

C H A P T E R

6

HOUSING ELEMENT

CITY OF GREENFIELD

HOUSING ELEMENT: 2014-2023

*Current City Council Members:*

Mayor John Huerta, Jr.  
Mayor Pro-Tem Raul Rodriguez  
Councilmember Leah Santibañez  
Councilmember Avelina Torres  
Councilmember Lance Walker

**Note:** *As the Housing Element is updated more frequently than other components of the General Plan, it is formatted as a “stand alone” document with its own table of contents and other minor differences in its organization.*

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## 1. INTRODUCTION

The purpose of the housing element is to identify and analyze existing and projected housing needs and to provide goals, policies, and implementation programs for the preservation, improvement, and development of housing. The framework of the Goals and Policies will guide the community's decision making for the following eight years.

Greenfield was incorporated as a general law city in 1947. The population as of the 2013 U.S. Census was 16,494 persons with 3,632 housing units. Greenfield is located in the southern portion of Monterey County, approximately seven miles south of Soledad and approximately twelve miles north of King City. The Gabilan Mountain Range borders the valley on the east, with the Santa Lucia Mountain Range to the west. Primary access is provided via U. S. Highway 101. Its central location in the Salinas Valley on Highway 101 places it within a major transportation hub of the state. The dominant market influence is provided by the nearby agricultural industries and local service establishments. In recent years, housing demand has begun to diversify geographically with commuters traveling from areas as far away as Monterey and the San Jose area for affordable housing.

As an element of the City of Greenfield General Plan, the goals, policies, and implementation programs included will apply only to the incorporated area of the City of Greenfield and that area within the City's Sphere of Influence and Planning Area. This updated Housing Element covers the ten-year planning period from January 1, 2014 to December 31, 2023.

### Organization of the Housing Element

The Greenfield Housing element includes the following four sections plus appendices with additional background and demographic data, which satisfy the requirements of State law and provide the foundation for the development of goals, policies, implementation measures, and quantified objectives for the planning period:

- **1. Introduction.** This section includes an overview, discussion of consistency of the element with state law, the public participation process, and consistency with the General Plan.
- **2. Goals, Policies, and Implementation Programs.** This section sets forth housing goals and outlines City goals, objectives, policies, and programs intended to address housing problems, the party responsible for implementation, and the program funding sources.
- **3. Background/Setting.** This section describes the City's housing and demographic characteristics and conditions.
- **4. Evaluation of Previous Housing Element.** This section evaluates the City's progress in achieving the goals and implementing the programs included in the 2010 Housing Element.

An appendix presents information on the housing needs assessment (population and household characteristics, employment and economic trends, and housing stock data); projected housing needs (estimates of new construction needs through 2023); site inventory/analysis (land suitable for residential development, including vacant sites and sites having the potential for redevelopment); and housing resources (ability to provide adequate residential opportunities and services for all segments of the population).

## Consistency with State Law

Each city in California must have a housing element in its General Plan (Government Code, Section 65000 et. seq.) The housing element must cover a 10-year time period and be revised every eight years, based on the timeframes for the Regional Transportation Plan/Sustainable Communities Strategy. This Housing Element is a revision of the City’s 2005-2010 Housing Element. The State Office of Housing and Community Development (HCD) must review revisions to housing elements in accordance with state housing element law.

Government Code, Section 65583 states that the housing element must consist of “identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing.” Specifically, the Housing Element must include the following:

- Analysis of population and employment trends and projections of existing and projected housing needs for all income levels, including the locality’s share of the regional housing need.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics including overcrowding, and housing condition.
- Inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment or reuse, and an analysis of the relationship of zoning and public facilities and services to these sites.
- The identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit.
- Analysis of actual and potential governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvement fees and other exactions required of developers, and local permit processing.
- Analysis of actual and potential non-governmental constraints, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs, such as those of the homeless, disabled, elderly, large families, female heads of households, and agricultural workers.
- Analysis of energy conservation opportunities with respect to residential development.
- An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.

This Housing Element identifies and analyzes all items above. This Housing Element also identifies existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing.

## Public Participation

State law requires that during the preparation or amendment of the General Plan, the planning agency provide opportunities for the involvement of citizens, public agencies, public utility companies, and civic, educational, and other community groups through hearing and any other means the County or City deems appropriate (Government Code Section 65351). In accordance with State law, during the

development of the 2014-2023 Housing Element, the City encouraged the participation of all economic segments of the community; especially lower income and special needs households.

In accordance with State law requirements, the City held a publicly noticed workshop before the Greenfield City Council on December 8, 2015. The workshop was announced through the City Council agenda notice and by inclusion of an announcement, in English and Spanish, inserted in utility bills to ensure notice was received by each residence in the City and to encourage broad and comprehensive citizen involvement in the refinement of the updated Housing Element.

The workshop information was presented in simple but accurate terms. Ample opportunity was given for questions and comments from attendees. The City Council chambers in which the workshop was presented was easily accessible for persons with disabilities. The City Council meeting at which the housing element workshop was scheduled was heavily attended. An earlier item on the agenda was very controversial, and the entire Council chambers were full prior to the housing element workshop (about 200 persons), with additional persons waiting outside the chambers. Although many of these people stayed for later agenda items, including the housing element workshop, enough departed the council chambers prior to the housing element workshop that seating was readily available. Following presentation of the Housing Element update, three members of the public spoke regarding the Housing Element. An additional policy and several additional programs were added to the Housing Element in response to comments.

The City's overarching goal in updating the Housing Element was to create a document that constructively addresses the vision, the goals, and the concerns of the entire community. In order to achieve this goal, the City has included in this document realistic and achievable goals, policies that the City is committed to using consistently, implementation programs and measures that are designed to achieve the community's goals, and a realistic timeline for completion.

### **Consistency with other General Plan Elements**

The Housing Element is one of seven General Plan elements required under State Planning law. The City's General Plan was adopted in 2005. The previous Housing Element was adopted by the City Council in 2012.

The elements of the General Plan must be fully integrated and must relate to each other without conflict. Internal consistency applies to figures, diagrams, and General Plan text. It also applies to data, analysis, and policies. All adopted portions of the General Plan, whether or not required by state law, have equal legal weight; none may supersede another. The General Plan must resolve any potential conflicts among the provisions of each element.

The Housing Element has been updated to be consistent with the other six required General Plan elements, which include: Land Use, Circulation, Conservation, Open Space, Noise, and Safety. Findings for consistency with these elements are as follows:

#### **LAND USE ELEMENT**

The Land Use Element is the section of the General Plan that describes where different types of development should occur and at what intensity. It also includes maps of general land use designations. The land use designations provide for the type and character of development permitted in each designation, but without the specificity found in the zoning ordinance. Goals, objectives, and policies provide the outline for orderly growth in the community.

Four General Plan land use designations provide for residential housing development in Greenfield. These designations are residential estate, low density residential, medium density residential, and high density infill. Most of Greenfield is designated for residential use, the majority being low density residential. This land use designation anticipates one residential unit on each lot with densities ranging from 1 to 7 units per gross acre. The medium density residential designation permits duplexes, apartments, condominiums, and mobile home parks. Densities in the range of 1 to 15 units per gross acre are allowed. High-density infill provides for density of 10 to 21 units per gross acre. Currently no land is designated “residential estate” (maximum of 2 units per acre). Residential uses are also allowed when the Mixed Use Overlay is applied to a non-residential district.

The Housing Element is consistent with the land use element in that it utilizes the land use diagram (there are no discrepancies) in providing logical areas for growth and development of all types and densities of housing. The residential land uses identified in the Housing Element are consistent with the Land Use Element land use categories, densities, and related land uses, such as parks and recreation facilities. Any changes in land use to accommodate the City’s regional housing share would require a General Plan Amendment and zoning change to ensure continued consistency. The Housing Element is not proposing any changes in land use that differ from those depicted in Figure 2-3, Land Use Diagram.

#### CIRCULATION ELEMENT

The residential development required to meet the City’s regional share of housing would be distributed throughout the City and would be accommodated by the City’s existing and planned circulation infrastructure. New development would construct local street improvements, including improvements to arterial and collector streets adjacent new development. Circulation impacts anticipated from residential development in the City have been mitigated through planned improvements identified in the Circulation Element. Residential development would not cause local traffic to exceed Level-of-Service (LOS) objectives stated in the Circulation Element. The Housing Element is therefore consistent with the Circulation Element.

#### CONSERVATION

The Housing Element does not call for development of housing on any lands designated for conservation. All proposed residential development included in the Housing Element would be consistent with the Conservation Element.

#### OPEN SPACE

The Housing Element does not call for development of housing on any lands designated for open space. All proposed residential development included in the Housing Element would be consistent with the Open Space Element.

#### NOISE ELEMENT

Noise Element analysis is based on the land uses identified in the 2005 General Plan, including the residential development identified in the Housing Element. Some areas designated for residential development are located in places that could potentially have noise levels in excess of the City’s adopted standards for residential noise exposure. The Noise Element includes mitigation measures that will reduce any potential impacts resulting from housing development to a less than significant level. The Housing Element is consistent with the Noise Element.

## SAFETY ELEMENT

The Housing Element is consistent with the Safety Element. No lands within Greenfield are within a 100-year floodplain or in an area of high hazard for wildfires; thus, no changes to the Housing Element are required under Government Code Section 65302 (Chapter 369, Statutes 207-AB 162). Mitigation measures have been identified that would reduce potential impacts from housing development on any site with unstable soils to a less than significant level

## 2. GOALS, POLICIES, AND IMPLEMENTATION PROGRAMS

This section of the Housing Element presents the City’s policies and programs addressing housing needs and affordability of housing within the City. For each program listed, notations are made to indicate responsible parties, timeframes, and potential funding sources. The following notations are used:

Implementation Timeframes		Responsible Parties	
<b>GP</b>	addressed in General Plan	<b>CD</b>	Community Development
<b>MC</b>	addressed in Municipal Code	<b>PW</b>	Public Works/Engineering
<b>→</b>	ongoing program	<b>B</b>	Building Department
<b>YEAR</b>	programmed for identified year	<b>LS</b>	Life Safety (Police and Fire)

Potential funding sources are shown in parentheses. Additional funding sources may become available in the future, and the City will utilize the best funding source available for each program at time of implementation.

The City has established eight housing goals. The housing goals are designed to address housing issues that have been identified as relevant to the City. For each housing goal, the City has established an objective and several policies and implementing programs. The City’s housing goals are:

- Goal 6.1      Housing sites for all income levels**
- Goal 6.2      Adequate affordable housing**
- Goal 6.3      Fair housing opportunity available to all**
- Goal 6.4      Housing for persons with special needs**
- Goal 6.5      Engagement with other agencies and organizations in the provision of housing**
- Goal 6.6      Adequate infrastructure and services to support housing**
- Goal 6.7      Reduced ongoing household costs and supporting incomes**
- Goal 6.8      Well maintained housing stock and neighborhoods**

**Goal 6.1****Housing sites for all income levels.****Objective 6.1**

**Sites for construction of at least 363 new housing units in Greenfield from January 2014 through December 2023, including 87 units for very low income households, 57 units for low income households, 66 units for moderate income households and 153 units for above moderate income households.**

**Policy 6.1.1**

**Provide appropriate General Plan land use designations and zoning designations to accommodate the City’s regional share of new housing for all income groups.**

Program 6.1.A**GP MC Annually****CD**

For each housing status report, confirm that adequate land is available to accommodate 144 low and very low income housing units, comprised of a combination of a) nine acres of vacant land designated at 21 units per acre (16 units per acre gross) or higher; and/or specific sites within the Mixed Use Overlay. These requirements may be adjusted based on remaining RHNA targets.

(General Fund)

Program 6.1.B**MC → Each application****CD**

Prior to re-designation of land with a General Plan land use designation of High Density Residential or located in the Downtown area, or re-zoning of land with a R-H or MUO overlay, confirm that the necessary inventory of vacant land for low and very low income housing is maintained.

(General Fund, Developers)

Program 6.1.C**GP 2016 →****CD**

Maintain the City’s General Plan high density land use designation and the City’s R-H zoning district development standards that allow development up to 21 units per acre (16 units per acre net). The minimum density standard within the R-H zoning district shall be no fewer than 10 units per acre.

**Policy 6.1.2**

**Maintain adequate supplies of residentially zoned land.**

Program 6.1.D**→ Each application CD**

Maintain a database of vacant and underutilized residential properties, and update as development applications are received, approved, and building permits issued.

(General Fund, Developers)

Program 6.1.E**GP →****CD LAFCO**

Work with the Local Agency Formation Commission to annex lands in accordance with the Sphere of Influence as necessary to ensure an adequate

supply of residential land, and especially vacant land for low and very low income housing per Programs 6.1.A and 6.1.B. Timing on this program will be dependent on market conditions and the rate of residential development.  
(General Fund, Developers)

**Goal 6.2**  
**Adequate affordable housing.**

**Objective 6.2**  
**Ensure that no one is denied housing or shelter within the City on the basis of affordability.**

**Policy 6.2.1**  
**Promote and assist with development of affordable housing.**

Program 6.2.A                      **2017 →**                      **CD**  
To achieve more efficient development of land in the Downtown area and R-H districts, encourage merger of small or otherwise constrained adjacent lots and residential infill, by providing expedited processing and/or parking reductions on such projects that include low or very low income housing units. Develop and mail an informational flyer to property owners in the Downtown area outlining the potential for residential development and inclusion of residential units within commercial developments and City incentives. Facilitate discussions between owners of adjacent properties. Quantified objective: 10 additional very low and 6 low units during planning period.  
(General Fund)

Program 6.2.B                      **MC 2017 →**                      **CD**  
**Conditionally allow the application of the MUO overlay to any commercial property in which the applicant desires to incorporate low or very low income residential units with a commercial project.**  
(General Fund, Grants)

Program 6.2.C                      **2016 →**                      **CD**  
Promote acquisition of sites for affordable housing by maintaining ongoing meetings and communications with non-profit affordable housing builders such as CHISPA and Habitat for Humanity, and actively promote their investment in the City.  
(General Fund, Grants)

Program 6.2.D                      **2016 →**                      **CD**  
Utilize program information from the Monterey County Housing Authority and other sources to compile and make available a comprehensive matrix of homebuyer and rental assistance programs, social services assistance programs, and affordable housing construction and incentive programs. Promote and market programs to prospective homebuyers or tenants through direct mailings as utility bill inserts, City representation at public events (such as the Greenfield Harvest Festival), distribution of material at key sites in the city (City Hall, library, social services

providers) , and by posting on the City’s website. Promote programs to developers and builders by including information with application forms.  
(General Fund)

Program 6.2.E**2016 →****CD**

Expand or designate City staff, as funding permits, to provide for grant writing and grant administration activities, specifically to obtain funding for homebuyer, rental, or maintenance assistance for affordable housing or for supporting public improvements, including utility or mobility improvements. Quantified goal: rehabilitate 12 low units and fund 20 percent down payment on six units.  
(General Fund, Grants)

**Policy 6.2.2****Reduce housing constraints imposed by zoning regulations and approval processes.**Program 6.2.F**→Each application CD**

For each residential development application received that includes low or very low income housing, consider the feasibility of waiving, reducing, subsidizing, or deferring development fees or providing other incentives (i.e., adjustments to lot size, parking, and open space requirements) to facilitate the provision of affordable housing, and present these potential incentives to the Planning Commission and/or City Council when project approvals are considered.  
(General Fund, Grants, Non-profit Organizations)

Program 6.2.G**→Each application CD**

Utilize California Environmental Quality Act exemptions for affordable housing and infill housing projects to the extent allowable.  
(General Fund)

**Policy 6.2.3****Implement the City’s density bonus/inclusionary housing program.**Program 6.2.H**MC → Each application CD**

Make subdivision applicants aware of the City’s Density Bonus/Inclusionary Housing program by providing information with application forms, and encourage participation in the City’s Density Bonus/Inclusionary housing program by also allowing reductions in development standards for affordable units associated with the density bonus/inclusionary housing program.  
Quantified Objective: 6 new very low units  
(General Fund)

Program 6.2.I**MC 2016 →****CD**

**Review the City’s inclusionary housing and density bonus ordinance** and update as necessary to ensure it is consistent with changes directed by AB 2222. Allow density bonuses up to 35 percent with the provision of low, very low, or moderate housing and up to 20 percent for senior housing, and require 55-year affordability, and replacement of any existing affordable housing that is eliminated.  
(General Fund)

Program 6.2.J                      **MC → Each application**                      **CD**  
 Require affordable housing units be income-restricted for the initial 55 years of occupancy through deed restriction or other legally binding instruments.  
 (General Fund)

Program 6.2.K                      **MC 2016 →**    **CD**  
 Require dispersal of affordable units throughout development projects, so that they are visually indistinguishable from market rate units. Add this requirement to the City’s application completeness checklist.  
 (General Fund)

#### **Policy 6.2.4**

**Encourage the construction of second dwelling units in appropriate locations in order to provide additional affordable housing opportunities.**

Program 6.2.L                      **2016**    **CD**  
 Review Greenfield Zoning Code Chapter 17.90 to ensure provisions for second unit applications and application forms conform to State law and do not unnecessarily impede second unit development.  
 (General Fund, Grants)

#### **Policy 6.2.5**

**Allow a variety of housing and lot designs, housing types, and housing ownership arrangements, including innovative approaches.**

Program 6.2.M                      **2016 →**    **CD**  
 Review the residential zoning district development standards to ensure that a mix of unit sizes and lot configurations, including smaller lots and/or zero lot line lots, are allowed. Through development agreements, zoning, or other means, require at least 5 percent of land within Planned Developments be designated for 21 units per acre (16 units per acre net). Quantified objective: Assuming 200 acres of Planned Development approvals during the planning period, 160 new low units.  
 (General Fund)

Program 6.2.N                      **GP → Each application**                      **CD**  
 Review proposed annexations to ensure that General Plan land use designations and zoning districts allow for a compatible mixture of different types of residential units. When annexation applications include general plan amendments, ensure that the availability of land designated for high density residential use is not reduced.  
 (General Fund, Developers)

Program 6.2.O                      **MC 2016**    **CD**  
 Amend the zoning ordinance to allow or conditionally allow single resident occupancy units in appropriate residential zoning districts.  
 (General Fund)

**Policy 6.2.6**

**Accommodate the provision of shelter and services for the homeless in accordance with Zoning Code section 17.80.**

Program 6.2.P**2017 →****CD**

Work together with places of worship and non-profit organizations that propose the establishment of transitional or supportive housing or shelters. Provide zoning information and assist in understanding housing opportunities and constraints to assist the entities in successfully establishing the housing. Extend assistance to local agencies, non-profit organizations, and other organizations providing homeless assistance, including places of worship, the Salvation Army, Goodwill, and the Housing Authority of Monterey County. (General Fund, Non-profit Organizations)

Program 6.2.Q**→ Each application CD**

In order to expand transportation options for those in transitional or supportive housing or shelters, encourage placement of transitional or supportive housing or shelters in locations near transit and services. (General Fund)

Program 6.2.R**MC Annually →****CD**

**Maintain the current Emergency Shelters and Transitional Housing Facilities zoning ordinance (Chapter 17.80) that allows transitional housing, supportive housing, and shelters in appropriate zoning districts as required by the State Government Code** and continue to review the capacity of those districts to ensure the capacity for those uses is adequate to meet the demands of those populations within the City. (General Fund)

**Goal 6.3**

**Fair housing opportunity available to all.**

**Objective 6.3**

**Eliminate illegal discrimination in the sale and rental of housing units, and ensure fair housing opportunities for all residents regardless of race, color, religion, sex, disability, familial status, national origin, ancestry, marital status, sexual orientation, source of income, age, or other factors.**

**Policy 6.3.1**

**Promote understanding of fair housing law.**

Program 6.3.A**2016 →****CD**

Utilize the standards of the Fair Employment and Housing Act and Unruh Civil Rights Act as the City's "Fair Housing Program," providing an information program to educate residents of their rights under the fair housing laws, and information regarding the roles of the California Department of Fair Employment & Housing, the Housing Authority of Monterey County, the California Rural Assistance League, and the Housing Resource Center of

Monterey County in accepting complaints and assisting in resolution of fair housing violations. Advise the State Department of Fair Employment and Housing of any complaints regarding housing discrimination received by the City.

(General Fund, Grants)

Program 6.3.B

**2017 →**

**CD**

Support efforts of community groups that provide counseling, investigatory, legal, or referral services to victims of discrimination by providing contact information on the City’s website and at City Hall. Provide free or low-cost meeting facilities to accommodate outreach and educational efforts of these groups.

(General Fund, Grants)

Program 6.3.C

**2017 →**

**CD**

Provide information on state and federal fair housing laws on the City’s website and at City Hall. Seek the cooperation of the local homebuilders association, real estate association, and lenders in disseminating fair housing information.

(General Fund)

Program 6.3.D

**2017 →**

**CD**

Train City staff at the public counter to refer victims of housing discrimination to the appropriate local organization or to the State Fair Employment and Housing Commission.

(General Fund)

**Policy 6.3.2**

**Ensure housing providers abide by fair housing law.**

Program 6.3.E

**→ Each application CD B**

Ensure all new, multifamily housing meets the accessibility requirements of the Americans with Disabilities Act and provisions of federal and State fair housing acts through the City’s permitting and approval processes.

(General Fund)

Program 6.3.F

**MC 2016 →**

**CD**

Utilize the term “family” in compliance with federal and State housing laws. Maintain the municipal code’s non-restrictive definition of “family.”

(General Fund)

**Goal 6.4**

**Housing for persons with special needs.**

**Objective 6.4**

**Ensure that no one is denied housing or shelter within the City, including those with special needs such as the physically or developmentally disabled, elderly, large families, single-parent households, farmworkers, and the homeless.**

**Policy 6.4.1**

**Allow and promote housing for persons with special needs in appropriate zoning districts.**

Program 6.4.A                      **2017 →**                      **CD**  
Identify suitable development sites for senior housing and housing for the physically and developmentally disabled, with a focus on sites that are convenient to medical and shopping services and/or public transit.  
(General Fund)

Program 6.4.B                      **MC 2016**                      **CD**  
**Revise the Zoning Ordinance to allow farm labor and employee housing for up to six employees in residential zones within the City, and review, and if necessary, remove barriers to the development of other housing appropriate for agricultural workers and other employees.**  
(General Fund)

Program 6.4.C                      **MC ANNUAL →**                      **CD**  
Annually review state planning law requirements, and amend the zoning code as necessary to permit mandated uses within the appropriate zoning districts.  
(General Fund)

Program 6.4.D                      **2016 → Each application**                      **CD**  
Encourage the development of mixed-use projects close to downtown to include units identified for housing for elderly and persons with physical and developmental disabilities.  
(General Fund)

Program 6.4.E:                      **2016 →**                      **CD**  
**Revise the City's Residential Care development standards to remove constraints related to proximity of facilities.**  
(General Fund)

Program 6.4.F:                      **→ Each application CD**  
Publicize to developers the need for development of housing appropriate for large households, by including information with application forms.  
(General Fund)

**Policy 6.4.2**

**Minimize physical barriers to accessible housing and require new housing to meet or exceed Americans with Disability Act requirements.**

Program 6.4.G                      **→ Each application CD B**  
Implement the state building standards for handicapped accessibility and provide reasonable accommodations by requiring home builders to include a percentage of physically accessible residences in single-family residential development projects, a portion of playground facilities developed as part of housing developments to provide accessible play structures, and offer ADA-

accessible kitchen and bath upgrades as an option to buyers.  
(General Fund)

Program 6.4.H                      **2016 →**                      **CD B**  
Promote policies and development standards for persons with physical and developmental disabilities through information provided on the City’s website and at City Hall.  
(General Fund)

**Policy 6.4.3**  
**Minimize procedural barriers to special needs housing.**

Program 6.4.I                      **MC 2016**                      **CD**  
Provide a procedure for reasonable accommodation of people with physical and developmental disabilities to ensure that development regulations do not pose potential constraints to accommodating persons with disabilities. **Amend Zoning Code to allow administrative approval procedure for minor exceptions to zoning standards to accommodate the special needs of persons with physical and developmental disabilities, to allow the Community Development Director to approve encroachments into set-back areas or required yards, accessory structures, parking variations, and similar requests to accommodate the needs of persons with physical and developmental disabilities.** Publicize the process for requesting accommodations on the City’s website and at City Hall and by providing information to social services agencies.  
(General Fund)

Program 6.4.J                      **→ Each application CD**  
**Utilize California Environmental Quality Act exemptions for agricultural worker housing, and housing for the elderly and persons with physical and developmental disabilities, to the extent allowable.**  
(General Fund, Developers)

**Policy 6.4.4**  
**Promote the provision of housing for persons with special needs.**

Program 6.4.K                      **MC 2016 →**                      **CD**  
Coordinate development of affordable housing with needed facilities for single parent households such as daycare facilities, medical facilities, parks and recreation, and schools. Ensure that zoning district development standards, permitted uses, and zoning map allow the appropriate selection of uses.  
(General Fund)

Program 6.4.L                      **2017 →**                      **CD**  
Identify potential funding sources and development sites and work with non-profit developers to facilitate the development of affordable farmworker housing, senior housing, and housing for the physically and developmentally disabled.  
(General Fund, Grants, Non-profit Organizations)

Program 6.4.M                      **2017 →**                      **CD**  
 Work with non-profit organizations to promote applications for creative project designs that could serve farmworkers during the growing season and homeless during the winter.  
 (General Fund, Grants, Non-profit Organizations)

Program 6.4.N                      **2017 →**                      **CD**  
 Work with the Housing Alliance for People with Disabilities to promote the availability of housing designed to accommodate persons with disabilities. Facilitate cooperation between developers and the Housing Alliance for People with Disabilities for the inclusion of accessible features in house designs.  
 (General Fund, Grants, Non-profit Organizations)

### **Policy 6.4.5**

**Design subdivisions to facilitate and promote mobility for the mobility-impaired.**

Program 6.4.O                      **→ Each application**                      **CD PW**  
 Assess continuity of sidewalks and ramps adjacent to new development, and especially on routes connecting to schools and services, and prioritize funding and completion of improvements in highest needs areas, including routes to schools, community facilities, and commercial areas. When justified during residential tentative map approvals, require completion of off-site sidewalks within one-quarter mile of the project site that lead to schools, community facilities, or commercial areas serving the residential development.  
 (General Fund Developers)

Program 6.4.P                      **→ Each application**                      **CD PW**  
 Require new public and private streets and sidewalks to meet Americans with Disabilities Act requirements.  
 (Developers)

### **Goal 6.5**

**Engagement with other agencies and organizations in the provision of housing.**

#### **Objective 6.5**

**Achieve elevated and synergetic outcomes by cooperating with agencies and organizations to maximize benefits to the community.**

#### **Policy 6.5.1**

**Participate or coordinate with other agencies in home purchase and rental assistance programs and the provision of social services programs.**

Program 6.5.A                      **2016 →**                      **CD**  
 Pursue available and appropriate state and federal funding sources in cooperation with private developers, non-profit housing corporations, the Housing Authority of Monterey County, and other interested entities to support efforts to meet the housing needs of very low, low, and moderate households

and conserve existing affordable housing. Quantified Objective: Conserve 10 very low and 20 low units.

(General Fund, Grants, Developers, Non-profit Organizations)

Program 6.5.B

**2016 →**

**CD**

Cooperate with the Housing Authority of Monterey County in the administration of the federal Section 8 Housing Choice Voucher rental assistance program to maintain the availability of housing vouchers. Provide necessary documentation to the Housing Authority of Monterey County to apply for annual commitments from the U.S. Department of Housing and Urban Development. Encourage rental property owners who have participated in the City's housing rehabilitation program to participate in the Housing Choice Voucher program.

(General Fund)

Program 6.5.C

**2016 →**

**CD**

Work with agencies to implement the Home Buyer Assistance Program, a first-time homebuyer assistance program for low-income and moderate-income households, and coordinate processing of applications for first-time homebuyer's assistance, lending decisions with participating mortgage lenders, homebuyer training and technical assistance, and management of loan portfolios.

(General Fund)

Program 6.5.D

**2016 →**

**CD**

Work with non-profit organizations to develop self-help housing (housing in which the eventual owner participates in its construction under the supervision of a building contractor). The City can facilitate the development of the self-help housing through a variety of means, including: identification of potential sites, obtaining financing, including CDBG and HOME funds; identifying an appropriate site(s) for a self-help housing project and pursuing state and federal funds for the purchase of the site(s); and reducing the up-front costs of permit fees and/or development impact fees. Quantified Objective: 4 New Low Units.

(General Fund, Non-profit Organizations)

Program 6.5.K

**→ Each application CD B**

Facilitate collaborations between housing developers and service providers to incorporate services for low income and special needs households into project designs. Provide information on potential programs with application forms.

(General Fund)

## **Goal 6.6**

**Adequate infrastructure and services to support housing.**

### **Objective 6.6**

**Provide adequate water, sewer, and storm drainage utilities, and adequate fire and police services, to accommodate projected residential development.**

**Policy 6.6.1**

**Ensure that adequate water, sewer, and storm drainage utilities, fire and police services, and school sites are provided to accommodate new development and future residents.**

**Program 6.6.A**                      **→ Each application**                      **CD**  
 Review specific plans and subdivision maps with city departments and utilities to ensure adequate provision of infrastructure and facilities. Review specific plans and subdivision maps with the school district to identify needs for new school sites and enable the school district to plan for future residents.  
 (General Fund)

**Program 6.6.B**                      **2016 →**                      **PW**  
 Prioritize the provision of water and sewer services to low income housing developments including granting a priority for service hook-ups to developments that help meet the City's RHNA.  
 (General Fund)

**Goal 6.7**

**Reduced ongoing household costs and supporting incomes.**

**Objective 6.7**

**Provide energy, water, and transportation efficiencies to realize long-term cost savings for residents.**

**Policy 6.7.1**

**Promote energy and water efficiency in new houses and rehabilitated houses to reduce ongoing homeowner costs.**

Program 6.7.A                      **2016 →**                      **CD B**  
 Participate in the Home Energy Renovation Opportunity financing program  
 Quantified Objective: 4 Low, 12 Moderate, and 18 Above Moderate  
 Rehabilitated Units.  
 (General Fund)

Program 6.7.B                      **2016 →**                      **CD**  
 Provide information on City-sponsored and utility company conservation improvement rebates, low-flow fixtures, and water conserving landscaping and irrigation practices, consistent with outreach methods in Program 6.2.D.  
 (General Fund)

Program 6.7.C                      **December 2016 →**                      **CD B**  
 Adopt and enforce the most recent state energy efficiency requirements for new residential construction (Title 24 Energy Code and California Green Building Standards Code).  
 (General Fund)

Program 6.7.D                      **2017 →**                      **CD B**  
 Instruct the City's plan reviewers to support building framing that promotes construction of tighter building envelopes.  
 (General Fund)

Program 6.7.E                      **December 2016 →**                      **CD B**  
 Require the use of Energy Star appliances in newly constructed or renovated housing as an amendment to the California Green Building standards Code as a condition of subdivision, site plan, or Planned Development approvals.  
 (General Fund)

Program 6.7.F                      **2017 →**                      **CD B**  
 Utilize provisions in the California Green Building Standards Code to require residential developers/builders to maximize energy conservation through proactive site, building and building systems design, use of solar hot water, solar voltaic electricity, and passive solar heating and lighting, and/or other materials and equipment to maximize energy efficiency that exceed the provisions of Title 24 Energy Code as a condition of subdivision, site plan, or Planned Development approvals.  
 (General Fund)

### **Policy 6.7.2**

**Provide transportation choices and travel efficiency in housing areas.**

Program 6.7.G                      **→ Each application**                      **CD PW**  
 Promote infill and compact development to facilitate non-motorized transportation. In the approval of subdivision maps and site plans, facilitate land use patterns and development densities that place services close to residences and promote use of lower-energy means of transportation, including walking, bicycling, and car-pooling to make less costly transportation alternatives available and feasible and reduce costs associated with transportation, especially for low income residents.  
 (General Fund)

Program 6.7.H                      **→ Each application**                      **CD PW**  
 In new subdivisions, use complete street designs and interconnected bicycle, pedestrian, and transit routes to facilitate alternative transportation choices, where possible. Use the City's Mixed Use Overlay zoning to create mixed use opportunities along key commercial corridors as a means of enhancing residents' access to commercial services and transit.  
 (General Fund)

### **Policy 6.7.3**

**Reduce ongoing health costs.**

Program 6.7.I                      **2017 →**                      **CD B**  
 Utilize provisions in the California Green Building Standards Code to require healthful construction materials and practices, including use of low or zero-VOC paint, wood finishes, and adhesives; and/or avoidance of products with added formaldehyde.  
 (General Fund)

**Program 6.7.J → Each application CD B**

Through the City's building permit and inspection processes, ensure that lead and asbestos are properly removed and disposed of during rehabilitation of older residences.

(General Fund, Developers)

**Policy 6.7.4**

Foster economic development to provide convenient income sources within the City.

**Program 6.7.K → Each application CD**

Extend the Mixed Use overlay in future annexations, as appropriate.

(General Fund)

**Program 6.7.L 2017 → CD**

Provide information on vacant or re-developable commercial and mixed use land available within the City, at City Hall and on the City's website.

(General Fund)

**Program 6.7.M GP MC → Each application CD**

When General Plan Land Use Diagram amendments or zoning map changes are proposed, consider the effects of those changes on the City's supply of land to accommodate housing for persons of all income levels and with special needs, and jobs and commercial services to serve the population, achieve a jobs-housing balance, and prevent retail leakage to other communities.

(Developers)

**Goal 6.8**

**Well maintained housing stock and neighborhoods.**

**Objective 6.8**

**Rehabilitation or replacement of dilapidated housing, timely maintenance of the remaining housing, and preservation of neighborhood integrity.**

**Policy 6.8.1**

Participate in housing rehabilitation programs.

**Program 6.8.A 2016 → CD B**

Investigate new housing rehabilitation funding opportunities and administer funds as they become available, including, housing rehabilitation grants, Community Development Block Grant funding, Housing Rehabilitation Loan Program, Neighborhood Stabilization Program, Mr. Fix-It, Home Safety, and Housing Accessibility grant programs. Quantified Objective: Rehabilitate 6 very low, 6 low units, and 6 moderate units.

(General Fund, Grants)

**Program 6.8.B 2016 → Each application CD B**

Include information on housing rehabilitation when distributing building code and zoning information to prospective residential project applicants, and at City

Hall and on the City’s website. Assist homeowners in applying for housing rehabilitation grants or tax credits.  
(General Fund)

Program 6.8.C                      **2018 →**                      **CD B**  
Assist mobile home park property owners in accessing state and federal funds for mobile home park improvements by providing information to mobile home park owners on state and federal programs, and/or providing referrals to nonprofit organizations who can assist in preparing funding requests.  
Quantified Objective: 8 Rehabilitated Very Low Units.  
(General Fund, Grants)

Program 6.8.D                      **2017 →**                      **CD B**  
Work with financial institutions to resolve residential property foreclosures and maintenance of foreclosed properties.  
(General Fund)

Program 6.8.E                      **→ Each application**                      **CD**  
Utilize California Environmental Quality Act exemptions for reconstruction projects to the extent allowable.  
(General Fund)

### **Policy 6.8.2**

Remove and prevent blight in residential areas.

Program 6.8.F                      **2016, 2021**                      **CD B**  
Conduct a survey of exterior housing conditions every five years, based on the methodology recommended by the California Department of Housing and Community Development in its CDBG Program Grant Management Manual. Characterize housing rehabilitation and replacement needs by category of substandard condition (roof, for example), type of housing unit, and geographic area of the city.  
(General Fund, Grants)

Program 6.8.G                      **2018 →**                      **CD B**  
**Adopt an ordinance that triggers an inspection of properties by the Building Official upon sale,** for the purpose of creating a register of building code violations requiring remedy.  
(General Fund)

Program 6.8.H                      **2018 →**                      **CD B**  
Adopt a **residential rental property inspection program** to identify deficient, substandard, unsafe and/or unsanitary residential buildings and dwelling units and to ensure the rehabilitation or elimination of those buildings and dwelling units that do not meet minimum building, housing, zoning, and health and safety code standards, or are not otherwise safe to occupy.  
(General Fund)

Program 6.8.I                      **2018 →**                      **CD B LS**  
 As budget allows, seek through code enforcement, the private rehabilitation of substandard dwelling units and the demolition of substandard units that are not economically feasible to repair. As budget allows, hire a code enforcement officer to identify and enforce code violations.  
 (General Fund, Grants)

Program 6.8.J                      **2018 →**                      **CD B**  
 Target the housing rehabilitation program to meet the most urgent needs, including substandard rental properties. Avoid the displacement of very low and low-income households during rehabilitation, or ensure temporary housing is provided. Quantified Objective: Conserve 4 very low and 4 low units.  
 (General Fund, Grants)

Program 6.8.K                      **2018 →**                      **CD B**  
 Offer inspection services and information on financial assistance available for housing rehabilitation to rental property owners whose properties are found to require substantial rehabilitation.  
 (General Fund)

Program 6.8.L                      **2017 MC →**                      **CD B LS**  
 Enforce provisions of the municipal code requiring the removal of weeds and rubbish from properties.  
 (General Fund)

Program 6.8.M                      **2018 →**                      **CD PW**  
 Support community improvement projects in neighborhoods and adjacent commercial areas that suffer from deterioration of structures and/or infrastructure.  
 (General Fund)

Program 6.8.N                      **2018 →**                      **CD**  
 Encourage and coordinate with neighborhood watch programs, neighborhood associations, and business district associations to reduce crime and address upkeep needs.  
 (General Fund)

### **Policy 6.8.3**

Encourage high quality and appropriate housing construction.

Program 6.8.O                      **December 2016 →**                      **CD B LS**  
 Adopt the latest editions of the California Building Codes. Enforce housing and building codes to ensure safe structures and prevent the deterioration of housing stock.  
 (General Fund)

Program 6.8.P                      **December 2016 →**                      **CD B**  
 Adopt requirements that newly installed manufactured homes meet age and quality criteria.  
 (General Fund)

### 3. BACKGROUND/SETTING

#### Income Characteristics

##### HOUSEHOLD INCOME LEVELS

State law requires that the Housing Element identify housing needs for all income groups. “Households” are established residences, while “housing units” may be occupied only during portions of the year. For purposes of federal, state, and local housing assistance programs, it is also important to identify households according to extremely low, very low, low, or moderate income ranges. The State of California definitions of household income levels are provided below in [Table 1, Household Income Levels](#).

**Table 1: Household Income Levels**

Household Income Category	Definition
Extremely Low	Incomes at or below 30 percent of area-wide median income
Very Low	Incomes between 31-50 percent of area-wide median income
Low	Incomes between 51-80 percent of area-wide median income
Moderate	Incomes between 81-120 percent of area-wide median income
Above Moderate	Incomes above 120 percent of area-wide median income

*Source: California Department of Housing and Community Development*

Household income level is a determining factor of housing affordability. [Table 2, Distribution by Income Category](#), shows AMBAG’s distribution of Greenfield household income levels.

**Table 2: 2013 Distribution by Income Category**

Income Category	Criteria	Income Range Based on County Median*	% of Greenfield Households
Extremely Low	Below 30%	Below \$17,750	9% (315 households)
Very Low	31%-50%	\$17,751--\$29,584	14% (489 households)
Low	51%-80%	\$29,585--\$47,344	19% (668 households)
Moderate	81 %-120%	\$47,345-\$71,006	23% (794 households)
Above Moderate	Above 120%	Above \$71,007	34% (1,168 households)

*Source: AMBAG. Regional Housing Needs Report, Monterey California, 2014*

\*Percent of 2013 county median income of \$59,168

In 2000 Greenfield was considered a “low income” residential area with a household median income of \$37,600, or 78 percent of Monterey County’s household median income. Average household size in 2000 was 4.72 persons. Greenfield’s 2013 household median income was \$53,805, or 91 percent of the County’s household median income of \$59,168. However, Greenfield’s average household size is 44 percent larger than the County’s, with 4.54 persons, while Monterey County’s average household size is 3.15 persons. Thus; the corresponding adjusted household income is \$36,525 which is only 63 percent of the County’s median household income. Therefore, Greenfield can still be considered a “low income” residential area. Adjusted Greenfield household income distribution is shown in [Table 3, 2013 Distribution by Income Category Adjusted for Household Size](#).

**Table 3: 2013 Distribution by Income Category Adjusted for Household Size**

Income Category	Criteria	Income Range Based on County Median*	% of Greenfield Households
Extremely Low	Below 30%	Below \$17,750	19.5% (670 households)
Very Low	31%-50%	\$17,751--\$29,584	19.5% (669 households)
Low	51%-80%	\$29,585--\$47,344	26% (888 households)
Moderate	81 %-120%	\$47,345-\$71,006	23% (785 households)
Above Moderate	Above 120%	Above \$71,007	12% (422 households)

Source: AMBAG. *Regional Housing Needs Report, Monterey California, 2014*

\*Percent of 2013 county median income of \$59,168; Greenfield incomes adjusted downward by 68 percent to normalize for household size of 4.54 persons compared to County household size of 3.15 persons..

### HOUSING NEEDS BY INCOME LEVELS

The Association of Monterey Bay Area Governments (AMBAG) is the regional Council of Government that represents Greenfield and other neighboring communities in the Monterey Bay area. AMBAG's Regional Housing Needs Allocation Plan (RHNA) is part of the statewide mandate to address housing issues that are related to future growth in the AMBAG region by determining existing and needed allocations of regional affordable housing. The State of California provides population estimates to each regional government in the State and the regional government then allocates estimated housing units needed among member communities. AMBAG developed the RHNA for its member communities and, in June 2014, the AMBAG Board of Directors adopted the final numbers and sent those numbers to HCD for review. The estimated number of housing units needed as determined by AMBAG reflect the planning period from January 1, 2014 to December 31, 2023.

The fundamental goal of RHNA is to assure a fair distribution of housing among cities and counties, so that every community provides an opportunity for a mix of housing that is affordable and available to all economic segments of the community. To develop allocations, AMBAG used current regional distributions of very low, low, moderate, and above moderate household needs.

The housing allocation targets are not building requirements, but goals for each community to accommodate housing through appropriate planning policies and land use regulations. Allocation targets are intended to assure that adequate sites with appropriate zoning are made available to address anticipated housing demand during the RHNA planning period, and that market forces are not inhibited in addressing the housing needs of all economic segments of a community.

[Table 4, Regional Housing Needs Allocations 2014-2023](#), illustrates the 2014-2023 housing unit allocation for each of the four household income groups (e.g. very low, low, moderate, above moderate) as adopted by AMBAG, for the Monterey County region and the City of Greenfield..

**Table 4: Regional Housing Needs Allocations 2014-2023**

<b>Monterey County</b>					
<b>Income Level</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total Units</b>
New Units	2,662	2,004	2,260	4,989	11,915
Percent	22%	17%	19%	42%	100%
<b>City of Greenfield</b>					
<b>Income Level</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total Units</b>
New Units	87	57	66	153	363
Percent	22%	17%	19%	42%	100%

*Source: AMBAG Regional Housing Needs Assessment 2014.*

Based on targets established for its housing programs, the City has established quantified objectives for attaining new, conserved, or re-habilitated housing. The City's quantitative goals are presented in Table 5, Quantified Housing Objectives 2014-2023.

**Table 5: Quantified Housing Objectives 2014-2023**

<b>Income Level</b>	<b>New Construction</b>	<b>Rehabilitation</b>	<b>Preservation</b>
Extremely/Very Low	16	14	14
Low	170	22	24
Moderate	--	18	--
Above Moderate	--	18	--

*Source: City of Greenfield 2016, AMBAG Regional Housing Needs Assessment 2014.*

#### GREENFIELD'S PROJECTED HOUSING NEEDS BASED ON INCOME

Projected housing needs are the total additional housing units required to house a jurisdiction's projected population by 2023 that are affordable to each income level, in standard condition, and not overcrowded. The definitions of income used in the AMBAG plan reflect the income definitions used by the State of California previously discussed. Projected housing needs include those of the existing population as well as the needs of the additional population expected to reside in the community through 2023. According to the AMBAG estimates, Greenfield has a need of 363 new housing units for the planning period of 2014-2023. This estimate was developed by AMBAG based on various factors including projected population, job growth, land availability, vacancy rates, and replacement housing needs. Given AMBAG's projected construction for the City of Greenfield of 363 units, Greenfield must construct approximately 45 housing units per year.

After determining the number of additional housing units expected by the end of the planning period, AMBAG further quantified future housing needs by income level in order to effectively distribute lower income households equitably throughout a region. As previously discussed, this serves to avoid undue concentrations of very low and low income households in one jurisdiction.

For Greenfield, the AMBAG goal is that 87 new housing units (24 percent of all new units) will be very low income and 57 new housing units (16 percent of all new units) will be low income. The remaining 219 housing units were allocated to moderate or above moderate-income households.

To avoid further concentration of development in one area, AMBAG allocated a construction goal of 40 percent of the overall housing units for Greenfield to be dedicated to very low and low income households for the 2014-2023 RHNA period. Therefore, through 2023, the City must assure that adequate sites and zoning are made available to meet these targeted allocations for each of the respective income groups.

The approved and pending residential developments identified in [Table 6, Approved/Pending Housing Projects in Greenfield since January 1, 2014](#) will provide 102 housing units. All of the units are expected to develop within the planning period, and will therefore contribute toward meeting the total allocations determined as necessary by AMBAG and the City.

**Table 6: Approved/Pending Housing Projects in Greenfield Since January 1, 2014**

Income Level	RHNA Regional Housing Need Targets	Pending/Approved Units within Planning Period	Remaining Regional Housing Need
Very Low Income	87 units	43	44
Low Income	57 units	56	1
Moderate	66 units	3	63
Above Moderate	153 units	--	153

Source: City of Greenfield Building Department

Note: One of the market rate units is an employee housing unit

Three development projects (Cambria Park, Terracina Oaks, and Magnolia Place) and two individual homes have been permitted, and partially constructed, since January 1, 2014.

CHISPA purchased the Cambria Park Subdivision from a private developer who intended to develop market rate units. Under CHISPA, Cambria Park will provide housing for low income families. The project consists of 39 total units, six of which were constructed in the prior planning period. CHISPA has built or pulled permits for 20 additional units during the current planning period.

Phase II of the Terracina Oaks project will have a total of 48 units with eight units for extremely low income, 31 units for very low income, and eight units for low income.

Magnolia Park is an 80-unit senior project in the western portion of Greenfield. Phase I has been constructed with four very low income units and 28 low income units.

More than half of the City's very low and low income housing target has been accomplished to date. The City has suitably located and zoned undeveloped sites to accommodate development of dwelling units suitable for all income groups sufficient to meet remaining units from AMBAG's 363-unit target for the planning period. Existing vacant residential sites within the City, and the sites available for residential construction within existing zoning, provide adequate sites (see Background Report for site inventory). Site availability will not prevent construction of sufficient units by 2023 to meet AMBAG's targets; however, rising construction and housing costs infuses some uncertainty into the anticipated construction of the subject housing units. Sites exist but economic resources may not.

## Housing Costs

### HOUSING AFFORDABILITY

One of the most important factors in evaluating a community's housing market is the cost of housing and whether it is affordable to current residents and those who would like to live in the community. In the mid-2000s there was a downturn in the residential housing market. However, costs are now on the rise again and Monterey County is still considered one of the least affordable places to live in the United States. According to the California Association of Realtors, home affordability in Monterey County hit record lows in 2014 with only 27 percent of homes being considered affordable based on median income.

According to Realtytrac.com, as of July 2014 the City of Greenfield had an estimated 25 pre-foreclosures (Notice of Defaults), trustee's sales (Auction Homes) and bank owned (REO) properties down from over 300 in 2009. Due to the recent decline in foreclosures, Greenfield median home sales prices have not driven up affordability factors like they had in previous years. With recent median home sales prices increasing in Greenfield the market for moderate income first-time homebuyers has decreased.

### HOMEOWNERSHIP COSTS

The 2013 U.S. Census data reported a median value of \$166,300 for owner occupied units in Greenfield, as shown in [Table 7, Owner Occupied Housing Units by Value in 2013](#). This figure was based on values of 1,673 owner occupied units. Units valued at less than \$50,000 totaled 83 and units valued at \$500,000 or greater totaled 46. The vast majority of units, 1,202, representing approximately 72 percent, were valued between \$100,000 and \$299,999. However, the real estate market in most California communities has slowed since the 2013 census information was obtained and non-distressed sales have dropped for the first time since 2005 and median housing prices are rising.

**Table 7 Owner Occupied Housing Units by Value in 2013**

Housing Price Range*	Number of Units	Percent
Less than \$50,000	83	4.96%
\$50,000 to \$99,999	214	12.79%
\$100,000 to \$149,999	416	24.87%
\$150,000 to \$199,999	266	15.90%
\$200,000 to \$299,999	520	31.08%
\$300,000 to \$499,999	128	7.65%
\$500,000 to \$999,999	46	2.75%
\$1,000,000 or more	0	0.00%
<b>Total</b>	1,673	100.00%
Median value \$166,300		

Source: U.S. Census 2013

\*Valuation sampling consists of owner-occupied units only

According to the California Association of Realtors, July 2015 median home sales prices in Monterey County were up 7.8 percent to \$479,500 from July 2014 when the median home sales price was

\$445,000. According to Zillow, the average median home price in Greenfield was \$226,600 in July of 2015, up 18.8 percent from the prior year.

With recent median home sales prices increasing in Greenfield and the larger Monterey County area, the market for moderate income first-time homebuyers has decreased. According to a Mark Bruno report, home sales have declined by over fifty percent in the last year. The recent rise in median home sales prices may prevent many low and moderate income households to purchase single family residences and/or condominiums as first-time homebuyers. There are few single-family residences and/or condominiums listed below the median \$226,600 price level on the open market. However, in recent years mortgage interest rates have been historically low averaging approximately four percent. With additional subsidies such as down payment assistance, low and very-low income households would have more opportunity to purchase single-family residences and/or condominiums for the first time. Prior to 2007, local housing costs and the lack of housing supply significantly restricted the ability for very low, low, and moderate income households to enter the local housing market. There has been a recent similar upturn in the housing market that is driving home prices up and affordability down.

In 2013, owner occupied housing represented 1,673 units, or about 48.7 percent, of all housing units in 2013. Of these units, 1,390 or about 83 percent were mortgaged. The median cost for owner occupied housing with a mortgage was \$1,500 and about 86.9 percent of owners with mortgages paid monthly costs of \$1,000 or more per month.

#### RENTAL COSTS

Greenfield's housing stock in 2013 included 1,761 renter occupied units. The median rent in 2013 was \$1,141. About 2.3 percent of all renters paid the maximum rental price in Greenfield of \$2,000 or more per month. Over 55 percent of all renters paid between \$1,000 and \$1,999 per month. [Table 8, Comparison of Household Incomes and Affordability](#), presents data on affordable rents and home sales prices.

**Table 8: Comparison of Household Incomes and Affordability**  
**A. Affordable Rents by Household Income Level**

Household Income	One Person Household*	Two Person Household*	Three Person Household*	Four Person Household*	Six Person Household*
Very Low	\$527	\$601	\$677	\$608	\$705
Low	\$632	\$722	\$812	\$1,059	\$1,230
Moderate	\$1,096	\$1,254	\$1,411	\$1,574	\$1,827

\* Maximum affordable rent includes allowance for utilities paid by the tenant

**B. Affordable Sales Prices by Household Income Level**

Household Income	One Person Household	Two Person Household	Three Person Household	Four Person Household	Six Person Household
Extremely Low	\$15,520	\$17,400	\$20,090	\$24,250	\$32,570
Very Low	\$25,400	\$29,000	\$32,650	\$36,250	\$42,050
Low	\$36,300	\$41,500	\$46,650	\$51,850	\$67,300
Moderate	\$57,700	\$65,950	\$74,200	\$82,450	\$95,650

*Assumptions:*

1. Household income levels are based on California HCD 2013 income limits
2. Rents are calculated based on California HCD income limits:
  - a. Very Low Income: 30% of 50% of area-wide median income, adjusted for household size.
  - b. Low Income: 30% of 60% of area-wide median income, adjusted for household size.
  - c. Moderate Income: 30% of 110% of area-wide median income, adjusted for household size.
3. Sale Prices are calculated based on California HCD income limits:
  - a. Low Income: 30% of 70% of area-wide median income, adjusted for household size.
  - b. Moderate Income: 35% of 110% of area-wide median income, adjusted for household size.
4. Sales Prices are calculated using the following loan terms: 7% interest rate, 30 year term, 10% down payment, 1.8% allowance for taxes, HOA dues, and insurance.

**OVERPAYMENT**

Approximately 38 percent of homeowners and 52 percent of renters in Greenfield were paying more than 30 percent of their household incomes for housing. As the price of housing increases, a greater segment of the population will either no longer be able to afford market-rate housing or will spend a greater percentage of household income to secure housing. This is undoubtedly a factor in the high household sizes seen in Greenfield, as people crowd into units or rent spare rooms to cut housing costs.

Table 9, [Greenfield Housing Costs by Percentage of Household Income](#), illustrates overpayment for housing by household income.

**Table 9: Greenfield Household Costs by Percentage of Household Income**

Income	Housing Type				% of Total Occupied Housing Units
	Owner		Renter		
	29% or less	30% or more	29% or less	30% or more	
Less than \$20,000	1.3%	2.2%	1.4%	16.5%	10.8%
\$20,000 to \$34,999	6.4%	9.1%	1.0 %	19.1%	17.9%
\$35,000 to \$49,999	5.4%	7.5%	7.2%	10.1%	15.2%
\$50,000 to \$74,999	10.6%	15.4%	13.1%	6.3%	22.6%
\$75,000 and more	37.2%	3.8%	20.1%	0%	30.2%

Source: U.S Census, 2013

The data generally demonstrates a strong correlation between households with low incomes and overpayment. In the income categories of less than \$49,999, over 45 percent of renter occupied households are overpaying with 30 percent or more of income going toward housing. In contrast, in the \$75,000 and over income category, no renter occupied units and only 3.8 percent of owner occupied units are overpaying at the 30 percent rate. It must be further noted, that the foreclosures principally involve populations overpaying for housing units; units that artificially were overvalued.

### JOB-BASED HOUSING NEED

Greenfield's jobs/housing balance, based on jobs and housing units in 2010, was 3.7 housing units per job. For the tri-county region the ratio was 4.5 housing units per job. This data indicates that most Greenfield residents are employed outside the community. In order to achieve a better jobs/housing balance, Greenfield must generate additional employment opportunities within the community. There are many advantages to a good jobs/housing balance, resulting from a balance between housing opportunities and employment opportunities within a community. When residents work near their homes, commuting time decreases while time for family, leisure pursuits, and community activities increases. A better jobs/housing balance also encourages purchasing from local businesses rather than those located at the place of employment or on the commute. This increases both local business and local government revenues. In addition, providing additional jobs benefits the regional transportation system by reducing the number of trips generated by residents commuting to jobs outside Greenfield.

AMBAG projects employment and population growth for Monterey and San Benito Counties in its Regional Forecasts. Released in 2014, the AMBAG Regional Forecast projects significant population growth, from 16,330 in 2010 to 22,061 in 2025, a 35 percent increase, while employment is estimated to decrease to 51 jobs per 1000 people in 2025, down from 54 jobs per 1000 people in 2010. Housing unit growth is expected to increase by 27.8 percent or 1,043 units by 2025. Despite the decrease in housing units per job, the projected jobs/housing balance by 2025 is estimated to improve to 1.2 based on AMBAG's Regional Forecast. [Table 10, AMBAG Regional Forecast for Greenfield](#), shows the estimated Greenfield jobs-based housing demand by monthly housing payment. Although AMBAG predicts a significant improvement in the jobs/housing ratio by 2025, 1.2 is still below the appropriate jobs/housing ratio of 1.5 jobs per household. In order to improve Greenfield's jobs/housing balance to meet this ratio, Greenfield must generate additional employment opportunities within the community.

**Table 10: AMBAG Regional Forecast for Greenfield**

	2005	2010	2020	2025	2030	2035
Population	13,357	16,330	21,341	22,061	22,835	23,609
Housing Units	2,886	3,752	4,734	4,795	4,982	5,105
Employment	962	6,935	7,404	7,467	7,673	7,862

*Source: 2014 Regional Forecast Population, Housing Unit and Employment Projection*

### Housing Characteristics

#### HOUSING UNITS

In 2013, there were 3,632 dwelling units in Greenfield. This represents a 22.5 percent increase since 2000 when there were a total of 2,726 housing units. Despite the increase in the number of housing units, persons per dwelling unit increased slightly from 4.62 persons per unit in 2000 to 4.78 persons per unit in 2013. [Table 11, Population, Housing Units, and Persons per Unit](#), shows the changes in population, housing units, and persons per dwelling unit from 1980 through 2013.

**Table 11: Population, Housing Units, and Persons per Unit**

Year	Population	Housing Units	Persons per Dwelling Unit
1980	4,181	1,002	3.47
1990	7,709	1,970	4.17
2000	12,583	2,726	4.62
2009	14,428	3,340	4.32
2013	16,494	3,632	4.78

Source: U.S. Census 1980, 1990, 2000, 2009, 2013 and California Department of Finance Table 2: E-5 City/County Population and Housing Estimates, 1/1/2013

As shown in [Table 12, Dwelling Units by Type](#), California Department of Finance data indicates that in 2015, 81.4 percent of the housing units (3,090 units) in Greenfield were single-family units; either detached or in attached structures. There were 261 units in structures of 2-4 units, representing 6.9 percent of total units and 377 units in multifamily structures of 5 or more units, representing 9.9 percent of total units. There were 25 mobile homes or trailers used as dwelling units in the City, representing 0.7 percent of the total housing units.

**Table 12: Dwelling Units by Type**

Type of Dwelling Unit	2000	2013	2015
Single Family (attached or detached)	2,121	2,981	3,090
Duplex-Fourplex	274	278	261
Multi Family (five or more)	247	333	377
Mobile Home or Trailer	76	40	25
Other (boat, RV, van)	9	0	0
Total	2,727	3,632	3,794

Source: U.S. Census 2000, 2013; California Department of Finance 2015

The vacancy rate in a community indicates the percentage of units that are vacant and for sale or for rent at any one time. Low vacancy rates (typically defined as anything less than 3 percent for homeowner units and 5 percent or less for rental units) can indicate a tight housing market. This means that with few vacant units, an exceptionally high demand is created for the vacant units.

Data from the 2015 California Department of Finance tables indicate Greenfield has an overall vacancy rate of 7.8 percent up from 3 percent in 2009. The 2015 vacancy rates demonstrate that there may be a trend towards increased availability of units in relation to demand in comparison to 2009's extremely tight housing market.

## HOUSING CONDITION

One common indicator used to determine housing condition is the age of housing. As the data in the [Table 13, Year of Construction](#), indicates, approximately 55.3 percent of the City's housing stock was built since 1990. The last structural condition survey, which consisted of a visual inspection of the exterior of all dwellings in Greenfield, was completed by the City was in 1994. The survey consisted of. A

standardized point system supplied by HCD was used to assess the condition of each house, including foundation, roofing, siding, windows, and doors. Each dwelling was rated as sound, minor need of rehabilitation, moderate need of rehabilitation, substantial need of rehabilitation, or dilapidated condition. The total number of units surveyed was 1,926. Of that number, 98.2 percent were sound or were in need of only minor rehabilitation. Only 23 units, 1.2 percent, were in need of moderate or substantial rehabilitation and only 11 units, 0.6 percent, were dilapidated. The Greenfield Building Official, using the Uniform Building Code and Housing Code, made the final determination of condition. In 2016, the City reassessed the anticipated condition of its housing stock by using this pre-existing data, age of houses, and knowledge of the City’s neighborhoods, to estimate current housing conditions. [Table 14, Housing Conditions](#), shows the distribution of the housing units by category of condition.

**Table 13: Year of Construction**

Year Structure Was Built	Number Of Units	Percent Of Total
Before 1950	256	6.8%
1950-1969	593	15.7%
1970-1989	829	22.1%
1990-1999	879	23.2%
2000-2014	1,212	32.1%
TOTAL	3,769	100%

Source: U.S. Census 2000, 2013 and the City of Greenfield.

Note: the 2013 Census data used in the analysis does not include 44 units built in the last two years.

**Table 14: Housing Conditions**

Condition	Score	Units	Percentage
Sound Condition	0-2	2,175	57.7%
Minor Need of Rehabilitation	3-10	567	15%
Moderate Need of Rehabilitation	11-20	543	14.4%
Substantial Need of Rehabilitation	21-45	454	12%
Dilapidated Condition	46 and over	35	0.9%

Source: City of Greenfield, 2016

Approximately 55.3 percent of the City’s housing stock was built subsequent to 1990 and is 25 years of age or less. During the decades from 1990 to 2000 and from 2000 to 2014, over 2,000 housing units were constructed.

#### REHABILITATION OF EXISTING UNITS

Approximately 244.6 percent of Greenfield housing units are nearly 30 years or older, the age at which maintenance is critical if houses have not been maintained on a regular basis. Around 23.1 percent are between 20 and 30 years old, a timeframe during which preventative maintenance should be occurring. The City supports rehabilitation of these older units as required and will continue its code enforcement efforts, as the City’s budget and available revenues allow, to see that needed repairs are completed. Past rehabilitation efforts have generally been private-sector driven. The City has used grant funds (HOME

and CalHOME) for housing rehabilitation assistance to income-eligible households. To the extent such grant funds are available in the future, the City will continue the use of such funding to meet its rehabilitation goals.

## HOUSEHOLD TENURE

Tenure distribution of a city's housing stock influences the local housing market. Rental houses tend to have a much higher frequency of turnover rates and overpayment than houses that are owner-occupied. Greenfield currently has more renter occupied units than owner occupied units which may result in a higher prevalence of overpayment. Greenfield must have sufficient number of houses for sale and for rent to accommodate a comprehensive range of households of varying compositions.

In 1990, owner-occupied homes comprised 59.8 percent of households. That percentage remained virtually unchanged from 1990 to 2000, increasing from 1,316 units in 1990 to 1,569 units in 2000. From 2000 to 2013 the percentage of owner-occupied homes reduced by 10 percent. The percent of households that were renter occupied units from 1990 to 2000 also remained constant at about 40 percent, with the percentage of units increasing from 2000-2013 to 51 percent. Thus, household tenure has shifted over the past few years from more owner occupied units to more renter occupied units. Based on housing projects approved and pending in the City the household tenure is likely to change over the next five years. [Table 15, Households by Tenure](#), compares housing tenure in the City of Greenfield from 1990 to 2013.

**Table 15: Households by Tenure**

Occupied Housing Units	1990		2000		2013	
	Number	Percent	Number	Percent	Number	Percent
Owner	1,316	59.8%	1,569	59.4%	1,673	48.7%
Renter	883	40.2%	1,074	40.6%	1,761	51.3%

*Source: U.S. Census 1990, 2000, 2013*

Greenfield's percentage of homeowner units was 48.7 percent, while the percentage of homeowner occupied units in Monterey County was 49.7 percent. The rate for the State of California in 2013 was 55.3 percent of all households. This data would indicate that in comparison to County and State averages Greenfield has a comparable home ownership occupancy rate and, correspondingly, a comparable renter occupancy rate to Monterey County and that both the City and County are marginally below the state percentage. However, home ownership in the City has dropped significantly since the 2000 Census.

## DISADVANTAGED COMMUNITIES

The Cortese-Knox-Hertzberg Act defines a disadvantaged community as consisting of a population with a median household income less than 80 percent of the statewide annual median. A city annexing territory adjacent to a disadvantaged community must also apply to annex the disadvantaged community. No known disadvantaged communities exist within the City (unincorporated island) or adjacent to the city limits.

## Housing Constraints

### GOVERNMENT HOUSING CONSTRAINTS

Both economic forces in the private market and regulations and policies imposed by public agencies can affect new housing development and housing affordability. Not only can these constraints impact the production and affordability of new housing but they can also affect maintenance and improvement of existing housing. It is the City's policy to eliminate all potential and actual governmental constraints upon the development of housing for all income levels and for persons with disabilities, including land use controls required of developers, and local processing and permit procedures.

The purpose of governmental housing regulations and policies is to protect the quality and safety of residential development in Greenfield. However, the cost of housing construction can be unintentionally affected by such regulations and policies which consequently affects housing affordability. Among these constraints are zoning regulations, land use controls, building codes, required site improvements, permit fees, processing costs, and other impact fees and exactions required of developers. Zoning and land use controls may limit density, require substantial setbacks and open space, or limit types of allowable units. Building codes may dictate types of materials and construction techniques. Such regulations may increase housing costs as developers pass on these additional development costs to homebuyers.

In addition, on-site and off-site improvements, including road improvements, traffic signalization, sewer improvements, project mitigation, and other related improvements that are required may increase a project's costs of development.

#### *Land Use Controls*

Greenfield's development controls include policies and regulations contained in the City's General Plan, Zoning Ordinance, Subdivision Ordinance, and Building Code. The City currently has no growth management policies or regulations to constrain housing development. The City's policies and regulations have not restricted the development of affordable housing within the community. Section 2, Goals Policies and Implementation Plans, provides specific programs that the City will utilize to evaluate and address the current zoning ordinance provisions and other City requirements to determine if amendments or adoption of new provisions could further the City's affordable housing goals.

The City has adequate residential land available and has zoning classifications that provide for higher density residential development. In addition, the City has adopted a mixed-use overlay that will allow the construction of residential units within mixed-use development projects, providing another means to achieve affordable housing within the community. In 2013 a Memorandum of Agreement was approved that will allow for the City, County, and LAFCO to evaluate future annexation proposals included in the March 2007 Sphere of Influence or in future amendments to the Greenfield Sphere of Influence.

Greenfield's development standards, design requirements, and fee schedules are reasonable and comparable those of other Salinas Valley communities. These regulations and requirements do not present significant constraints to the development of affordable housing in the community.

#### *The General Plan*

New Residential development must be consistent with the adopted General Plan's policies which may present constraints to development. Specifically, the Land Use Element of the General Plan describes where and at what intensity different types of development can occur. The Land Use element also provides general land use designations which allocate the type and character of development permitted

in each designation, but without the level of specificity provided by the zoning ordinance. This Housing Element is consistent with the land use element because it provides logical areas for growth and development to all types and densities of housing.

### *Zoning Ordinance*

The range of densities is shown in [Table 16, Residential Densities by Zone](#). Most of the City’s residential territory is zoned Single Family Residential (R-L). Currently no lands are zoned Residential Estate (R-E). Most of downtown is included in a Mixed Use (MUO) overlay, as are two neighborhood commercial areas in the western portion of the City. The Special High Density Residential Overlay (SHO) requires a density of between 20 and 21 units per acre, and has been applied to the Clifton Court mobile home park east of U.S. Highway 101. The Zoning Ordinance provides flexibility in development standards, including staggering of front setbacks and lot coverage. See Table 23 and Table 24 in the Background Report for further discussion of development standards. The City’s Zoning Ordinance allows condominium units in all residential districts, with the requirement that certain standards are met. Further the City’s Zoning Ordinance allows manufactured homes in all residential districts and in the retail business (C-R) district if it is part of a mixed-use development. The “Planned Development” (Municipal Code Section 17.16.080) permitting may be used in any zoning district through the specified application and approval process. Although density cannot exceed that of the underlying zone, the Planned Development permit has no pre-set site standards and can therefore be used for creative project designs. No land within the City is zoned for agricultural use – the City only annexes land that is intended for urban development.

**Table 16: Residential Densities by Zone**

<b>Zone Designation</b>	<b>Density</b>
R-E Residential Estate	1-2 dwelling units (du)/acre
R-L Single Family Residential	1-7 du/acre
R-M Multiple Residential	7-15 du/acre
R-H High Density Multi-family Residential	10-21 du/acre
SHO Special High Density Overlay	20-21 du/acre
MUX Mixed Use Overlay	1 residential unit per floor (maximum 3 floors) for every 3,000 square feet of commercial or office space. Additional units may be granted in accordance with density bonus provisions.

*Source: Greenfield Municipal Code 17.24 (August 2007; Greenfield Zoning Map 2010)*

### *Design Review*

Most new development projects, including single-family and multi-family residential projects, require design review before the Planning Commission. Design review encompasses the review of dwelling design, color, landscaping, and other exterior treatments, and is intended, in part, to ensure compatibility between adjacent uses and to help prevent the depreciation of land values by ensuring proper attention is given to site and architectural design.

### *Design Standards for Residential Districts*

Currently, development standards for multi-family residential districts allow significant design flexibility to encourage a broad range of housing types and are intended to ensure compatibility and

connectivity with surrounding neighborhoods and uses. Areas zoned for residential estates, single family residential, and multi-family residential uses must adhere to design standards for density, building heights, minimum parcel sizes, etc.

#### *Off-site Improvements*

According to Greenfield Municipal Code Section 16.36.010, “all improvements shall conform to the City’s Standard Details and Specifications as adopted by the city council. Any deviations shall be only with the written approval of the city council. Permits shall be obtained from the city engineer, where required, before any construction is started.”

#### *Development Fees*

The development of new housing units imposes certain costs upon local government, such as the cost of providing planning services and inspections. In addition, there are long-term costs such as the continued maintenance of a community’s infrastructure and public facilities. In order to pay for such services, local governments charge fees for proposed development applications. Fees charged by the City of Greenfield for common planning and development applications are listed in Table 24 and Table 25 in the Background Report. Historically, Greenfield Planning Department fees were the lowest of any city in the Salinas Valley. Costs for particular projects vary depending on the type of approvals required.. As a preliminary step in the development of housing, the fees add directly or indirectly to housing costs. The City Council adopted a new fee schedule, which increased some of the City’s fees, in December 2014 (effective February 2015). In addition to these development fees, the City charges fees associated with obtaining building permits, which are typically calculated based on the type of occupancy and the number of square feet of construction.

#### *Subdivision Regulations*

Title 16 of the Greenfield Municipal Code governs procedures for subdividing land, dedication of public facilities (parks and school sites), and the design of streets, utilities, lots and improvements. New lots must be at least 6,000 square feet and 60 feet in width. However, the ordinance contains a procedure that allows variance from minimum lot requirements in special circumstances.

The City’s requirement for residential street width is 68 feet. The street pavement is 40 feet wide with four-foot wide bicycle lanes and a 10-foot easement area on each side. Arterial streets require two-way left turn lanes, also resulting in wider streets. Although wide streets add off-site improvement cost to projects, the increased safety makes such costs acceptable.

#### *Building Codes*

New construction must meet all state mandated building codes which can add substantially to the cost of development. These include the California Building Code, related trade codes, the California Energy Code, Title 24 regulations, and State seismic safety requirements. These codes and regulations are used in jurisdictions throughout California. The state mandates that these building, mechanical, plumbing, fire, housing, and historical building codes must be complied with in all construction. Local agencies may enact stricter requirements, but may not be less restrictive than the state codes. Chapter 15.04 of the Greenfield Municipal Code adopted the 2007 state building codes. Greenfield is currently in the process of putting together an amendment adopting the most recent building code. No local amendments have been adopted.

These codes and regulations are enforced through the development review process and through review of existing housing conditions by the Building Inspector. The Building Inspector reviews all building plans for new development to ensure compliance with the California Building Code. If unsafe conditions

are discovered or suspected, a correction notice is filed under the authority of the California Building Code for the abatement of dangerous structures. The Building Inspector or the Planning Director also responds to complaints filed by citizens regarding housing violations.

#### *Regional and County Government Approval*

Development upon land surrounding a city is subject to regional governmental approval. State, regional, and local agency policies regarding the conversion of agricultural land, groundwater overdraft, and ambient air quality degradation may result in constraints to the provision of additional housing units. However, these constraints are consistent with other areas of Monterey County and within California.

Monterey County LAFCO has the ultimate decision-making authority regarding annexations to the City of Greenfield. LAFCO policies are intended to ensure that growth occurs in an orderly and planned manner, discourage urban sprawl, and protect surrounding agricultural lands. LAFCO also reviews and approves spheres of influence for cities. The adopted sphere of influence for Greenfield designates several areas to the west and east of the City as suitable for future urban development. Most of these areas are currently designated for residential uses within Greenfield's General Plan. One industrial site of approximately 20 acres is in the current sphere of influence (designated as urban transition).

#### *Monterey County Water Resources Agency*

There is the possibility of the imposition of specific water conservation or allocation plans by the Monterey County Water Resources Agency (MCWRA), given the County's drought and seawater intrusion problems. Currently, MCWRA has no permit authority with regard to development projects in incorporated cities. However, MCWRA does have jurisdiction over the use of groundwater within the county and can impose a moratorium on development in all areas of the county, both unincorporated and incorporated.

The MCWRA has influence over the approval of annexations to Greenfield, which require LAFCO approval. Due to the County's current groundwater overdraft problem, one of LAFCO's prime objectives is ensuring that potentially adverse groundwater impacts are offset through the implementation of project conditions. By request of MCWRA, housing project approvals incorporate conditions that may increase construction costs. These conditions include individual lot landscaping implemented by the builder, rather than future lot owners, with lawn areas limited to 25 percent of each landscape area.

#### *Monterey Bay Unified Air Pollution Control District (MBUAPCD)*

Similar to the MCWRA, the Monterey Bay Unified Air Pollution Control District has no permitting authority over housing projects. However, the MBUAPCD has completed an air quality management plan for the Monterey Bay Region (including Monterey, Santa Cruz, and San Benito counties) identifying various air pollution control measures based on forecasted population growth in the region. Population increases generally occur with residential project construction. If growth exceeds forecasted population numbers established by the air quality management plan, the district would anticipate an adverse impact on air quality. Air quality concerns may limit the construction of new residential projects which could result in limited affordable housing.

## MARKET CONSTRAINTS

There are a number of costs involved in the development of housing. These include land and construction costs, site improvements (streets, sidewalks, etc.), sales and marketing, financing, and profit. Because these costs are so market sensitive, it is difficult for local government to reduce them.

Non-governmental building constraints do not appear overwhelming to potential housing development in Greenfield. The land purchase and development costs and housing construction costs in Greenfield are similar to those in other southern Monterey County cities, and much less than the northern portions of the county. This section evaluates both governmental and non-governmental constraints that have the potential to affect the Greenfield housing market.

#### *Interest Rates*

Since most homes are purchased with a relatively small percentage of cash down payment, the cost of borrowing money to buy a home is a major factor affecting the cost of housing and overall housing affordability. The higher the interest rate and other financing costs charged for borrowing money to purchase a home, the higher the total cost of the home and the higher the household income required to pay that cost. Home mortgage interest rates have been between 3.5 and 5.0 percent since 2009. Credit had been very difficult to obtain, but this has normalized in recent years.

The effect of financing costs on housing costs is demonstrated by showing how monthly mortgage payments (principal and interest) on a 30-year \$200,000 loan, increase with higher interest rates. At an interest rate of four percent, monthly payments would be \$955 , requiring an income of about \$54,571. At an interest rate 5 percent, monthly payments would be \$1,074, requiring an income of about \$61,360. At an interest rate of 6 percent, monthly payments would be \$1,199, requiring an income of about \$68,520.

#### *Land Costs*

According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost, although it has much less impact on the maintenance and improvement of existing stock. The cost of land will vary significantly depending on whether it has entitlements, graded or finished lots, or utilities installed. Raw un-entitled land will be less expensive in recognition of the costs and risks of achieving entitlements.

According to a 2014 report on affordable housing costs prepared by HCD, land cost accounted for about eight percent of the cost of affordable housing. Based on an analysis of the 251 projects, land costs varied considerably on a cost per acre basis. The median land cost in 2012 dollars for these projects was approximately \$400,000 per acre. However, the average cost per acre was approximately \$1,000,000 per acre, indicating that a few properties were very expensive, but most properties were less expensive. Approximately 27 percent of studied projects had land costs under \$200,000 per acre. Specific geographical data on these land costs was not presented in the report, but many of the studied projects were located in the Bay Area and Los Angeles, where land costs are considerably higher than in Greenfield. A pro forma prepared in 2010 for the Magnolia Place Senior Apartments project, cited a land cost of \$600,000 for a 1.9-acre site.

#### *Construction Costs*

High construction costs influence market rate housing costs and impact the production of affordable housing. The International Code Council provides a per-square-foot estimate of \$119.73 for single-family residential construction and \$107.72 for multi-family construction, but these are national averages for permit valuation purposes, and costs in California would be significantly higher. A tax credit application prepared in 2014 for the Magnolia Place Senior Apartments project cited a construction cost of \$154 per square foot.

## Housing Opportunities

### RESIDENTIAL BUILD-OUT UNDER THE GENERAL PLAN

Table 2-7 in the [Land Use Element](#) shows the total potential for development of residential uses within the City's planning area, assuming development of all parcels at maximum density, is 10,717 units. Site-specific constraints, market factors, and development inefficiencies, actual development is likely to be considerably less than these potential build-out numbers.

Since most residential development of five or more lots is subject to the City's inclusionary housing requirement, these developments will result in the creation of a combination of market rate and affordable housing units. In addition, the General Plan provides for a Mixed Use Development designation, in which the same site could be used for both commercial and residential uses, at a ratio of up to one residential unit per 3,000 square feet of commercial space. A fiscal report prepared for the proposed Walnut Avenue Specific Plan in 2010 identified about 225,000 square feet of commercial uses within the El Camino Real core area, which could result in approximately 75 residential units.

### CONVERSION OF INDUSTRIAL OR COMMERCIALY DESIGNATED LAND FOR RESIDENTIAL USE

There are over 200 acres of undeveloped land designated for either industrial or commercial use within the City. These land use designations and their corresponding zoning classifications do not permit residential use.

### MEMORANDUM OF AGREEMENT-SPHERE OF INFLUENCE

The establishment of a viable Sphere of Influence is critical for promoting logical and cost effective annexation for new residential development and economic development in Greenfield. The City adopted its new General Plan in 2005 and amended its Sphere of Influence. In 2007, LAFCO acted to officially expand the City's Sphere of Influence by 820 acres. However, there was no prior City-County Sphere of Influence agreement which left numerous unsettled issues between Monterey County and the City of Greenfield. Adoption of a Memorandum of Agreement addressing these issues became a condition of approval by LAFCO for the adoption of a new City Sphere of Influence to allow properties within the pre-2007 Sphere of Influence area to annex prior to formalization of the Memorandum of Agreement.

In 2013 the Memorandum of Agreement was approved to allow for the City, County, and LAFCO to evaluate future annexation proposals included in the March 2007 Sphere of Influence or in future amendments to the Greenfield Sphere of Influence. This will allow Greenfield to provide adequate land for residential development. The Memorandum of Agreement serves to satisfy the requirements imposed on the City which requires the City and LAFCO to enter into an agreement prior to any annexation to the City on 10 issues including: long term direction of growth, urban development patterns, and regional housing needs.

### ALTERNATE FINANCING AND HOMEBUYER ASSISTANCE

Alternative residential financing methods are available, such as the USDA Rural Housing Service (RHS) loan program, available to rural areas showing need for low income housing (generally communities with populations less than 35,000 that are designated as non-metropolitan or are non-contiguous to metropolitan areas). Greenfield addresses are eligible for both single-family and multiple-family housing under this program. Low income applicants are eligible for interest assistance (write downs) under the same general conditions as the CHISPA programs. Housing loans may also be available to applicants not exceeding the County median income levels. RHS allows loans of up to 100 percent of present market value of a dwelling, including the site, or 100 percent of the acquisition costs, whichever is less. The low income level for a family of four is set at \$30,400, with the moderate income level set at \$38,000.

The California Housing Finance Agency (CHFA) offers a wide variety of programs to assist developers and first time homebuyers. Opportunities include financing assistance ranging from to 90 percent assistance to developers (depending on project characteristics and the market: single family and multi-family); first time buyer programs for single-family homes; and mortgage assistance programs. These projects depend on a partnership with land developers or housing agencies, creating involvement and financing assistance from the beginning of a project. Loan and mortgage assistance developed in cooperation with Federal Housing Assistance programs include:

- Home Purchase Assistance Program (HPA)
- Home Mortgage Purchase Program (HMP)
- Matching Down Payment Program
- Self- Help Housing Program
- Rental Housing Programs

According to the Department of Finance, the 2015 population of Greenfield is 16,870 residents. Forty-five percent of the households in Greenfield are currently considered low income households. [Table 17, Maximum Household Income Levels](#), below provides the 2014 maximum household income limits for eligibility for state housing assistance programs for communities in Monterey County. Affordability of the units is based on the income level of the renter/buyer. The renter's/buyer's income cannot exceed the low-income level set by the USDA, which varies depending upon family size. All units built by non-profit developers who received subsidies through tax credits, etc. are required to enter into a 55-year affordability conveyance. This means that income levels and deed restrictions must be verified before a home can be sold.

**Table 17: Maximum Household Income Levels**

Household Size	Extremely Low Income 30%	Very Low Income 50%	Lower Income 70%	Low Income 80%	Median Income 100%	Moderate Income 120%
1 Person	\$15,100	\$25,200	\$35,200	\$40,250	\$48,100	\$57,700
2 Persons	\$17,250	\$28,800	\$40,250	\$46,000	\$54,950	\$65,950
3 Persons	\$19,400	\$32,400	\$45,300	\$51,750	\$61,850	\$74,200
4 Persons	\$21,550	\$35,950	\$50,300	\$57,500	\$68,700	\$82,450
5 Persons	\$23,300	\$38,850	\$54,350	\$62,100	\$74,200	\$89,050
6 Persons	\$25,000	\$41,750	\$58,350	\$66,700	\$79,700	\$95,650
7 Persons	\$26,750	\$44,600	\$62,400	\$71,300	\$85,200	\$102,250
8 Persons	\$28,450	\$47,500	\$66,400	\$75,900	\$90,700	\$108,850

*Source: Monterey County Economic Development Department 2014 (2014 Housing Affordability Tables)*

#### DENSITY BONUSES/INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENTS

According to AB 1866, SB 1818, AB 2222, and amended sections of the State Government Code, a density bonus (or equivalent financial incentives) of up to 35 percent must be granted to housing developers who agree to construct a specified minimum percentage of the units affordable to lower income households. The City of Greenfield has adopted a separate affordable housing ordinance section 17.51 which requires that "all residential development consisting of five (5) or more units or lots in the

city shall provide inclusionary units on site. The city’s density bonus ordinance shall be applicable to proposed projects which conform to the density bonus ordinance requirements. Multifamily projects designed as rental projects shall require a set-aside of twenty percent (20%) of the units as inclusionary rental units. Traditional subdivision projects shall require a set aside of twenty percent (20%) of the units as for-sale inclusionary units. Both mixed-use projects and projects of mixed housing type shall require a set-aside of twenty percent (20%) of the units included in the development as inclusionary units; however, the number and type of rental inclusionary units and for-sale inclusionary units shall be determined on a case-by-case basis and set forth in the affordable housing agreement.” According to Section 17.51.080 a developer of a residential development containing five or more units may elect to pay a fee (20 percent of the cost of developing the average market rate unit proposed multiplied by the number of inclusionary units for which the fee is being paid) in-lieu of providing a required inclusionary unit only if the twenty percent obligation results in a fractional unit and only as to that fractional unit. The City’s affordable housing provisions do not yet reflect the latest revisions to State law, and the City will amend its zoning code for conformity to State law.

### NON-PROFIT HOUSING ORGANIZATIONS

The City currently has partnerships with Community Housing Improvement Systems and Planning Association (CHISPA), Pacific West Communities, and the Housing Authority of Monterey County to develop low-income units.

After the last Housing Element update, the City was required to commit twenty percent of its increment revenue to the provision of affordable housing. In 2005, the City instituted two programs using RDA funds: a First-Time Homebuyer Down Payment Assistance Program (FTHB) and a grant program to pay up to \$3,000 of closing costs for households that are income-eligible. The FTHB program provided a deferred 30-year loan of up to \$50,000 to assist income-eligible households with the purchase of a residential unit.

CHISPA has constructed over 331 affordable housing units in the City since 1991, and has assumed development of the Cambria Park subdivision, which will include 39 low income units at completion. .

Pacific West Communities, another non-profit housing developer, utilized housing tax credits to construct 48 multi-family residential units (Terracina Oaks) for low and very low income households and a 32 unit senior complex (Magnolia Place Senior Apartments) also for low and very low income households. Planning will also soon begin for a second phase to the Magnolia Place Senior Apartments project.

In addition, the Housing Authority of Monterey County maintains 25 units of affordable housing in the City. The Housing Authority purchased an adjacent 2.43-acre site from the City on which 28 units for sale to very low and low income households is planned.

Other non-profit housing organizations in the area include:

- South County Housing, Gilroy, California
- Habitat for Humanity, Seaside, California
- Mid-Peninsula Housing Corporation, Foster City, California

Collaboration with additional organizations is discussed in greater detail in the Background Report’s Support Services section.

## COUNTY, STATE AND FEDERAL FUNDS

The City will apply for county, state, and federal programs that would help meet the City's identified housing needs and objectives. Some of the specific programs which the City will explore are: the State's Community Development Block Grant Program (CDBG), Joe Serna Jr. Farmworker Housing Grant Program (FWHG), Home Investment Partnership Program (HOME), CalHOME, and Multifamily Housing Program (MHP), as well as U.S. Department of Agriculture Rural Housing Service and U.S. Department of Housing and Urban Development programs to finance low- and moderate income housing, and state and federal programs aimed at providing housing and related services to homeless individuals. The City is a current recipient of a CDBG grant that will be used to establish housing rehabilitation and homebuyer assistance programs. Those programs will be implemented in 2016.

### *Community Development Block Grant (CDBG) Funds*

The U.S. Department of Housing and Urban Development (HUD), through its Community Development Block Grant (CDBG) program, provides funds for community development and housing, homebuyer assistance, public facility and infrastructure improvements, among others. In 2015 the City was awarded a \$2 million CDBG grant that included housing rehabilitation and homebuyer assistance programs. Beginning in 2016, the City has partnered with Monterey County and several other cities to become entitlement cities whereby the City will receive an annual CDBG award on a non-competitive basis. These future grant awards can be used for housing rehabilitation and other affordable housing activities.

### *HOME Investment Partnership Act (HOME) Funds*

The HOME investment Partnership Act is another HUD program that is designed to improve and increase the supply of affordable housing. In 2002, the City was awarded \$500,000 in HOME funds for housing rehabilitation activities. In 2015, Pacific West Communities was awarded HOME funds in the amount of \$5,000,000.00 for a 48-unit multifamily housing complex for families at 60 percent or less of the area's median income (the second phase of the Terracina Oaks Apartments project).

### *CalHOME Funds*

These funds provide grants to local public agencies and non-profit developers to assist individual households through deferred payment loans and offers direct forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions. The City was previously awarded CalHOME funds that it used to partner with CHISPA for the construction of two separate low and very low income multi-family residential projects.

### *Section 8 Rental Assistance*

Section 8 Rental Assistance provides vouchers to very low-income and low income households in need of affordable housing. This program, funded by HUD and administered by the County Housing Authority, pays the difference between what the household can afford (i.e., 30 percent of household income) and the Fair Market Rate (FMR) for the region. Vouchers are portable and may be used for any rental unit that accepts them.

## OTHER FUNDING SOURCES

### *Greenfield Redevelopment Agency*

In the past, the City was able to utilize funds available through the Greenfield Redevelopment Agency for the provision of affordable housing. The City previously instituted two programs using RDA funds: a First Time Homebuyer Down Payment Assistance program (FTHB) and a grant program to pay up to \$3,000 of closing costs for households that are income-eligible. The FTHB program provided a deferred 30-year loan of up to \$30,000 to assist income-eligible households with the purchase of a residential unit. In 2011 the State Legislature directed all of the state’s RDAs be dissolved. In 2015, State legislation was enacted that will allow cities and counties to create “community revitalization investment authorities” and require a minimum of 25% of the revenues for these authorities to be used toward affordable housing. At this time it is not known whether the City will be eligible to create such an authority. The City will, however, continue to explore this potential opportunity for affordable housing funds.

The following resources may also be available to the City or housing developers:

- California Housing Finance Agency financial assistance programs
- Federal/State Low-income Housing Tax Credits (see description of tax credit program in Appendix to this document)
- Federal Home Loan Bank, Affordable Housing Program
- Mortgage Credit Certificates
- HCD facilitates a clearinghouse for affordable housing finance information and resources. Information on additional resources for affordable housing can be accessed at the HCD web site, [www.hcd.ca.gov/clearinghouse](http://www.hcd.ca.gov/clearinghouse).

The Background Report provides a summary of federal, state, and local financial resources for housing.

## CONSERVATION OF AFFORDABLE UNITS

Conservation and improvement of existing housing stock is beneficial to the city as it aids in maintaining investment in the community and it keeps housing affordable. The City will continue to implement its code enforcement activities and programs identified in the Background Report. These programs will help to conserve affordable housing units.

## ENERGY CONSERVATION

Energy conservation measures can help reduce a household’s overall housing costs. Weatherization, use of solar energy, and the use of other “green” building methods can help increase efficiency and lower energy consumption.

Greenfield cooperates with the local energy purveyor, Pacific Gas and Electric (PG & E), to make available information on energy saving programs; retrofitting and weather stripping for older non-insulated homes; and programs for low income individuals, including the elderly. Programs designed to assist lower income households with weatherization, energy efficiency improvements, and assistance with utility costs include the following programs:

- LIHEAP (Low Income Home Energy Assistance Program): Low-income households (less than 60% of the State Median Income Level) qualify for financial assistance and free housing

renovations to offset their energy costs. Funded by the Department of Health and Human Services, the LIHEAP Block Grant provides two services, weatherization assistance and financial assistance.

- The Weatherization Program provides homes with free weatherization services to conserve energy, including attic insulation, weather-stripping, minor housing repairs, and related energy conservation measures.
  - The Homes Energy Assistance Program (HEAP) provides financial assistance to pay the energy bills. The average payment within the State of California is \$182 per household per year.
- REACH: Sponsored by Pacific Gas and Electric and administered by the Salvation Army, REACH provides energy assistance to low-income customers. Households that do not qualify for HEAP or another alternative assistance program may receive a one-time payment aid for energy costs. In the last 18 years, REACH has assisted 369,000 households in Northern California with more than \$56 million in total aid.
  - Energy Efficient Mortgages (EEM): Homebuyers that purchase energy efficient homes or renovate houses to conserve energy qualify for special mortgage benefits through EEMs. Determined by results from the Home Energy Rating System (HERS), home loans may include energy improvement costs reducing homeowner’s utility bills. The California Home Energy Efficient Rating System (CHEERS) is a local HERS and is supported by PG&E, lending institutions, and building associations.
  - CARE Residential Single Family Program: provides a 20 percent discount to single-family low income customers who have their own accounts.
  - CARE Sub-metered Tenant Program: provides a 20 percent discount to low-income tenants who are metered or billed by their landlord, including residents of mobile home parks, sub-metered apartments, and marinas.
  - CARE for Qualified Nonprofit Group Living Facilities Program: provides a 20 percent discount to tax-exempt non-profit group living facilities serving low income groups such as homeless shelters, hospices, and domestic violence shelters.
  - CARE for Qualified Agricultural Employee Housing Facilities Program: provides a 20 percent discount to privately owned and licensed employee housing, non-profit migrant housing, and migrant farmworker housing owned and operated by the State Office of Migrant Services (OMS).
  - HERO Program operates under Property Assessed Clean Energy (PACE) legislations signed into law in 2008. This program allows property owners in participating cities and counties to finance renewable energy, water, and energy efficiency improvements on their property. Participation in this program is voluntary and participating property owners repay loan amounts through a voluntary property tax assessment. The City agreed to participate in this program in 2015.

In addition to the programs discussed above, the U.S. Department of Agriculture (USDA) provides assistance to low-income seniors with weatherization needs.

In the course of development permit processing and environmental review, the City reviews proposed projects for energy conservation and use of solar energy, encouraging energy conservation measures.

State Law requires findings relative to energy conservation in connection with major subdivisions. The Building Department enforces the State Residential Energy Standards.

### **Fair Housing Opportunity**

It is vital that housing is available for all sectors of the population regardless of race, color ethnicity, national origin, ancestry, sexual orientation, marital status, sex, disability, age, source of income, religion or other factors.

The U.S. Department of Housing and Urban Development maintains records of all housing discrimination complaints according to jurisdiction. From 2006-2011, 53 complaints were received by HUD in Monterey County. Of these complaints, two were recorded from Greenfield. Both of the complaints were related to discrimination based on a disability; one of which was dismissed for no cause and the other was settled. Although the data indicates a low occurrence of discrimination based on race, color ethnicity, national origin, ancestry, sexual orientation, marital status, sex, disability, age, source of income, religion or other factors within Greenfield, this could be attributed to underreporting of discriminatory practices. Greenfield should provide adequate resources to help ensure fair housing opportunities for all residents.

### **Housing for the Special Needs Population**

Within each community, certain sub-populations that have special housing needs and frequently have a more difficult time securing suitable affordable housing. The 2005 Greenfield Housing Element identified the City's need to provide equal access to housing for people with special needs. For purposes of this Housing Element, the following are the households that have been identified as having special housing needs:

- Homeless Households
- Single Parent Households
- Senior Headed Households
- Disabled Households (Physical and Mental)
- Farmworker Households
- Overcrowded and Large Households

This section will provide further detail on the housing needs of these groups, current services available, and areas zoned to accommodate special housing. [Table 18, Special Needs Groups](#), presents the number and percentage of the 2013 population with special housing needs.

### **HOMELESSNESS**

Homelessness is a housing issue that has become a significant social concern in recent years. Reasons for homelessness are varied, including the rising cost of housing, the continuing decrease in federal housing funds, the increase of mentally ill individuals living on their own, persons with substance abuse problems, persons fleeing from domestic violence, lack of family support networks, and more.

Determining the number of homeless people in an area is a difficult task. On the state level, the number of homeless people appears to have increased within the past decade. Correspondingly, available sources indicate that the number of homeless people in Monterey County also increased within the past decade.

**Table 18: Special Needs Groups**

Special Needs Groups	2013 Number and Percent of Persons	
	Number of Persons	Percent of Total Population
Senior Headed Households	253	1.5%
Disabled Persons (including developmental disabilities)	1276	7.7%
Large Family Households	1253	7.6%
Single Parents with Children	702	4.3%
Farming and Related Workers	2,375	14.4%
Homeless	0	0%

Source: U.S. Census 2013

A 2015 homeless census and survey, commissioned by Monterey County, found 2,308 homeless persons in the county down from 2,590 homeless persons in 2013. This marked the first decrease in number of documented homeless persons in a biennial enumeration. [Table 19, Monterey County Homeless Survey Demographics](#) depicts overall Monterey County survey demographics for 2013 and 2015. The homeless survey found that the City of Greenfield had a total homeless population of two, both of whom were unsheltered homeless persons.

**Table 19: Monterey County Homeless Survey Demographics**

Category	2013	2015
Total Homeless Persons	2,590	2,308
Male	71%	49%
Female	28%	50%
Transgender	N/A	1%
Unsheltered	76%	71%
Homeless Household with no Children	78%	85%
Homeless Family Household	21%	15%
Children Only (excluding transition age youth)	Less than 1%	2%
Homeless Veterans	10%	6%
White/Caucasian	49%	47%
Hispanic/Latino	23%	35%
African- American	10%	15%
Other Race	18%	32%

Source: Monterey County Homeless Census and Survey, 2013, 2015

Prevention of homelessness is an important component of a comprehensive housing strategy. It is estimated that it is three to six times less costly to prevent an incidence of homelessness than it is to provide emergency shelter, transitional shelter, and services such as counseling.

*Existing Services and Resources for Homeless Individuals and Households*

According to the 2015 Monterey County Homeless Services Resource Guide, there are numerous support services within Monterey County including emergency shelters, community kitchens, transitional housing, rental support services, and ancillary services. Additionally, the Monterey County Social Services Agency provides vouchers for elderly or homeless persons with disabilities to allow limited local motel stays. Some local churches provide funds for emergency shelter in motels and people requesting aid from the Salvation Army are given a free motel stay of up to two night’s duration. The Monterey County Mental Health Department assists in providing appropriate housing for mentally ill homeless persons. The Monterey County Homeless Services Resource Guide identifies the various existing components of services and facilities for homeless individuals in Monterey County. [Table 20, Monterey County Homeless Resources](#) documents the resources that are available.

**Table 20: Monterey County Homeless Resources**

Emergency Shelters	<b>229 total existing beds</b>
	65 for households with children
	164 for households without children
Transitional Housing	<b>675 total existing beds</b>
	424 for households with children
	251 for households without children
Permanent Supportive Housing	<b>243 total existing beds</b>
	145 for chronically homeless (most of which are restricted to Veterans as VASH vouchers)
	65 new units in development for those that earn 30-60% of the Area Median Income

*Source: Monterey County Department of Social Services: Game Plan for Housing Homeless People in Monterey and San Benito Counties (2011)*

*Lead Me Home: Game Plan for Housing Homeless in San Benito and Monterey Counties (Game Plan)*, listed the following priorities to prevent homelessness:

- Assure access to adequate housing
- Provide services to keep people housed
- Support economic stability
- Return people to housing through adequate discharge planning

In order to provide adequate access to housing the Game Plan prioritizes maintenance or development of emergency shelters or transitional housing as needed for targeted populations who are in life transition, including families, people with mental or substance abuse disorders, farm workers, youth, victims of domestic violence, and released prisoners. Next, the Game Plan suggests cities should analyze existing emergency shelter and transitional housing programs and develop a plan and timeline for converting units to permanent housing. Finally, each jurisdiction should measure performance “on a systemic level and make adjustments to the mix of housing, as appropriate.”

Greenfield's affordable housing programs provide housing resources for very low-income households that may represent the population segment most susceptible to homelessness. Consequently, continuation of these programs is critical to homelessness prevention.

The Monterey County and Greenfield resources previously discussed provide adequate emergency services for the homeless, particularly since there are not any estimated homeless persons in Greenfield. Further, the implementation of the above goals would support the prevention of future homelessness in Greenfield.

#### *Zoning Requirements for Emergency Shelters and Transitional and Supportive Housing*

The 2005 Greenfield Housing Element identified the City's need to provide equal access to housing for people with special needs, including encouraging the development of emergency and transitional housing. The California Government Code establishes certain local government regulatory limits related to the development and approval of emergency shelters and transitional housing facilities. Greenfield Municipal code chapter 17.80 was amended to provide for adequate development and operational standards to assure appropriate housing and services for special needs populations. Chapter 17.80 is consistent with the requirements and restrictions of the California Government Code.

Emergency shelter means housing with minimal supportive services for homeless persons that is limited to occupancy of six (6) months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay. As per chapter 17.80, emergency shelters are permitted in R-M (medium density residential), R-H (high density residential), C-R (retail business), and I-L (light industrial) zoning districts subject to the following conditions: (1) emergency shelters are allowed in the C-R and I-L zoning districts as a permitted use without a conditional use or other discretionary permit (2) emergency shelters are allowed in the R-M and R-H zoning districts subject to issuance of a conditional use permit, and (3) allowance of an emergency shelter of 100 or more beds in the C-R and I-L zoning districts is subject to issuance of a conditional use permit. A use permit generally takes two to three months to process, and the applicant is required to submit site plans, floor plans, and other information pertinent to understanding impacts of development at the site. The application is routed to all departments for review, and the approving authority is the Greenfield Planning Commission. Conditions of Approval that are applied to use permits generally focus on building and other legal requirements, and are in no manner intended to constrain development of emergency shelter sites. The City has capacity, including infrastructure as evidenced in its site inventory within the Background Report, to provide at least one year round shelter in either its R-M, R-H zones with a Conditional Use Permit or without a Conditional Use Permit in areas zoned I-L or C-R. The requirements of chapter 17.80 do not apply in situations of city or statewide designated disasters or catastrophic conditions, but only for the duration of the designated disaster or catastrophic condition.

Transitional housing contains living facilities with supportive services for up to 24 months, and targets recently homeless individuals. Greenfield Municipal Code states that transitional housing facilities shall be considered a residential use of property, and will be subject only to those restrictions and standards that apply to other residential dwellings of the same type in the same zoning district. In addition to those development standards, the following operational standards shall also apply to transitional housing facilities: (1) the program shall provide accommodations appropriate for a maximum stay of 24 months per client, (2) the facility shall have adequate private living space, shower and toilet facilities, and secure storage areas for its intended residents, and (3) support services shall be provided by the transitional housing provider including a drug or alcohol abuse counseling component, appropriate state and/or federal licensing shall be required, identification of a transportation system that will provide its clients with a reasonable level of mobility including, but not limited to, access to social

services, housing and employment opportunities, specific mechanisms for residents to contact social service, clear and acceptable arrangements for facility residents, such as on site meal preparations or food provision and disbursement, and provide childcare services and ensure that school age children are enrolled in school during their stay at the facility.

Supportive housing as defined in Section 50675.14 of the Health & Safety Code has no limit on the length of stay and is linked to onsite or offsite services. “Services typically include assistance designed to meet the needs of the target population in retaining housing, living and working in the community, and/or improving health and may include case management, mental health treatment, and life skills.” The City understands the importance of providing supportive housing and supportive services to assist homeless persons in the transition from homelessness and to enable homeless persons to live as independently as possible. This housing element includes a program to permit supportive housing in zones allowing residential uses and is not subject to any restrictions (e.g., occupancy limit) not imposed on similar dwellings (e.g., single family home, apartments) in the same zone in which the transitional housing and supportive housing is located. In 2015 the City amended Chapter 17.80 of its municipal code to conform its emergency shelter and transitional housing ordinance with State law.

### SINGLE PARENT HOUSEHOLDS

The U.S. Census Bureau defines a single parent headed household as one containing a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. However, the analysis of single parent households in this document is limited to a family household (with no spouse present) with one or more children under the age of 18 years. Approximately 702 households in Greenfield are single parent headed households. (However, some of these households include an unmarried partner that may lessen the impacts normally attributed to single parent households.)

Lower household income is one of the more significant factors affecting single parent households. Due to lower incomes, single-headed households often have more difficulties finding adequate, affordable housing than families with two adults. Also, single-parent households with small children may need to pay for childcare, further reducing disposable income. This special needs group will benefit from expanded affordable housing opportunities, especially those in proximity to employment opportunities. More specifically, the need for dependent care also makes it important that housing for single-parent families be located near childcare facilities, schools, recreation programs, youth services, and medical facilities.

Single parent households often fall into the very low and low-income household category and face housing affordability problems. According to the 2013 American Community Survey, of the total 3,434 households in Greenfield, single female head of householders with their own children less than 18 years of age total 464 households, or 13.6 percent of all Greenfield households. Single male head of householders, with their own children less than 18 years of age total 238, or approximately 6.9 percent of the population. Greenfield averaged single parent percentages slightly higher than Monterey County’s female head of householders at 13.1 percent, and male head of householders at 6.7 percent, as well as the State of California average of 13.5 percent female head of householders and 5.9 percent male head of householders.

In addition, single parent heads of households with children often have special needs such as the availability of affordable daycare and adequately sized, low-cost housing. This is mirrored in the census data that indicates that approximately 28.7 percent (133 of 464 households) of the City’s female head of households with children are below poverty level and approximately 33.6 percent of the male-headed

households with children are below poverty line. Based on household overpayment data, there appears to be an existing need for very low and low income housing for this special needs group. However, it is important to note that in 2010, 44 percent of female heads of household were below the poverty line so there has been a significant improvement for this demographic within the last few years.

#### ELDERLY INDIVIDUALS AND HOUSEHOLDS

Elderly individuals are described as individuals who are 65 years and older. According to the 2013 American Community Survey, Greenfield's population includes 799 elderly individuals representing 4.8 percent of the City's population (down from 911 in the 2010 U.S. Census). Two hundred and fifty-three households, representing only 1.5 percent of the City's households, are headed by a householder 65 years or older. Many of these households may be in need of services for the elderly such as medical facilities or adult daycare. In addition, due to increased longevity rates, it is probable that the percentage of elderly in the population will increase in the future.

##### *Existing Services and Resources for the Elderly*

Cielo Vista is a licensed adult residential care facility in the City of Greenfield, which accepts seniors. Residents must be ambulatory and in good health. While not strictly a senior care facility, it provides housing for 40 persons with physical and mental disabilities. The facility includes 40 bedrooms and is able to house only individuals. Cost is based on income, and supplanted by SSI, Medicaid and the Monterey County Health Department. The facility maintains a waiting list. Clients are referred to the facility by the Monterey County and other County mental health departments. The facility includes programs and therapy as part of its operations.

Touch of Grace Residential Care Home is a residential care facility that has 29 beds and accepts non-ambulatory residents. This facility accepts SSI benefits.

##### *Zoning Requirements for Elderly Care Facilities*

According to the Greenfield Zoning Code, Residential Care Homes are facilities that provide non-medical 24-hour care. Small and large Residential Care Homes are only permitted in areas zoned for residential use. Small Residential Care Homes, which provide care for six or less adults, do not require conditional use permits while large residential homes, caring for more than six adults, do require a CUP for the purpose of assuring compatibility with adjacent properties due to their potential size. Convalescent and nursing homes, which provide medical care, are allowed in commercially zoned areas.

#### DISABLED PERSONS AND HOUSEHOLDS

"Disabled households" include households containing persons that are disabled because of a physical disability or because of an intellectual or developmental disability. While some individuals may have both a physical and intellectual or developmental disability, the Census data does not provide that level of specificity. According to the 2013 U.S. Census data, there were 151 people with a disability from ages 5 to 17, 747 people with disabilities from ages 18 to 64, and 378 people with disabilities that were 65 and older. This is a significant decline in persons living with disabilities in 2000 during which 2,334 people 16 to 64 years had a disability and 667 people 65 years and over had a disability.

In 2013, of the total 747 people with disabilities ages 18 to 64, 231 were employed. Of those employed with a disability, females with a disability make significantly less than males with a disability. [Table 21, Median Income for Persons with a Disability](#) presents this information. Information specific to how

disabilities affect housing needs is not available. However, persons with disabilities generally have lower incomes, especially when the disability affects the person’s ability to work and thus affordable housing is a high priority for these individuals.

**Table 21: Median Income for Persons with a Disability**

<b>Median Income</b>	<b>2012</b>	<b>2013</b>
Disabled Male	\$16,176	\$14,779
Disabled Female	\$8,125	\$9,375
Employed Population	\$55,814	\$53,805

*Source: U.S. Census 2013*

Those with a disability that affects mobility are also often in need of affordable housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps leading to doorways, modifications to bathrooms and kitchens (lowered countertops, grab bars, adjustable shower heads) and special sensory devices (smoke alarms, light switches, door bells).

#### *Developmentally Disabled Persons*

A “developmental disability” is defined as a disability that originates before the individual is 18 years old and “continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual.” According to the Director of Developmental Services, this term includes mental retardation, including disabling conditions closely related to mental retardation or requiring similar treatment, cerebral palsy, epilepsy, and autism. However, this definition does not include disabilities that are strictly physical in nature.

While many developmentally disabled persons can live and work independently within a conventional housing environment, those with more severe disabilities may require a group living environment with supervision or an institutional environment where medical attention can be provided. Because developmental disabilities exist before the person has reached the age of 18, supportive housing for the transition from the person’s living situation as a child to an adult is imperative. The State Department of Developmental Services currently provides community based services to persons with developmental disabilities through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The San Andreas Regional Center serving Monterey County is one of 21 regional centers in California that provides “point of entry” services to those that are developmentally disabled. The San Andreas Regional Center is a non-profit community agency that contracts with local businesses to provide services to developmentally disabled persons and their families. [Table 22, Persons with Developmental Disabilities in Greenfield](#), provides information from the San Andreas Regional Center on persons with developmental disabilities.

#### *Existing Services and Resources for the Disabled*

Cielo Vista in Greenfield provides a housing resource for disabled individuals that are ambulatory. While there has been a decrease in the amount of disabled individuals living in Greenfield, it is likely that with 1,276 disabled individuals that the Cielo Vista residential care resource is inadequate to serve the disabled population and thus additional residential care facilities and services are needed.

**Table 22 Persons with Developmental Disabilities in Greenfield**

Age	Residence Type	Population
0-14	Foster/Family Home	1
0-14	Own Home	63
15-22	Foster/Family Home	1
15-22	IL/SL	1
15-22	Own Home	14
23-54	IL/SL	3
23-54	Own Home	30
55-64	Own Home	1
65+	Own Home	1

Source: HCD 2015

#### *Zoning Requirements for Disabled Care Facilities*

The City's zoning ordinance does not include a definition of "family," so does not exclude accommodation of non-blood relation households within single-family houses or residential districts. Small residential care facilities are permitted without the necessity of obtaining a conditional use permit within residential districts while large residential care facilities are subject to obtaining a use permit. However, these facilities do not provide medical care. The City imposes a 1,000 foot separation restriction on residential care homes.

No application for the construction of residential facilities for the disabled or for an emergency shelter has been denied by the City. In addition, the Building Code permits, and the City accommodates, the adaptation of structures for improved access for persons with disabilities. City staff is available to work with applicants to achieve a successful project to adapt a structure to improve accessibility. Many homes in Greenfield have been adapted for disabled access.

The City's Zoning Ordinance does not prohibit the development of residential facilities for the disabled or emergency shelters, nor does the ordinance discriminate against persons with disabilities in the enactment or administration of zoning regulations. The City does not impose different requirements on residential developments for the disabled or on emergency shelters that are assisted by the federal or state government or by a local public entity. Use permits are required for the development of large care facilities within the City, without regard to the type of residents that will be housed at the facilities.

The zoning ordinance is somewhat ambiguous regarding the permitted locations of facilities specifically providing care for the disabled. This ambiguity may serve as a disincentive to the proposed development of such facilities. The Housing Element contains policies and programs to evaluate the City's existing regulations and remove constraints on the development of housing for persons with disabilities. The **program's purpose is the adoption of clear regulations that remove constraints to development and facilitate reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for persons with disabilities.**

In addition, a program has been included to evaluate actions the City might implement to promote housing opportunities within the community for persons with disabilities.

## FARMWORKER AND EMPLOYEE HOUSING

The State's definition of farmworker is broad, equating the term "farmworker" with the term "agricultural worker." This includes anyone involved in "cultivation or tillage of the soil; dairying; the production, cultivation, growing, and harvesting of any agricultural or horticultural commodities; the raising of livestock, bees, fur-bearing animals, or poultry; and any incident to or in conjunction with such farming operations, including preparation for market and delivery to storage or to market or to carriers for transportation to market." The number of employees that fall under this category is large with varied housing needs.

As a result of unionization and extended growing seasons, the agricultural industry now provides more stable employment and higher wages than in the past. The result has been a reduction in migratory patterns; farm workers are staying longer or settling in areas offering a more regular income. These individuals are now considered a mainstay of the community and are no longer considered "transient workers." Growers often tend to hire workers who previously worked for them, encouraging more stable residence.

However, many agricultural workers have a difficult time finding affordable housing. This is due to a combination of factors such as limited English skills, large family size, and low household income. The problem is compounded because many farmworker housing units in California were originally constructed for seasonal use by single men. Now, laborers and their families often use these units year-round.

Accurate farmworker data and statistics are hard to gather due to the migrant status of some workers while others may simply reside in neighboring communities. Thus, reported numbers of farmworkers in Monterey County vary widely depending on the data source. The 2010 AMBAG population forecast reported 45,100 agricultural workers in Monterey County. While the 2007 Census of Agriculture counted only 26,181 hired farm labor workers in Monterey County working on 571 farms. Neither of these figures includes families of farmworkers, whose housing needs must also be considered. Median annual income was \$18,852, lower than any other occupational category and less than the California Self-Sufficiency Standard, as well as federal poverty guidelines for a family of four.

The best available farmworker data, beyond the U.S. Census estimates, is a farmworker needs assessment conducted in 2000 by Applied Survey Research and the Center for Community Advocacy. This study, Farmworker Housing and Health Assessment Study, 2001, provides information from respondents in Monterey and Santa Cruz counties. In-person interviews were conducted with 780 farmworkers in the Salinas and Pajaro Valleys during October and November 2000. The respondents, however, may not have included a high proportion of seasonal workers since the survey was conducted after peak season. Of the farmworkers surveyed, 61 percent were male, 97 percent were Spanish speaking, 99 percent were Mexican-American or Mexican and 79 percent were between the ages of 18 and 44. The study found that 78 percent of respondents were living with a spouse and about two-thirds lived with a spouse and at least one child.

The study also found that housing costs are an obstacle for farmworkers. Only 10 percent of farmworkers owned a home and 89 percent rented from a non-employer. Fifty-seven percent paid a disproportionate amount of income for housing. Salinas Valley farmworker respondents paid an average of 47 percent of their income for housing. The average household size was 5.3 and 68 percent were living in units with more than two persons per bedroom and one-third shared their home with one or more non-family members.

According to 2013 Census data, Greenfield's total labor force was 6,692. This represents about 41 percent of the total population. Census data for employment by industry indicated that 2,375 persons

(35.5 percent) reported employment in “agriculture, forestry, fishing and hunting, and mining.” Due to the limited opportunities for employment in fishing, forestry, and mining industries in Greenfield, it can be assumed that the vast majority of this employment is in agriculture. In 1990, 1,214 persons were employed in this category, as compared to 2,210 persons in 2000 and 2,375 in 2013.

Greenfield is heavily dependent on agriculture. Most of the land area surrounding the City and within its Sphere of Influence is in agricultural production. Consequently, farmworker and migrant worker housing needs are one of the more prevalent housing issues in the community due to the agriculture-based economy.

Given the circumstances of migrant farm labor, it is difficult to determine the full extent of unmet needs for farmworker housing. Greenfield currently has no units exclusively for use as farmworker housing. However, there are several farmworker labor camps adjacent to and within Greenfield city limits that house farmworkers, including Rocha’s Camp on 13th and Apple and a second on Elm Avenue. Additionally, Community Housing Improvement Systems and Planning Association (CHISPA) built 40 self-help units for farmworkers.

In 2015, the Monterey County Board of Supervisors approved an affordable housing project for seasonal farmworkers in Spreckles that would house approximately 800 workers in dormitory style apartments. This project may address some of the farmworker housing needs for those who live outside of, but travel into Greenfield for work. However, the Farmworker Housing and Health Assessment Study, supra, found that group dormitory-type housing would not suitably address the housing needs of many of the respondents (78 percent), since they live with a spouse. Two-thirds of the respondents indicated that they also have children living with them and 57 percent of the respondents are paying a disproportionate amount of income on housing; thus, the greatest current housing need is for affordable family housing for farmworkers.

#### *Zoning Requirements for Farmworker Housing*

Greenfield’s zoning ordinance includes the R-M Multiple Family Residential and the RH High Density Infill districts, which permit several residential categories that could accommodate construction of farmworker housing. These include multi-family dwellings, which are permitted by right, and group residential, which require a conditional use permit. **Farmworker and employee housing consistent with Health and Safety Code section 17000 et seq. is not currently addressed in the City’s zoning ordinance.** The Housing Element includes a program to update the code to conform to state law.

**Farmworkers could also be accommodated in single-room occupancy units.** The R-H High Density Infill District provides a transition from the central business district to lower density residential areas. This district is reserved for those areas in close proximity to the central business district and community facilities. This district would be ideal for the development of single-room occupancy facilities that could serve the need of single farmworkers, along with other low-income individuals. The City should consider amending its zoning ordinance to allow or conditionally allow single resident occupancy units in appropriate residential zoning districts.

#### **Infrastructure Capacity to Support Housing**

A significant factor that can add to the cost of residential development is the availability and adequacy of infrastructure, including water, sewer, and roadway networks. SB 1087 requires water and sewer providers to grant priority service allocations to proposed developments that include low-income housing.

### *Water Supply*

California, including the Salinas Valley is currently experiencing groundwater overdraft. Water discharge from Lake Nacimiento and Lake San Antonio helps prevent the overdraft of aquifers in the southern Salinas Valley. However, these lakes are at record setting low water levels and discharges are minimal. Because of drought conditions in California, there are rising concerns over groundwater supplies in the area. Although water shortages have not led to the denial of housing projects, cumulative impacts associated with groundwater overdraft in the Salinas Valley may lead to denial of future projects resulting in a potential constraint. A review of groundwater quality data for Greenfield indicates that groundwater in the area is recharged by the Salinas and Arroyo Seco Rivers. The Greenfield Public Works Department is responsible for water supply and delivery in the community. Local groundwater is currently the sole source of water supply. The City currently serves over 3,700 water meters with nearly 90 percent of the service connections for single family and multi-family residences. In 2013 the total potable water demand in Greenfield was 5.4 acre- feet per day or 1,967 acre-feet annually (AFA). With the continuing severe drought facing California and executive orders issued by the Governor's Office, emergency water conservation regulations issued by the State Water Resources Control Board, and active water conservation programs implemented by the City, total water consumption for 2015 is on track to total approximately 1,570 acre-feet, or 4.3 acre-feet per day. Prior to the impact of these water conservation directives, the projected need for 2020 was 5.7 acre feet per day or 2093 AFA. Current capacity is 18.2 acre-feet per day, which equates to a total annual capacity of 6,694 AFA, which is sufficient to serve anticipated housing growth in the City. The City currently operates three groundwater wells. The wells pump directly into the one million-gallon Oak Avenue reservoir located at the intersection of 13th Street and Oak Avenue and the 1.5 million gallon reservoir located at the City's public works maintenance yard at Walnut Avenue and 10<sup>th</sup> Street. System demands are met by continually filling the reservoirs.

### *Sewer*

Greenfield's sewer plant operates at a flow of approximately 930,000 gallons per day and has approval to expand the plant to a capacity of 2.0 million gallons per day (MGD). The treated water is dispersed using spray fields. The wastewater system includes over 110,000 feet of gravity sewer ranging in diameter from 6 to 24 inches. The City has over 3,600 sewer connections most of which are for single family residential accounts. The sewer system has been extended over time as the City has expanded. Located in alleys and easements of the original downtown area, the sanitary sewer is predominately 6-inches in diameter. Newer pipes in residential areas to the west and east of the downtown area tend to be 8-inches in diameter and are generally aligned in streets right-of-way. There is a network of trunk sewers that generally flow west to east and discharge into the Greenfield Wastewater Treatment Plant, located at the end of Walnut Avenue east of Second Street. The City's existing permit was issued in May of 2002 and it increased the City's allowable discharge to 1.5 million MGD from the previous limit of 1.0 MGD. When improvements to the water treatment ponds are completed in 2016, the permitted discharge capacity will be increased to 2.0 MGD. Thus, there is sufficient sewer capacity in the existing system to provide capacity for an additional flow rate of 1,070,000 gallons per day.

### *Roadways*

U.S. Highway 101 provides regional access to the City of Greenfield. Two major interchanges are located at the intersections of the freeway with Oak Avenue and Walnut Avenue. Two other interchanges are located at both extremities of El Camino Real. El Camino Real serves as the City's main street and shopping district. The roadway network is comprised mainly of collector streets forming a grid with blocks of approximately 300-feet by 600-feet, bisected by alleys. At LOS "C," all four major intersections currently operate at levels of service above the standard for the City.

There is an important relationship between the ability to provide needed housing and functional transportation routes and systems. Anticipating significant increases in population, the City developed a Transportation Master Plan to be used with the circulation element of the General Plan. This plan determined the needed improvements for the anticipated future land uses along with the funding mechanisms for implementation of the various recommended roadway improvements.

## 4. EVALUATION OF PREVIOUS HOUSING ELEMENT

### 4<sup>th</sup> Cycle Programs

The Housing Element adopted by the City in 2012 (fourth cycle housing element) covered the five-year planning period from June 2009 through June 2014, and included one overall goal and seven focused goals with programs:

**4<sup>th</sup> Cycle Overall Housing Goal:** Provide safe, healthy, and affordable housing to all residents by maintaining and improving existing housing stock and by providing expanded housing opportunities. This goal reflects the City's intent to address the following goals, objectives, and policies, as well as implement the following programs.

**GOAL ONE: PROVIDE FOR THE CITY'S REGIONAL SHARE OF NEW HOUSING FOR ALL INCOME GROUPS**

#### 4<sup>th</sup> Cycle Program 1.1

Encourage the construction of at least 427 new housing units in Greenfield by 2014, rehabilitation/conservation of at least 35 units, and construction, rehabilitation, and conservation of at least an additional 245 housing units through the end of the planning period.

**Specific Actions and Rationale:** Pursuant to AMBAG's allocated housing numbers, the City shall encourage the construction of new housing, based on the quantified objectives by income group set forth in the table below:

Quantified Income Objective	New Construction	Rehabilitation	Conservation
Very Low	120	8	18
Low	90	3	6
Moderate	102	0	0
Above Moderate	226	0	0
TOTAL	538	11	24

#### Progress

The prior Housing Element covered a period of time characterized by a severe shift from good economic times to the most significant economic downturn since the Great Depression of the 1930s. Due to economic conditions, new housing development in the City from 2008 to 2011 was nearly non-existent. Because of these market conditions over which the City had no control or influence, the City was not able to meet the RHNA targets during the timeframe. Nonetheless, non-profit housing developers completed about 106 low and very low income units during the planning period, about half of the RHNA goal.

#### 4<sup>th</sup> Cycle Program 1.2

Use the 2005 General Plan update Land Use Diagram and Sphere of Influence as guidelines for future residential development to meet the City's regional share of housing in all income categories.

**Progress**

The City continued to use the General Plan Land Use Diagram to guide development, but due to severe economic conditions, very little construction occurred during the planning period. The City had already adopted an updated zoning code in July of 2007.

**4th Cycle Program 1.3**

Encourage innovative housing design and “smart growth” strategies by adopting a provision to allow Mixed Use Development in the Zoning Ordinance.

Specific Actions and Rationale:

1. In accordance with commitments in the predecessor Housing Element, Section 17.42.030 of the City’s current zoning ordinance adopted in July of 2007, provides for mixed use(s). The purpose of the Mixed Use Overlay District is to provide an opportunity for the development of residential units in conjunction with different underlying zoning designations.
2. The City further encourages use of the Planned Unit Development process to create additional inclusionary units in developments where mixed use(s) coexist with traditional zoning. For instance the Creekbridge St. Charles Place project, completed in 2007, includes 36,871 square feet of ground floor retail and 137 apartment units.

**Progress**

This program was already implemented prior to the planning period when the updated zoning code was adopted in July of 2007.

**4th Cycle Program 1.4**

The City shall encourage a diversity of housing types that will meet the range of needs of all income groups by maintaining an adequate supply of appropriately zoned land with available or planned public services and infrastructure to accommodate the City’s projected housing needs for all income levels and for special needs groups.

Specific Actions and Rationale:

1. The updated site inventory completed in 2008, demonstrates that sufficient capacity exists for the development of higher density, multi-family units and the City’s AMBAG allocation. Specifically, densities as high as 21 units per acre are allowed in the Special High Density Multifamily Residential Overlay Zone.
2. The City is currently working with LAFCO to annex lands needed for residential development. The area is designated as the “Sphere of Influence”. The County, the Local Agency Formation Commission, and the City agree this area represents acreage where development should occur. Since LAFCO is the governing body that authorizes requests for annexation into the City, staff continually collaborates with LAFCO personnel regarding the housing needs of City residents. When an annexation project comes before LAFCO, the LAFCO staff and board are well briefed regarding the need for additional land for residential development in Greenfield.

**Progress**

Municipal Code Section 17.42.080 presents the City’s Special High Density Multifamily Residential Overlay Zone. Density up to 21 units per acre is allowed in this and the High Density Residential zoning districts within the City. The Special High Density Multifamily Residential Overlay Zone is currently

applied to the Clifton Court mobile home park. The City and LAFCO completed negotiations on their Sphere of Influence Memorandum of Agreement. In 2013 the Memorandum of Agreement was approved to allow for the City, County, and LAFCO to evaluate future annexation proposals included in the March 2007 Sphere of Influence or in future amendments to the Greenfield Sphere of Influence. This will allow Greenfield to provide adequate land for residential development. The Memorandum of Agreement serves to satisfy the requirements imposed on the City which requires the City and LAFCO to enter into an agreement prior to any annexation to the City on 10 issues including: long term direction of growth, urban development patterns, and regional housing needs.

#### **4th Cycle Program 1.5**

Encourage a compatible mixture of different types of residential units within lands that annex to the City.

**Specific Actions and Rationale:** The City strives to create a successful jobs/housing balance and encourage a variety of residential types in lands annexed to the City. Toward that objective, the City adopted a mixed-use zoning overlay district, and will expand this overlay in future annexations when possible.

#### **Progress**

No annexations took place during the planning period.

#### **4th Cycle Program 1.6:**

Ensure that requisite parking requirements for residential development do not create a barrier to inclusionary housing developments, particularly as applied to multi-family projects.

**Specific Actions and Rationale:** The existing parking requirements were established pursuant to Chapter 3.0 of the Greenfield General Plan adopted in March of 2005 and its attendant Environmental Impact Report. The parking requirements were analyzed, reviewed and then established by the City Council with City-wide circulation best-practices paramount. This careful evaluation prevented both unwarranted regulatory barriers to residential development and also, excessive leniency which would itself create a barrier to development. The City of Greenfield has created a balance between parking requirements and seamless development that includes residential, inclusionary and mixed-use projects.

#### **Progress**

The parking standards were already in place and considered suitable prior to the planning period.

**GOAL TWO: ENCOURAGE THE PROVISION OF AFFORDABLE HOUSING.**

#### **4th Cycle Program 2.1**

Identify and participate in opportunities that encourage the provision of affordable housing.

**Specific Actions and Rationale:** The City shall consider, on a case-by-case basis, the waiver, reduction, or deferral of fees, or the provision of other incentives, which are appropriate for the provision of affordable housing. Additionally, the City routinely considers supporting applications for inclusionary projects through CTAC and CDBG programs.

**Progress**

Very few development applications were received during the planning period; however, non-profit housing builders did complete about 106 low and very low income units during the planning period.

**4th Cycle Program 2.2**

Continue to implement the inclusionary housing program.

Specific Actions and Rationale: The City shall continue to implement the inclusionary housing program to require affordable housing units with new development to ensure production of a minimum percentage of very low, low, and moderate-income units within new residential developments. The program requires that affordable residential units be included within all housing developments and that such units be dispersed throughout the development and is visually indistinguishable from market rate units.

**Progress**

Chapter 17.51, Inclusionary Housing, was added to the Greenfield Municipal Code during the planning period in 2011 (Note this had already happened when the 4<sup>th</sup> Cycle Housing Element was completed) This inclusionary housing ordinance was designed to enhance the public welfare by assisting in meeting the City's regional share of housing needs; assisting in the implementation of the Housing Element goals, policies, and programs; and ensuring compatibility between future housing development and housing units affordable to persons of very low, low, and moderate income by requiring that developable land in the City is utilized in a manner consistent with state and local land use and housing policies.

**4th Cycle Program 2.3**

Consider restricting a portion of the affordable housing developed in Greenfield for sale to existing residents.

Specific Actions and Rationale: The collapse of the housing industry in 2008 created an environment where today's pricing of market rate housing in Greenfield, remains on par with deed restricted inclusionary units. Also, an abundance of home foreclosures has left entire neighborhoods with unacceptable percentages of unoccupied residential dwellings in otherwise healthy neighborhoods. Neighboring communities in the Salinas Valley experiencing identical phenomena further exacerbates the City's ability to place low-income persons and families into affordable units. In short, an oversupply of housing stock -- both inclusionary and market rate, removes the need to restrict sale of affordable units to Greenfield residents. When the percentage of unoccupied units declines significantly, the City only then would consider the merits of limiting the sale of affordable units to Greenfield residents. Applicants to the City's First Time Home Buyer program, however, must be residents of Greenfield to qualify for the program.

**Progress**

Due to the severe economic downturn and significant supply of housing, this program was not considered necessary during the planning period and was not implemented. Very few vacancies remain now, but due to fair housing concerns, the City is not pursuing this under the 5<sup>th</sup> Cycle Housing Element.

**4th Cycle Program 2.4**

Reduce mitigation requirements for very low, low, and moderate income residential project sites.

**Specific Actions and Rationale:** The City shall exempt that portion of residential projects that contain dwelling units affordable to very low, low, and moderate-income households from the mitigation requirements of the agricultural land conversion ordinance. The City continues to work with applicants whose projects require Department of Fish and Game (DFG) mitigation to develop a mitigation plan that is financially feasible.

### **Progress**

Very few development applications were received during the planning period; however, non-profit housing builders did complete about 106 low and very low income units during the planning period. Conversion of agricultural land to urban uses is now subject to the provisions of the City's Memorandum of Agreement with LAFCO.

### **4th Cycle Program 2.5**

Pursue additional sources of funding for maintaining and expanding the supply of subsidized housing for low-income households.

**Specific Actions and Rationale:** The City shall apply for state and federal programs that would help meet the City's identified housing needs and objectives. Specific programs which the City will explore are: the State's Community Development Block Grant Program (CDBG), Joe Serna Jr. Farmworker Housing Grant Program (FWHG), Home Investment Partnership Program (HOME), CalHOME, and Multifamily Housing Program (MHP), as well as U.S. Department of Agriculture Rural Housing Service and U.S. Department of Housing and Urban Development programs to finance low- and moderate income housing, and state and federal programs aimed at providing housing and related services to homeless individuals. In past efforts to pursue every opportunity possible, Greenfield lost its eligibility to apply for CDBG programs due to; 1) non-performance of the developer and; 2) City staff turnover, which resulted in a breakdown in reporting to HCD. Consequently, while pursuing the aforementioned opportunities, the City also recognizes that subsidized projects must be sufficiently vetted to ensure construction and that the City possesses sufficient capacity to adhere to all attendant requirements associated with said programs.

The City shall work with non-profit and for-profit developers to make use of programs directed to housing builders and will support applications by such entities for housing that demonstrably benefits the community.

The City shall expand City staff, as funding permits, to provide for grant writing and grant administration activities.

The City shall develop a list of funding priorities of housing needs and objectives for the planning period.

### **Progress**

Very few development applications were received during the planning period; however, non-profit housing builders did complete about 106 low and very low income units during the planning period. The City has not been able to fund additional staff positions and has not developed a priority list. The City was awarded a HOME grant for a 48 unit multi-family affordable housing project that is currently under construction. The City also partnered with a non-profit builder to obtain tax credit financing for the construction of a 32 unit senior housing project, which has been completed. The City now has a CDBG award, which includes homebuyer assistance and housing rehabilitation programs, and for the next three years has joined with Monterey County, Salinas, Gonzales, and Seaside to be an entitlement city. The City's CDBG allocation will be approximately \$230,000 for each of the next three years.

**4th Cycle Program 2.6**

Cooperate with nonprofit organizations, public agencies, and for-profit housing providers that seek to develop affordable housing in the City to achieve the City's Housing Element goals.

**Specific Actions and Rationale:** The City shall provide information to the public and to developers regarding approved residential developments and vacant residential land supply. The City shall identify and provide information regarding sites that are suitable for multifamily and self-help single family housing. The City shall encourage a compatible mixture of different types of residential units within lands that annex to the City, in conformance with the 2005 General Plan Land Use Diagram.

**Progress**

The City worked with non-profit housing builders to complete 106 low and very low units during the planning period. Cooperation with LAFCO also resulted in success in completing the Sphere of Influence MOA that allows the City to proceed with annexations, which will allow the City to bring additional residential land into the City.

**4th Cycle Program 2.7**

Encourage and allow new subdivisions to contain a percentage of smaller lots and/or zero lot line lots in an effort to help provide the City's regional share of affordable housing.

**Specific Actions and Rationale:** The City shall continue to encourage and allow new single-family subdivisions in appropriately designated locations to contain a percentage of smaller lots and/or zero lot lines where appropriate, to provide diversity in housing availability.

**Progress**

Due to severe economic conditions, very little subdivision or development occurred during the planning period, and there was essentially no opportunity to implement this program.

**4th Cycle Program 2.8**

Encourage the construction of second dwelling units in appropriate locations within the community in order to provide additional affordable housing opportunities.

**Specific Actions and Rationale:** The City encourages second dwelling units in appropriately designated locations. The City will be moving forward to re-consider zoning requirements to reduce on-site parking for second dwelling units and evaluate lowering impact fees for second-dwelling units to enhance the viability of the program

**Progress**

Municipal Code Chapter 17.90 is the City's secondary unit ordinance. The City did not further address this program during the planning period.

**4th Cycle Program 2.9**

Encourage and allow density bonuses to developments that provide affordable units in accordance with State law.

**Specific Actions and Rationale:** The density bonus program, contained in the density bonus ordinance section of the Greenfield Subdivision Ordinance, is a successful and quantifiable program that allows the developer of a project to develop while providing affordable housing. The density bonus ordinance will

be amended as required to maintain consistency with the requirements of State law. The City will encourage developers to use density bonuses through the use of the Planned Development process

### **Progress**

Municipal Code Chapter 17.50 is the City's density bonus/inclusionary housing ordinance. The requirements of the ordinance apply to all new development applications. AB 2222 became effective after the close of the 4<sup>th</sup> Cycle.

#### **4th Cycle Program 2.10**

Encourage use of the Planned Unit Development by private developers as permitted by the zoning ordinance to help reduce costs and provide affordable housing units.

Specific Actions and Rationale: The Planned Unit Development process allows a developer the flexibility to deviate from a strict interpretation of the zoning code. When combined with the city's affordable housing program, both the city and the developer can effectively negotiate required affordable units to meet AMBAG milestones.

### **Progress**

Municipal Code Section 17.16.080 presents the City's planned development process and regulations. The City utilizes this section when requested in development applications.

#### **4th Cycle Program 2.11**

Cooperate and work with the Housing Authority of Monterey County to preserve and increase the existing affordable units managed by the agency through their Section 8 certificate program.

Specific Actions and Rationale: To preserve and increase the numbers of assisted units in the City. Whenever funding is available for additional units, or new programs are made available through the agency, the City will work to ensure that information is disseminated to the general public. The Housing Department will continue to promote and market these programs to prospective tenants through its outreach programs. These include mailings, public events, and distribution of material at key sites in the city.

### **Progress**

The City cooperates with other entities in regard to the provision of affordable housing. Despite severe economic conditions, about 106 low and very low income units were completed during the planning period. The City provides informational brochures in the City Hall lobby area and has posted information on its website about a CDBG homebuyer assistance program available through the City.

#### **4th Cycle Program 2.12**

Cooperate with public agencies and non-profit housing organizations in mutual efforts to provide affordable housing.

Specific Actions and Rationale: The programs for Section 8 housing and the U.S. Department of Agricultural Rural Housing Services have been proven successful for the provision of housing for very low and low-income families. The City shall work closely with these organizations to ensure that all available programs are advertised to the citizens of the City for the attainment of affordable housing, either as homeowners or renters.

**Progress**

The City cooperates with other entities in regard to the provision of affordable housing. Despite severe economic conditions, about 106 low and very low income units were completed during the planning period. The City provides informational brochures in the City Hall lobby area and has posted information on its website about a CDBG homebuyer assistance program available through the City.

**Goal Three:** Improve/conservate the existing supply of housing

**4th Cycle Program 3.1**

Promote the rehabilitation of 20 units by 2014.

**Specific Actions and Rationale:** The City continues to implement its housing rehabilitation program through HOME and CalHOME funds. The City also partners with Monterey County for implementation of the Neighborhood Stabilization Program to rehab foreclosed properties. The Housing Department will continue to promote and market this program to prospective tenants through its outreach programs. These include mailings, public events, and distribution of material at key sites in the city.

**Progress**

The City participated in housing rehabilitation programs during the planning period including the HOME program, and has a 2015 CDBG award. The City provides informational brochures in the City Hall lobby area and has posted information on its website about a housing rehabilitation program available through the City.

**4th Cycle Program 3.2**

Survey all residential units within Greenfield annually for code violations and maintain a current database regarding needed housing repairs.

**Specific Actions and Rationale:** The City is considering an ordinance that triggers an inspection of properties by the Building Official upon sale, for the purpose of creating a register of building code violations requiring remedy.

**Progress**

The City did not implement this program during the planning period due to insufficient fiscal resources and staffing levels.

**4th Cycle Program 3.3**

Seek through code enforcement, the private rehabilitation of substandard dwelling units and the demolition of substandard units that are not economically feasible to repair. In concert with the Community Development Department, the City has assigned a community service officer within the Police Department to assist in the identification and enforcement of code violations.

**Specific Actions and Rationale:** The City shall attempt to identify substandard housing units that do not comply with City codes and require the repair of such code violations. The City shall pursue means to provide financial assistance to low income owners of dwelling units occupied by low-income households that are in need of repair when possible. In applying this policy, the City shall seek to avoid the displacement of very low and low-income households.

## Progress

The City provides informational brochures in the City Hall lobby area and has posted information on its website about a housing rehabilitation program available through the City. The City hired a full-time code enforcement officer in November 2013, whose duties included identifying and enforcement of code violations. As of March 2015 that position has been vacant. The City is actively attempting to hire another code enforcement officer. The City has a current CDBG award for housing rehabilitation programs.

**Goal Four:** Ensure equal housing opportunity

### 4th Cycle Program 4.1

Cooperate with federal, state, and regional agencies to promote open housing choice and equal opportunity housing. The City will advise the State Department of Fair Employment and Housing of any complaints regarding housing discrimination received by the City.

Specific Actions and Rationale: The City shall work to develop an information program to promote housing opportunities for all persons of the community. The three components to the “Fair Housing Program” shall include the following:

An information program to educate residents of their rights under the fair housing law;

Information regarding the role of the Housing Authority of Monterey County in accepting complaints of fair housing violations; and

An outreach program to publicize the location of the referral agency. Outreach publicity should be targeted to those areas most suitable for reaching persons most likely to be subjected to housing discrimination. To reach the widest possible audience, the Housing Authority will be contacted to ascertain the availability of information in Spanish. If Spanish materials are not available, the City shall evaluate the possibility of providing that information.

Because the Housing Authority of Monterey County and the California Rural Assistance League are well-established and functioning agencies dealing with this issue, the City will meet with these agencies to determine the scope of their outreach into the community. The City shall focus on building upon those organizations' existing programs to enhance and tailor them to Greenfield and in the case where fair housing programs are not in existence, to develop them specifically for Greenfield.

Specific programs will include articles in the local newspapers, both English and Spanish publications; information bulletins posted in the local post office and the library, as well as the development of brochures describing what fair housing is and the rights of citizens to such housing. This brochure may be displayed and distributed in the City Hall lobby.

## Progress

The City provides informational brochures in the City Hall lobby area.

**Goal Five:** Provide for the special housing needs of the community

(Many of the programs addressing the need for affordable housing will also benefit those households with special housing needs within the community.)

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## **A. Homeless Individuals and Households**

### **4th Cycle Program 5.1**

Cooperate with all public and private agencies and organizations regarding emergency housing programs to address homelessness.

Specific Actions and Rationale: Because of the City's lack of expertise and funding for programs to benefit persons in need of emergency shelter, the City shall cooperate with existing local agencies and work to develop closer ties and an improved working relationship with non-profit and other organizations providing such assistance. The City shall contact churches, the Salvation Army, Goodwill, and the Housing Authority of Monterey County in order to implement this program.

#### **Progress**

The City works with outside agencies and other entities, and in 2015 adopted amendments to the zoning ordinance to facilitate the provision of homeless shelters and transitional housing.

### **4th Cycle Program 5.2**

Encourage an affordable housing developer to consider construction of three, four, and five-bedroom units to address the high "large family" population and overcrowding.

Specific Actions and Rationale: City staff will work with affordable housing developers to provide a greater number of units for large very low income and low-income large families. The City will continue to provide direction and incentivize, where possible, through the use of RDA Housing funds to projects that meet this objective.

#### **Progress**

The City cooperates with other entities in regard to the provision of affordable housing. The City no longer has Redevelopment funds. Despite severe economic conditions, about 106 low and very low income units were completed during the planning period. Specific data on the size of the affordable units is not available.

### **4th Cycle Program 5.3**

When new residential projects are proposed, continue to encourage construction of affordable ownership and rental units for large households and to ease overcrowding.

Specific Actions and Rationale:

City staff will inform each potential developer of residential units of the need for units able to accommodate larger families. The inclusionary housing program, in conjunction with the density bonus ordinance, will be used to stimulate such development.

The City will consider the use of in-lieu fees to provide incentives for the development of affordable rental and for-sale units for large households.

#### **Progress**

Due to severe economic conditions, very few development applications were received during the planning period, and there was little opportunity to implement this program.

**4th Cycle Program 5.4**

Encourage the coordination of development of affordable housing with needed facilities for single parent households such as daycare facilities, medical facilities, parks and recreation, and schools.

Specific Actions and Rationale: City staff will review the location of each potential development for access to facilities of particular need by single parent families and will consider providing incentives to mixed-use projects that serve this population.

**Progress**

The City coordinates with non-profit housing builders, and to extent practical, coordinates the location of these developments with support services.

**D. Elderly Households****4th Cycle Program 5.5**

Evaluate the concept of developing a “second residential unit” ordinance for the City and determine the potential for actual availability for use on existing single-family parcels.

Specific Actions and Rationale: The City will conduct a review of its policies regarding second dwelling units in residential areas to provide additional affordable housing for the elderly. Following the completion of the review, the City will develop a Second Dwelling Unit Program that encourages second dwelling units.

**Progress**

The City adopted Municipal Code Section 17.16.090 Secondary Units, prior to the planning period. In 2015 the City adopted an ordinance, Chapter 17.81 of the Municipal Code, regulating the conversion of garages into livable space in residential zoning districts.

**4th Cycle Program 5.6**

Support and work with other agencies to solicit federal and state funds for low interest loans and grants for the rehabilitation of units owned by seniors, if such funds are available.

Specific Actions and Rationale: The City shall consider the allocation of a portion of funds received for housing rehabilitation for loans to seniors for rehabilitation of owner-occupied housing units.

**Progress**

The City provides informational brochures in the City Hall lobby area and has posted information on its website about a housing rehabilitation program available through the City.

**4th Cycle Program 5.7**

Remove Constraints to Housing Development and Encourage Accessible Housing.

Specific Actions and Rationale: Conduct an evaluation of potential constraints to the development of housing for the disabled. Include community and non-profit groups who represent disabled households in the evaluation process. Develop a program to mitigate any identified constraints.

**Progress**

The City building department can waive certain development standards to accommodate improvements necessary for the physically disabled.

**4th Cycle Program 5.8**

Encourage the development of mixed-use projects close to downtown to include units identified for housing for elderly and persons with disabilities.

Specific Actions and Rationale: Utilize the mixed use designation included in the 2005 General Plan update for property in and near the downtown area to provide development of units for those very-low and low income households that include the elderly or persons with disabilities who, along with not having the financial ability to own their own homes, may also need the proximity of commercial areas to walk to downtown services. During the zoning ordinance update, the City will evaluate any constraints to the development of housing or care facilities for persons with disabilities in and near the downtown and will include provisions in the zoning ordinance to encourage the construction of such facilities.

**Progress**

The City's Mixed Use Overlay (MUO) zoning provisions facilitate this program, and were adopted prior to the planning period.

**4th Cycle Program 5.9**

Encourage the construction of additional residential care facilities in appropriate locations.

Specific Actions and Rationale: The City shall encourage the development of residential care facilities in appropriate locations within the community. The City shall follow the requirements of state law regarding the establishment and permitting of residential care facilities, as provided in the Government and Health and Safety Codes.

**Progress**

Municipal Code Chapter 17.88 presents the City's residential care facility regulations. The City utilizes this section when requested in development applications.

**F. Farmworker Households**

All programs in Goal 2. are intended to expand the supply of affordable housing which will benefit farmworker households, especially family households. The following program is intended to address the particular needs of single farmworkers.

**4th Cycle Program 5.10**

Explore the concept of single-room occupancy development in the downtown to provide affordable housing for single farmworkers.

Specific Actions and Rationale: The City shall explore appropriate locations and potential amendments to the zoning ordinance to determine whether single-room occupancy developments will be useful in providing housing for single farmworkers and other single low-income individuals. The City shall follow the requirements of state law regarding the establishment and permitting of farmworker labor housing, as provided in the Government and Health and Safety Codes.

**Progress**

The City has not yet adopted zoning provisions for single-room occupancy units.

**Goal Six:** Promote energy conservation

**4th Cycle Program 6.1**

Promote programs that emphasize energy retrofitting in existing residential structures with improvements such as weather-stripping and insulation.

Specific Actions and Rationale: Cooperate with the local energy purveyor, Pacific Gas and Electric (PG & E), to make available information on energy saving programs; retrofitting and weather stripping for older non-insulated homes; and programs for low income individuals, including the elderly.

**Progress**

The City provides information brochures in the City Hall lobby, and has information on home renovation programs on its website. In 2016 the City joined the Western Riverside Council of Governments to make the California HERO program available to residents of the City to finance fixed renewable energy, energy and water efficiency improvements, and electric vehicle charging infrastructure on their properties.

**4th Cycle Program 6.2**

Promote the use of passive and active solar systems in new and existing residential buildings.

Specific Actions and Rationale: Encourage the use of energy conservation adaptations to improve the energy efficiency of the existing housing stock and require the use of energy efficient site design and housing development guidelines in the design and construction of new or rehabilitated residential units. The City shall explore the development of energy conserving site design guidelines and housing development guidelines in the rehabilitation of existing units and the construction of new housing units.

**Progress**

The City adopts the current version of the California Green Building Standards Code and Title 24 Energy Code, which include the most stringent energy conservation standards for new construction. In 2015 the City added Chapter 15.28 to the Municipal Code establishing an expedited permitting procedure for small residential rooftop solar systems.

**4th Cycle Program 6.3**

Cooperate with other local, state, and federal agencies, public utilities, and community organizations to implement energy conservation programs and identify community priorities in energy matters.

Specific Actions and Rationale:

a. LIHEAP: Low-income households (less than 60% of the State Median Income Level) qualify for financial assistance and free housing renovations to offset their energy costs. Funded by the Department of Health and Human Services, the LIHEAP Block Grant provides two services, weatherization assistance and financial assistance.

The Weatherization Program provides homes with free weatherization services to conserve energy, including attic insulation, weather-stripping, minor housing repairs, and related energy conservation measures.

The Homes Energy Assistance Program (HEAP) provides financial assistance to pay the energy bills. The average payment within the State of California is \$182 per household per year.

REACH: Sponsored by Pacific Gas and Electric and administered by the Salvation Army, REACH provides energy assistance to low-income customers. Households that do not qualify for HEAP or another alternative assistance program may receive a one-time payment aid for energy costs. In the last 18 years, REACH has assisted 369,000 households in Northern California with more than \$56 million in total aid.

Energy Efficient Mortgages (EEM): Homebuyers that purchase energy efficient homes or renovate houses to conserve energy qualify for special mortgage benefits through EEMs. Determined by results from the Home Energy Rating System (HERS), home loans may include energy improvement costs reducing homeowner's utility bills. The California Home Energy Efficient Rating System (CHEERS) is a local HERS and is supported by PG&E, lending institutions, and building associations.

### **Progress**

The City provides information brochures in the City Hall lobby, and has information on home renovation programs, including energy efficiency improvements, on its website. **Goal Seven:**  
Encourage cooperation and coordination in the provision of housing

#### **4th Cycle Program 7.1**

Evaluate and coordinate all opportunities for providing services to new developments, including formation of assessment districts, federal and state grants, and joint powers agreements.

Specific Actions and Rationale: Appropriate programs will be discussed with applicants for potential projects during the pre-application stage as well as throughout the development project. Development programs proven to be applicable to a particular project shall be discussed in the project's review before the Commission and Council as well as considered for inclusion in any subdivision agreements and/or conditions of approval.

### **Progress**

Due to severe economic conditions, very few development applications were received during the planning period, and there was little opportunity to implement this program,

#### **4th Cycle Program 7.2**

Include non-profit organizations, developers, and other agencies involved in the provision of housing in the discussion and development of strategies to provide housing and to maintain housing affordability.

Specific Actions and Rationale: The City shall communicate with non-profit organizations to identify opportunities to construct affordable housing and to develop strategies to maintain housing affordability. The City shall utilize information available from local real estate agencies and shall monitor rental vacancy rates to determine if action is warranted by the City to maintain the affordability of rental housing in Greenfield.

### **Progress**

The City coordinates with non-profit housing builders,

In spite of extremely adverse housing market circumstances, the City did, nonetheless, make progress during this period on several fronts related to housing.

### **Summary of Activities completed within the Fourth Cycle Planning Period**

- 2009: CHISPA, a non-profit Housing Developer, completed construction of the Vineyard Green development, an affordable housing project consisting of 33 Moderate-Income Single-Family Homes, 25 Very-Low and Low Income deed-restricted self-help single-family homes, and 41 Multi-family rental units that included 16-Very-Low and 24-Low-Income rental units.
- 2010: The City Council approved the General Plan Map and Zoning Map amendments to change the land use designation at the 4.25 acre Clifton Mobile Manor property, located at 375 Oak Avenue, from Medium Density Residential (MDR) to High Density Residential (HDR) with a new Special High Density Overlay (SHO).
- 2010: Three homes were completed at Cambria Park under the City's Self-Build program.
- 2011: Chapter 17.51, Inclusionary Housing, was added to the Greenfield Municipal Code. This inclusionary housing ordinance was designed to enhance the public welfare by assisting in meeting the City's regional share of housing needs; assisting in the implementation of the Housing Element goals, policies, and programs; and ensuring compatibility between future housing development and housing units affordable to persons of very low, low, and moderate income by requiring that developable land in the City is utilized in a manner consistent with state and local land use and housing policies.
- 2012: Pacific West Communities constructed the Terracina Oaks affordable housing project. The first phase of this project included 41 low and very-low income restricted apartments.
- 2012: CHISPA built 3 single-family homes.
- 2013: The City and LAFCO completed negotiations on their Sphere of Influence Memorandum of Agreement. In 2013 the Memorandum of Agreement was approved to allow for the City, County, and LAFCO to evaluate future annexation proposals included in the March 2007 Sphere of Influence or in future amendments to the Greenfield Sphere of Influence. This will allow Greenfield to provide adequate land for residential development. The Memorandum of Agreement serves to satisfy the requirements imposed on the City which requires the City and LAFCO to enter into an agreement prior to any annexation to the City on 10 issues including: long term direction of growth, urban development patterns, and regional housing needs.
- 2013: CHISPA purchased the Cambria Park Subdivision, located on Apple Avenue, from a private developer who intended to construct market rate units on site. CHISPA constructed three low-income restricted homes.

### **Summary of Activities completed to date within the Fifth Cycle Planning Period**

- 2014: The City adopted the Walnut Avenue Specific Plan and adopted Chapter 17.43 of the Municipal Code providing for specific plan zoning. The Walnut Avenue Specific Plan area includes approximately 10.5 acres for high-density residential development. Upwards of 220 multi-family residential units can be developed. Planning for the first phase of the Specific Plan development began in 2015 for retail/commercial uses. Residential development will be in a later phase.
- 2015: Chapter 17.80 of the Greenfield Municipal Code, Emergency Shelters and Transitional Housing Facilities, was amended to support the Housing Element's goals, policies, and programs encouraging the development of emergency and transitional housing; to provide development and operational standards to ensure appropriate housing and services for special needs

populations, and to ensure conformity with the Housing Element and the requirements of the California Government Code.

- 2015: Chapter 15.28 was added to the Municipal Code establishing an expedited permitting procedure for small residential rooftop solar systems.
- 2015: Chapter 17.81 was added to the Municipal Code regulating the conversion of garages into livable space in residential zoning districts.
- 2015: Pacific West Communities constructed the Magnolia Place Senior Apartments project that includes 32 low and very-low income apartment units for seniors. This is Phase I of a two phase project, the second phase of which will yield an additional 32 units of income restricted senior housing.
- 2015: Pacific West Communities began construction of Phase II of the Terracina Oaks project in late 2015. This project will include 47 low and very-low income restricted apartments and a manager's unit. Construction will be complete in 2016.
- 2014-2015: CHISPA continued construction on the Cambria Park subdivision. Ten new units are complete and ten more are permitted or under construction. Thirteen additional units will be permitted in the future.
- 2015: City Council approved participation in the Home Energy Renovation Opportunity (HERO) financing program.
- 2015: The City was awarded a CDBG grant to implement a homebuyer assistance program and a single-family housing rehabilitation program. Approximately \$230,000 is available for each program. Program guidelines have been approved by HCD and these programs will be implemented in 2016.
- 2016: Initial discussions have begun with Pacific West Communities for development of Phase II of the Magnolia Place Senior Apartments project.
- 2016: A tentative map was approved by the Planning Commission and the City Council for a 43 unit single-family residential development project. Development of this project will first require annexation into the City. A LAFCO annexation application is anticipated to be submitted in 2016.
- 2016: Planning continues for the South End Annexation project which will include a residential subdivision for 149 single-family homes. Tentative map and LAFCO annexation applications are anticipated to be submitted in 2016 to the City and LAFCO, respectively.

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