qualified first-time homebuyer applicants.

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

Geographic Distribution

Table 10 – Geographic Distribution

Target Area	Percentage of Funds
CDBG Target Area	30%

Rationale for the priorities for allocating investments geographically

The City has committed to spending approximately 30% of CDBG 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 racial/ethnic concentrations of poverty (RECAPS) 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% 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, the City'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 provided direction that affordable housing and homeless services should be placed above the priority of 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 need programs that service homeless, elderly, and disabled populations.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Census and survey data show a high percentage of low-income households in the community experience housing costs at 30% or greater of household income. The City intends through the five years of the Consolidated Plan to explore funding strategies that can be utilized to produce 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 2017; 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.

Table 11 – One-Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to Be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

Table 12 – One-Year Goals for Affordable Housing by Support Type

One-Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	20

Discussion

During PY 2016, the City focused on several specific housing activities funded with federal CDBG funds, including rehabilitation projects, rental assistance, and opportunity purchase of units LMI first-time homebuyers. 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 and Monterey Hotel affordable housing projects.

The primary assistance strategy to address issues related to housing affordability presented in PY 2017 Action Plan continues provision of financial assistance through grants for a range of supportive services and housing programs to meet the needs of the lower income residents and those at risk of becoming

homeless. Community organizations to be assisted in this manner are Community Human Services, Interim, Inc., and Legal Services for Seniors. As a basic tenet, the City will continue to work with the County and service organizations that are able to provide direct services and outreach to those experiencing or at risk of homelessness to meet this goal. Additionally, staff will continue to meet with other jurisdictions and service providers in effort 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 (HCV) programs on behalf of jurisdictions in Monterey County. Currently, there are 168 HACM public housing units in the City of Monterey. HACM has also converted all of 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 HACM to provide funding assistance for rehabilitation and repair of HACM units.

Actions planned during the next year to address the needs to 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 the City of 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. 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 into HACM-operated properties located in the city.

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

Introduction

Homelessness in Monterey County has grown, and a similar trend has been documented in the City of Monterey. In 2015, Monterey County prepared a Homeless Point-In-Time Census & Survey Comprehensive Report with details regarding the distribution of homeless persons in the county at a jurisdictional level of detail. In the City of Monterey, the 2015 survey recorded a total of 337 homeless persons. This number represented a decrease of 205 persons over the number of homeless recorded in the 2013 survey. However, the community in the past 2 years, in numerous public comments before the City Council and other public forums, has expressed 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

The City is planning to prepare an analysis of gaps in services that may limit 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 will be funded either fully or 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 and very low-income persons and families to 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.

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

The primary homeless assistance strategy in PY 2017 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., and Legal Services for Seniors. As a basic tenet, 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 to meet this goal. These funding priorities are estimated to provide assistance to 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 community 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 re-evaluate 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 re-evaluation of funding will necessitate a Substantial Amendment to the Program Year 2017 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 2017, the City will provide community service grant funding to seven organizations. Two of these organizations provide direct services to the homeless:

- Community Human Services (CHS) (temporary shelter and outreach to homeless and at-risk youth)
- Interim, Inc. (outreach, emergency shelter, and motel vouchers)

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.

Discussion

In PY 2017, the City will provide community service grant funding to seven organizations.

Two of these organizations provide direct services to the homeless:

- Community Human Services (CHS) (outreach to homeless and at risk of homeless youth)
- Interim, Inc. (outreach and emergency shelter motel vouchers)

The five other organizations provide direct supportive services to person of low income or below with special needs. These organizations and services are:

- Alliance on Aging – Tax preparation counseling for low-income seniors and an ombudsman program that will advocate on behalf of frail and elderly residents who reside in Monterey’s nursing homes. The ombudsman program observes and assesses level of care and investigates

complaints regarding care. The program provides information and guidance to families who are placing family members in long-term care facilities.

- Food Bank of Monterey County – Emergency food assistance to low-income individuals and families in the community. Food assistance is provided to the elderly, disabled, and very low- and low-income families and individuals.
- Josephine Kerns Memorial Pool – Therapeutic warm-water exercise programs for Monterey residents. The funding assists Kerns Pool to provide these services to very low- and low-income families with disabled family members.
- Legal Services for Seniors – No-cost legal services to City of Monterey residents aged 60 or greater. Legal assistance in housing matters, homelessness prevention, civil law, and court representation as needed.
- Meals on Wheels – In-home meal delivery to frail, elderly, and disabled residents in the City of Monterey. Delivers 2.5 meals daily, 5 days a week to homebound adults. The program allows these residents to remain independent and in their own homes for as long as possible.

The City will also be investigating opportunities to affirmatively further fair housing via fair housing outreach and education. Previously, fair housing support had been provided through multi-jurisdiction agreements. The City will evaluate this process and determine what level of fair housing support will be appropriate to address the fair housing impediments identified in the 2017 update to the City's Analysis of Impediments to Fair Housing Choice (Attachment A). 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 to both ownership housing opportunities and to rental opportunities, and particularly impact households that earn below 80% of Monterey AMI. Rental units that are priced at market rent and available in the City of Monterey are generally affordable to moderate-income households up to 120% of AMI. However, even at this income level, the supply of housing is very limited. The inventory of 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 lack of water and land 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% or greater of household income. The City intends through the five years of the Consolidated Plan to explore funding strategies that can be utilized to produce 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 a number of actions. These include:

- The City continues to implement goals of the General Plan Housing Element that was updated in 2016 and pursue to retain and build new housing units in the city.
- 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 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 regional housing supply can be achieved through mixed-use development provided there is sufficient water supply for new development.
- The City closely monitors and supports, when appropriate, efforts of the California American Water Company and Monterey Peninsula Water Management District to secure additional water supply for the Monterey Peninsula.

- The City implements a request for proposals for allocation of water credits to new development projects that include a component of LI housing.

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 limited water and land constraints will make it very difficult to provide sufficient new housing supply 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 (CHSP) to improve coordination and strengthen institutional structures in the city and the region.

Furthermore, the PY 2017 Action Plan proposes to:

- Use CDBG funds in support of community service organizations that provide direct services to homeless and special needs populations.
- Allocate funds for LMI housing rehabilitation loans and grants. All projects assisted with CDBG funds will be required to complete assessments for lead-based paint hazards.

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 poverty-level families, develop institutional structure, and improve coordination among regional agencies and community service organizations so that these identified community development needs might be effectively addressed during the five-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 limited water and land constraints will make it very difficult to provide sufficient new housing supply 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 (CHSP) to improve coordination and strengthen institutional structures in the city and the region.

Furthermore, the PY 2017 Action Plan proposes to:

- Use CDBG funds in support of community 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 through with CDBG funds will be assessed for lead-based paint hazards.

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 to both ownership housing opportunities and rental opportunities to those households that earn below 80% of Monterey AMI. Rental units that are priced at market rate and available in the City of Monterey are generally affordable to moderate-income households up to 120% of AMI. However, even at this income level, the supply of housing is very limited. The inventory of 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 lack of water and land severely limit development of new units.

Census and survey data show a high percentage of low-income and below households in the community experience housing costs at 30% or greater of household income. The City intends through the five years

of the Consolidated Plan to explore funding strategies that can be utilized to produce new supply of EL-I and VL-I rental units and preserve existing affordable units wherever possible.

Activities undertaken during PY 2017 will address the following priority needs:

- Provide home repairs for low- and moderate-income (LMI) ownership housing units (Priority Need 4).
- Provide ongoing technical assistance in the management and monitoring of the Monterey Hotel and Van Buren housing projects.

Specific actions to address these priority needs are:

- Support agencies for rental assistance to alleviate rental cost burden to those financially impacted.

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 paint was used. The City is conscious of the potential threat to human health this paint could present. Additionally, the City will conduct lead paint assessments as a component of any rehabilitation grant or loan project.

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 for education of the public.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy is based on 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, families, and youth will expand opportunities for growth and encouragement. Supportive and legal services for seniors will ensure that they are not victims of fraud or abuse and will assist them to live independently in their homes.

The provision of opportunities for homeownership and/or affordable housing for lower-income families creates family wealth and responsible citizenship and builds a better community overall. To maintain this program, the City will need to rebuild the Housing Asset Fund, which consists of revenue generated through past activities of the redevelopment agency, by targeting a portion of annual program income as a reserve to be built up for allocation to a future housing project. Funds in the Housing Asset Fund will be used for opportunity purchases of deed restricted units as owners notify the City of their intent to sell, and where feasible leverage funds for a new housing project. The funds will be used selectively, consistent with affordable housing agreements and the need for leverage of funds to complete project financing commitments. In this manner, existing affordable units can be preserved for future resale and funds can be built up for future affordable housing projects.

Approximately 7.8 percent of Monterey residents live at the federal poverty level. The households that are at the poverty level and that may be on welfare have been typically located in public housing, assisted housing, or special needs group housing. Additionally, it is acknowledged that the percentage of Monterey residents at the federal poverty level is not the only indicator of the community's challenge in providing affordable housing. According to findings contained in the May 2015 Impact Monterey County Assessment 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 \$11,679.

The City provides support for child-care programs to assist families to remain employed. The City supports, through favorable lease terms, a large (capacity of 140 children) state-of-the-art child-care center at the Presidio of Monterey. The City leases the facility from the US Army and subleases the facility to a child-care provider.

The City of Monterey provides significant funding for services that target the most economically vulnerable in the community. Funding is targeted to prevent homelessness, increase self-sufficient family functioning, and encourage community connectedness. The City has a strong economic development focus that is represented in the development of a Waterfront Master Plan and Specific Plans for the Downtown, Lighthouse Avenue, and North Fremont Street mixed-use neighborhoods.

The City continually works to promote employment opportunities for all aspects of the community. The City's General Plan contains a Social Element designed to direct services to those most in need. Additionally, there are a number of educational programs available to residents to allow them to grow economically. Monterey Peninsula College offers extensive opportunities for extended education for youth and mature adults. The Monterey Adult School of the Monterey Peninsula Unified School District offers basic education and career track courses. The City is fortunate to be a jobs-rich community, which is advantageous for those seeking employment after completing training.

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 community service organization 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 community 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 non-profit 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 of Monterey 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 community 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 2017 Action Plan anticipates full entitlement funding. The PY 2017 Action Plan prioritizes support for community service organizations providing direct services to disadvantaged and homeless residents, and public facility improvements intended to increase access and provide long-term sustainability to public assets. Ensuring conformance with HUD regulations is an ongoing activity.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

The City has been challenged in past years in achieving full conformance with HUD regulations regarding timely spending of CDBG funds. Through PY 2016, the City has been able to fully complete the Timeliness Spending Plan adopted in PY 2015 and to fully expend accumulated funds. The ongoing management of the CDBG program will include developing a pipeline of capital improvement projects that meet HUD requirements and including shovel-readiness as a criteria in capital improvement grant awards.

**DRAFT M I N U T E S
PLANNING COMMISSION**

Tuesday, March 14, 2017

4:00 PM - 5:30 PM

7:00 PM - 11:00 PM

**580 PACIFIC STREET, COUNCIL CHAMBERS
MONTEREY, CALIFORNIA**

Commissioners Present: Fletcher, Millich, Davis, Dawson, Latasa, Reed

Commissioners Absent: Widmar

Staff Members Present: Acting Community Development Director Cole, Principal Planner Caraker, Senior Associate Planner Bennett, Housing and Property Manager Marvin, Administrative Analyst Miller, Police Lieutenant Hart, Recording Secretary Leinen

PUBLIC HEARING

2. **Recommend to the City Council to Adopt the 2017/2018 One-Year Action Plan for Community Development Block Grant Funds; Adopt the Analysis of Impediments to Fair Housing; Amend the Citizen Participation Plan; and Authorize Submittal to the U.S. Department of Housing and Urban Development (HUD); and, as Successor Housing Agency, Approve the 2017/2018 Successor Housing Agency Housing Program and Budget (Exempt from NEPA per 24 CFR Part 58 and from CEQA per Article 19, Section 15301, Class1, 15306, Class 6 and 15326, Class 26)**

ACTION: *Adopted resolutions recommending that the City Council approve the draft Fiscal Year 2017/2018 (Program Year 17) Action Plan (Action Plan) for Community Development Block Grant (CDBG) funds; Adopt the updated Analysis of Impediments to Fair Housing Choice (Analysis of Impediments); Amend the Citizen Participation Plan; Authorize submission to the U.S. Department of Housing and Urban Development (HUD); and Approve, as Successor Housing Agency, the 2017/2018 Successor Housing Agency housing program and budget with amendments to the Action Plan resolution as recommended by staff.*

Staff Presentation/Commissioner Questions

Rick Marvin gave a video presentation detailing various City of Monterey housing assistance programs. Mr. Marvin also presented the Agenda Report and answered Commissioners' questions. Mr. Marvin noted that staff is recommending an amendment to the final paragraph of the proposed resolution recommending City Council approval of the Draft Fiscal Year 2017/2018 Action Plan, shown in bold below:

NOW, THEREFORE, BE IT RESOLVED BY THE PLANNING COMMISSION OF THE CITY OF MONTEREY that it hereby recommends to the City Council approval and adoption of the Program Year 2017 Action Plan for Community Development Block Grant Funds; authorization of submittal of the Action Plan to the U.S. Department of Housing and Urban Development (**HUD**); and, as Successor Housing Agency, Approve the Fiscal Year 2017/2018 Successor Agency Housing Program and Budget **substantially** as presented and discussed at the April 11, 2017 Public Hearing and reflected in Exhibit A **with ability to adjust budgets among the identified six (6) projects needed to respond to the final HUD appropriation to assure compliance with timeliness spending requirements.**

Public Comments

Lynn Young, director of Josephine Kerns Memorial Pool, described the programming provided by the organization as well as the local non-profit organizations in the community that she

partners with. Ms. Young said the funding received from the City of Monterey comprises 15% of the pool's funding and is very important to the organization and the community members it serves.

Mike Pekin, Monterey resident, expressed concern regarding the public noticing process for the Planning Commission hearing on the draft Action Plan. Mr. Pekin said because the draft Plan makes mention of addressing the emergency shelter and transitional housing needs of homeless persons, the same noticing process should have been used as was used for the Emergency Shelter Overlay Zoning item being heard by the Planning Commission at 7:00 p.m. Mr. Pekin recommended that the Planning Commission continue the item to the 7:00 p.m. session or move forward with the Action Plan without the portions referring to funding for homeless persons.

Judy Karas said when the City revises its Citizen Participation Plan it should send out the information to community members in a manner that is straightforward and can be understood by the lay person. Ms. Karas also said the Action Plan should not give priority to projects that have adequate funding from other sources.

Sophie Yakir, Interim Inc., thanked the City for their continued support of Interim's homeless outreach program. She also commented on the importance of the leverage for funding from other sources that is provided when the City of Monterey provides funding to an organization. Ms. Yakir said that Interim is working on a second project, per the City's recommendation, for security lighting and cameras in their permanent supportive housing units.

Mike Brassfield, Monterey resident, said it is important to pay attention to regional issues, but as a City, there needs to be a focus on what is best for Monterey for certain things such as homelessness. Mr. Brassfield asked if a yearly progress report is required from the agencies the City provides financial support to and said the City needs a comprehensive study or plan to address homelessness.

In response to Chair Fletcher's question, Mr. Marvin explained the restrictions placed on funding through the CDBG program and said funding must be spent within the program year so it is necessary to identify projects that are far enough along to fund, and many times these projects have other funding sources too. In response to Commissioner Reed's question, Mr. Marvin said if CDBG funds became available for a homeless shelter, a substantial amendment to the Action Plan would be required and that newspaper noticing would occur 30 days in advance and interested parties would be notified by email. In response to public comment received, Mr. Marvin said there is an activity in the Action Plan to fund a homeless strategy that would study the issue and recommend how the City might best interact on a regional basis as well as actions to take on a local level to address the homeless issue. Mr. Marvin also said quarterly reports are provided to the City by community service organizations receiving City funding.

Eric Johnson, Community Homeless Solutions Board, expressed concern about temporary shelters not always leading to the rehabilitation of those who are sheltered and spoke about the benefits of transitional housing. He also said there are great services being provided to the homeless, however, the number of homeless is increasing instead of decreasing. Mr. Johnson said ultra low-cost housing is needed to make a dent in homelessness.

Commissioner Comments

Commissioner Dawson said pages 28 and 30 of the draft Action Plan contain a typo of the

word “tenant,” which should read “tenet.” He also said there is a reference to historic preservation on page 36 of the Plan. Commissioner Dawson said he would like to see referenced the number of those who are homeless who are willing to be housed in a shelter.

In response to Vice Chair Millich’s question, Mr. Marvin said the numbers generated from the homeless census are based on the number of people not housed at the time of the census and that there is not a clear distinction between the homeless population and the traveling population. Vice Chair Millich said this distinction is needed in order to intelligently provide shelter facilities.

Commissioner Latasa complimented Mr. Marvin and staff for creating such a complex and detailed document. Commissioner Latasa noted that Figure 4 is referenced on page 22 of the Analysis of Impediments but is missing.

Commissioner Reed complimented staff on the report and made a motion to adopt resolutions recommending that the City Council approve the draft Fiscal Year 2017/2018 (Program Year 17) Action Plan (Action Plan) for Community Development Block Grant (CDBG) funds; Adopt the updated Analysis of Impediments to Fair Housing Choice (Analysis of Impediments); Amend the Citizen Participation Plan; Authorize submission to the U.S. Department of Housing and Urban Development (HUD); and Approve, as Successor Housing Agency, the 2017/2018 Successor Housing Agency housing program and budget with amendments to the Action Plan resolution as recommended by staff. Vice Chair Millich seconded the motion.

On a motion by Commissioner Reed, seconded by Commissioner Millich, and carried by the following vote, the Planning Commission adopted resolutions recommending that the City Council approve the draft Fiscal Year 2017/2018 (Program Year 17) Action Plan (Action Plan) for Community Development Block Grant (CDBG) funds; Adopt the updated Analysis of Impediments to Fair Housing Choice (Analysis of Impediments); Amend the Citizen Participation Plan; Authorize submission to the U.S. Department of Housing and Urban Development (HUD); and Approve, as Successor Housing Agency, the 2017/2018 Successor Housing Agency housing program and budget with amendments to the Action Plan resolution as recommended by staff:

AYES:	6	COMMISSIONERS:	Fletcher, Millich, Davis, Dawson, Latasa, Reed
NOES:	0	COMMISSIONERS:	None
ABSENT:	1	COMMISSIONERS:	Widmar
ABSTAIN:	0	COMMISSIONERS:	None
RECUSED:	0	COMMISSIONERS:	None

City of Monterey: Public Comments from CDBG Unmet Community Needs Workshop

Attendees: Predominantly service providers interested in applying for CDBG community Service or Community Facility grants. See Sign-in sheet.

Homeless Facility Needs: toilets/showers/laundry facilities, day-center facilities, temporary storage lockers or similar for homeless persons to secure personal items, additional client support and casework

A major challenge facing homeless persons is the ability to maintain personal hygiene. This includes basic facilities like toilets and showers, but also includes access to laundry facilities. It is difficult to clean clothing and towels, and many homeless abandon these items when they become too soiled to use, which both deprives the person of the use of the item and adds to litter and garbage on the street. The women's shelter group mentioned that one of their most used and most needed hygiene items was bath towels.

Another challenge facing homeless persons, and particularly persons trying to re-enter the workforce or engage in other activities (education, counseling, addiction support, etc.) that would help them get off the streets is a safe and secure place to store their personal items. Items left out in the open are subject to disposal or theft. Homeless persons cannot show up to a job interview with all of their personal items in tow. The women's shelter group used the example of a homeless woman who has gone through the steps necessary to get a job interview, but who has nowhere safe to leave her belongings, and must take them to the interview with her, which identifies her as homeless and potentially damages her chance at the job. Lockers or a facility where persons could safely leave their belongings would both protect possessions that are vital for survival as a homeless person and help prevent discrimination when homeless persons are applying for assistance or employment or similar.

Service Provider Support Needs: Navigator, clearinghouse, networking opportunities, service provider events (service faire, Stand Down, networking meetings, etc.)

Service Provider Operational Challenges: Marketing, caseworker shortage, administrative burdens, shortage of staff, silos, diminishing volunteer support, poor referral support, lack of interconnectivity with other providers

The service providers present at the workshop expressed two general categories of concerns, one was the need for support, particularly support in connecting with other resources and with each other as service providers, and two the operational challenges facing them as service providers. Most of the providers expressed the same support needs and many shared similar operational challenges.

The most commonly expressed support need was for a means to better understand what other services are available and what other service providers offer to Monterey residents. The service providers in attendance explained that it was difficult to know who was offering what services where, especially in regards to services that operate out of temporary offices, or that struggle to find permanent facilities in the existing real-estate market. Several service providers expressed dissatisfaction with the 211 Helpline service, saying that the referrals are often out of date with incorrect information. There are two printed (available online) resource directories available to both service providers and the public. One is provided by the Area Agency on Aging, called the Alliance on Aging Monterey County Senior Resource List and is updated almost annually (<http://allianceonaging.org/wp-content/uploads/2011/12/2015-Senior-Resource-List-ENGLISH.pdf>). The

second is called Sam's Guide, and is prepared by Susan McNelley every two years (<http://www.samsresources.com/SAM's%20GUIDE%20Spring%202015%20FINAL.pdf>). Several service providers commented that they rely heavily on these resources to find other providers and make effective referrals to their clients.

In addition to sharing resource guides, many service providers expressed a desire to network with other service providers and learn more about what kind of services are available in the area. Suggestions included monthly, quarterly, or semi-annual networking meetings or events where service providers would be able to gather and share information, and while some providers felt that monthly or quarterly events would be a burden, all agreed that semi-annual or annual events would be useful. Other recommendations included holding services fairs, possibly modeled after the Stand Down events for homeless veterans that collect a wide range of health, legal, and social services in a central location and offer them free of charge to attendees. The County Fairgrounds were mentioned as a potential resource to offer a centralized location. Another suggestion that was very popular was adopting the navigator model that is currently increasing in popularity in other regions. The navigator model involves hiring navigator(s) that can shepherd clients through the different public services and help them to get as much assistance as possible. While some service providers spoke as though they were in need of their own navigators specific to their clientele or service, others spoke of the role as a more general position that would connect clients with a wide range of service providers in the area. Another recommendation was a City Staff position that provided interconnectivity support for the various service providers and helped to fill operational gaps and address referral challenges.

Service providers at the workshop expressed both common and unique operational challenges. The Meals on Wheels attendees described a loss of volunteers qualified to deliver meals to home-bound seniors and disabled persons. The Veterans' Resource attendees have access to volunteers, but they would need to go through the vetting process to qualify as drivers for MoW. Other challenges included a lack of time for marketing, and unfamiliarity with the latest social media and online marketing opportunities, staff shortages – particularly caseworker staff, poor referral support from 211, silos that prevent service providers from connecting with other providers or that prevent potential clients from learning about available services, extensive administrative burdens, and frequently overwhelmed staff. The senior aquatic health service provider expressed difficulty in getting their services advertised to the public, resulting in under-utilization, and several service providers were frustrated by a lack of time and know-how to engage in effective marketing.

Finally, service providers struggled somewhat with the different boundaries that they must work within, and how to provide services that both met the regulatory requirements of their funding sources, and the needs of their clients, for whom low-income census blocks and city limits frequently have little meaning. There was comment that the City of Monterey is predominately built out, and that while there are some low-income census block groups, it is difficult to locate many service near those block groups – particularly when the services serve multiple jurisdictions or have access to low-cost or centrally located facilities outside the City's boundary. Providers interested in applying for capital facility funding were concerned with the availability of funding for facilities located in areas in the City that were not located in or immediately adjacent to the low-income census block groups. Providers also expressed some concern with the geographic accessibility of their services to their target clientele, as transportation poses a key challenge to regional service providers without multiple offices or intake facilities.

List of Acronyms

AA	Affordable Acquisitions
ADA	Americans with Disabilities Act
AMI	Area Median Income
AP	Action Plan
CAPER	Consolidated Annual Performance and Evaluation Report
CDBG	Community Development Block Grant
CEQA	California Environmental Quality Act
CHISPA	Community Housing Improvement Systems and Planning Association
CHOMP	Community Hospital of the Monterey Peninsula
CHS	Community Human Services
CHSP	Coalition of Housing Services Providers
CS	Client Services
DDA	Disposition and Development Agreement
DPA	Down Payment Assistance
EL-I	Extremely Low Income
EPA	U.S. Environmental Protection Agency
ESG	Emergency Shelter Grants
FY	Fiscal Year
HACM	Housing Authority County of Monterey
HCV	Housing Choice Voucher
HMIS	Homeless Management Information System
HOME	Home Investment Partnerships
HOPWA	Housing Opportunities for Persons with AIDS
HRC	Housing Resource Center
HUD	Department of Housing and Urban Development
IDIS	Integrated Disbursement and Information System
LBP	Lead-Based Paint
L-I	Low Income
LMA	Low Moderate Area
LMC	Low Moderate Clientele
LMH	Low Moderate Housing
LMI	Low Moderate Income
MCHI	Monterey County Housing Inc.
MCWD	Marina Coast Water District
NEPA	National Environmental Policy Act
PHA	Public Housing Authority
PIT	Point in Time
PY	Program Year
RDA	Redevelopment Agency of the City of Monterey
VL-I	Very Low Income
VTC	Veterans Transition Center