



# CITY OF CARMEL-BY-THE-SEA

## **Housing Element Update 2023-2031**

Housing Ad Hoc Committee Community Meeting  
November 17, 2022  
City Hall Council Chambers, 5:30 – 7:00pm



# Agenda

- Introductory remarks by Planning & Building Director Brandon Swanson
- Housing Ad Hoc Committee introductions
  - Councilmember Karen Ferlito
  - Councilmember Bobby Richards
- Presentation by Principal Planner Marnie Waffle
- Q&A



# Housing Ad Hoc Committee

Councilmembers Karen Ferlito & Bobby Richards

*“The mission of the Housing Ad Hoc Committee is to provide guidance as the City updates the Housing Element of its General Plan. The Committee will participate in public outreach and education; consider opportunities and incentives for the development of affordable housing; and explore creative, tailored solutions to meet the City’s workforce and range of other housing needs while preserving the character of Carmel by-the-Sea”*



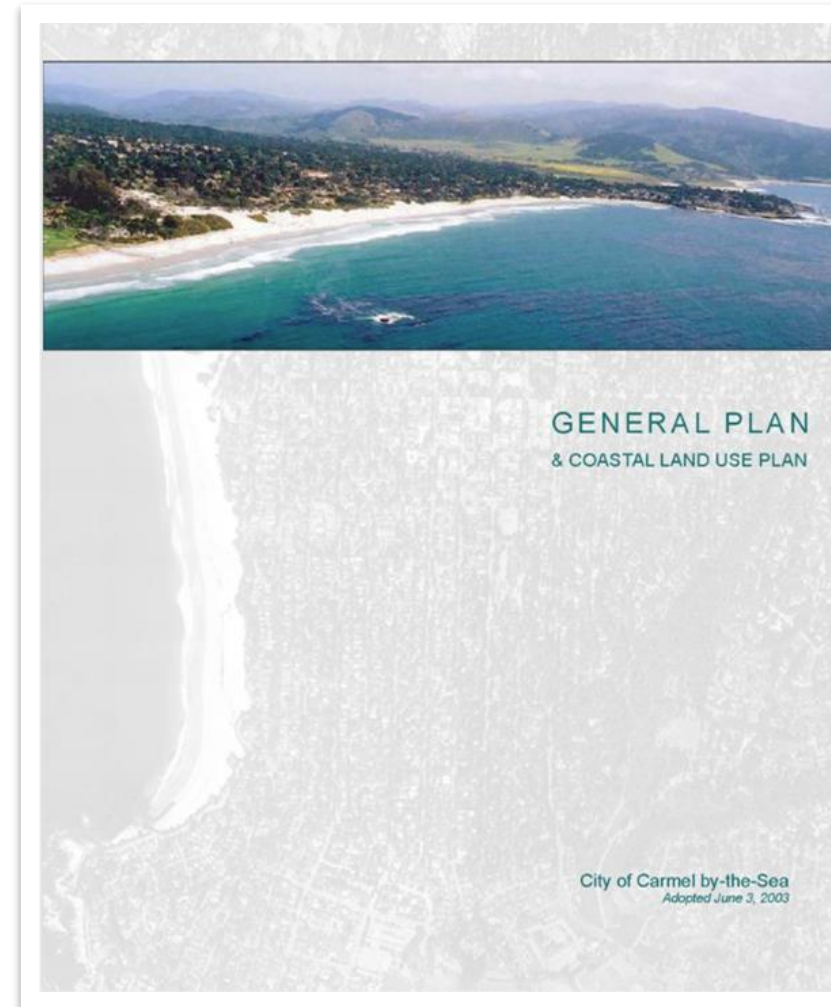
# General Plan Overview

The Housing Element is part of the General Plan, adopted in 1983 and updated in 1988 and 2003

## Introduction

1. Land Use\* and Community Character
2. Circulation\*
3. Housing\*
4. Coastal Access and Recreation Element
5. Coastal Resource Management
6. Public Facilities and Services
7. Open Space\* and Conservation\*
8. Environmental Safety\*
9. Noise\*

\*State mandated elements





# Carmel Housing Element Overview

- “Housing Blueprint”
- Analysis of a community’s current and projected housing needs for all income levels
- Policies, programs, and objectives to achieve housing goals
- State Law requires the Housing Element be updated every 8 years and certified by the CA Department of Housing and Community Development (HCD)
- The current Housing Element covers 2015-2023

2015-2023 Housing Element

City of  
Carmel-by-the-Sea



December 1, 2015



# Affordable Housing

- Affordable housing options benefit the entire community. It allows workers to live closer to their jobs; families to raise children; and residents to age in place.
- For housing to be “affordable” occupants must pay no more than 30 % of gross income on housing costs, including utilities.
- Affordable housing is part of our Climate Action & Implementation Plans (shorter worker commutes = lower Vehicle Miles Traveled).





# Get Involved!

- The Housing Element Update is an opportunity to shape the future of housing in Carmel
- Community input is essential! Please attend meetings, subscribe to email updates on the City's homepage, and

**GET  
INVOLVED!**



# "Sign Me Up!" for Email Updates



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## Helpful Resources



Carmel Beach Rules



Bids & RFPs



Service Request



Current Council Agenda



Trees



Meetings



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# Email Updates



## Sign up to stay connected!

Select any topics below that interest you to receive news, information, and updates delivered straight to your email inbox. Don't see the topic you want? Please let us know.

\* Email Address

First Name

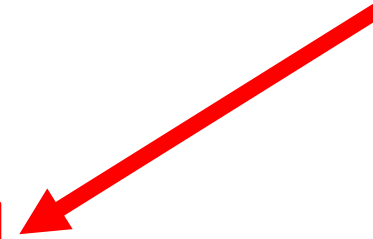
Last Name

Email Lists

- ☐ Accessory Dwelling Units (ADUs)
- ☐ Beach Fire Information
- ☐ Board/Commission Recruitment
- ☐ Budget
- ☐ City Council Meetings
- ☐ Climate Committee Meetings
- ☐ Community Activities Commission Meetings
- ☐ Design Traditions 1.5 Project
- ☐ Events Happening in Carmel
- ☐ Financial Reporting
- ☐ Flanders Mansion

- ☐ Events Happening in Carmel
- ☐ Financial Reporting
- ☐ Flanders Mansion
- ☐ Forest & Beach Commission Meetings
- ☐ Friday Letter
- ☐ Historic Context Statement Update
- ☐ Historic Resource Board Meetings
- ☐ House Numbers
- ☐ JB Pastor Building (Dolores & 7th) DR 20-395
- ☐ Outdoor Seating and Parklets
- ☐ Paid Parking
- ☐ Pension
- ☐ Planning Commission Meetings
- ☐ Regulatory Code Updates (Zoning, Design Guidelines, General Plan, etc.)
- ☐ Sales Tax
- ☐ Short Term Rentals
- ☐ Traffic Safety Committee Meetings
- ☐ Transient Occupancy Tax
- ☐ Ulrika Plaza Project - Dolores & 5th (DR 20-350)
- ☐ Wireless Communication Facilities (Cellular)

Select  
"Regulatory  
Code Updates"

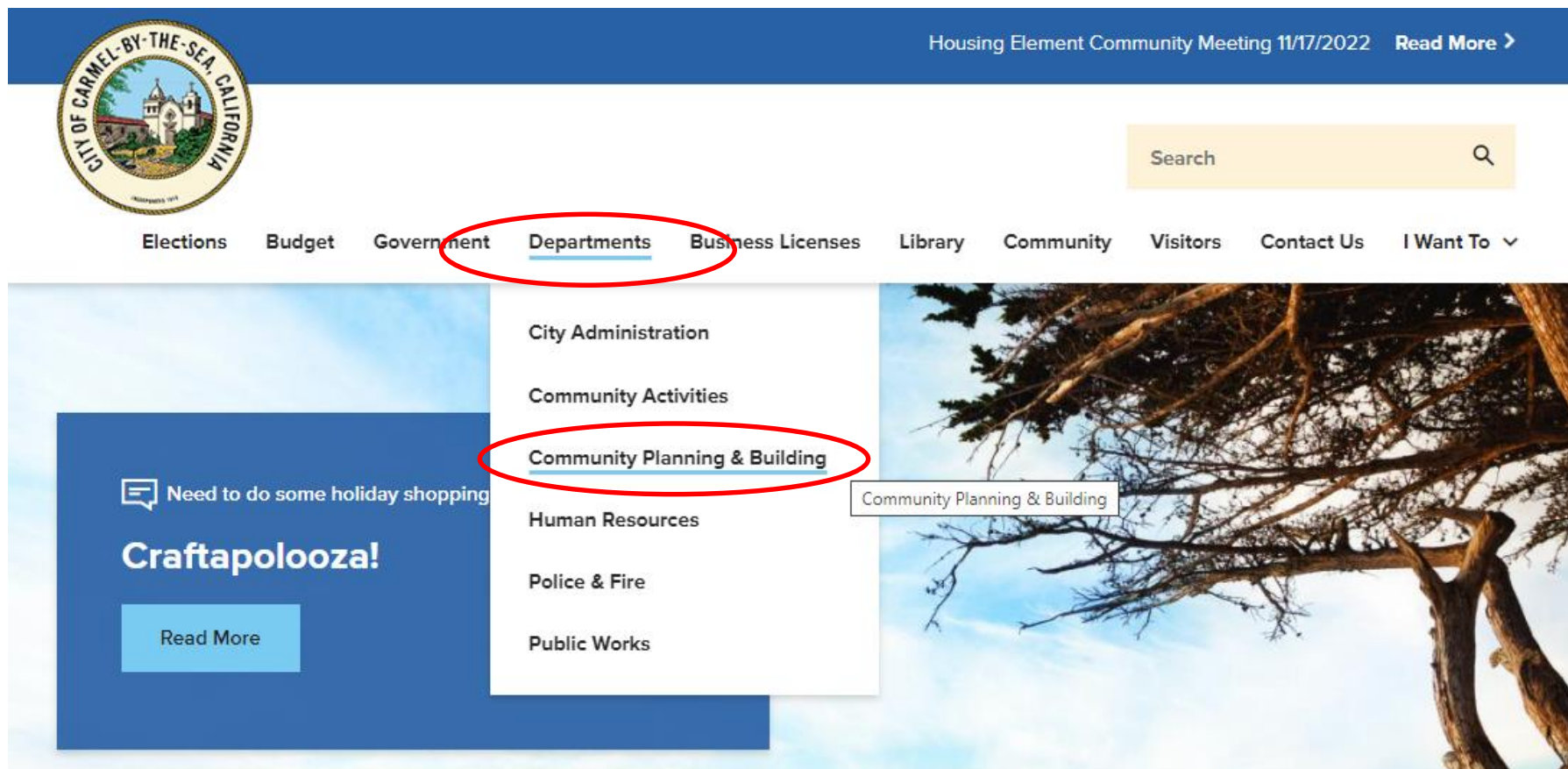




# Long Range Planning Website

<https://ci.carmel.ca.us/post/long-range-planning-initiatives>

1.







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**Building Safety Division**  
Review Building Code Applications and Interpretations



**Code Compliance Division**  
Submit a complaint or review code policies



**Planning Division**  
Review our Design Guidelines and Zoning Regulations


**Planning Division**  
(831) 620-2010  
[planning@ci.carmel.ca.us](mailto:planning@ci.carmel.ca.us)




# Long Range Planning Website


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DEPARTMENTS

City Administration +

Community Activities +

Community Planning & Building x

Building Safety

Code Compliance

Planning


Human Resources

Police & Fire

Public Works +

Planning Division


The Planning Division processes current development applications, maintains the General Plan and Local Coastal Program, and ensures that capital programs, zoning and other activities of the City are consistent with the goals and policies of the General Plan.



Applications, Fees & Informational Handouts

Review Planning Applications and Requirements


[Read More](#)



Design Study/Review Process

Understand How Design Guidelines are Utilized


[Read More](#)



Electronic Permit Submittal

How to apply for an e-permit


[Read More](#)



Current Planning Applications

Click below to find application materials for projects in review and recently approved


[Read More](#)



Long-Range Planning Initiatives

Updates to General Plan, Zoning, Design Guidelines, Ordinances, etc.


[Read More](#)



Historic Preservation


How Properties are Deemed Historic

[Read More](#)

Contact 

Planning Division

P.O. Box CC  
Carmel-by-the-Sea, CA 93921

Monte Verde Street between  
Ocean and Seventh Avenues  
[View map](#)   
(831) 620-2010


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# Long Range Planning Website


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## Long-Range Planning Initiatives

Updates to General Plan, Zoning, Design Guidelines, Ordinances, etc.

2023 Housing Element	+
Design Guidelines and Zoning Code Update	+
Historic Context Statement Update	+
Beach Fire Pilot Program	+
Climate Action and Adaptation Plans	+
Wireless Ordinance	+
Accessory Dwelling Unit (ADU) Ordinance	+

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Planning



# Draft Glossary of Terms

Draft Glossary of Terms and additional information available here:

<https://ci.carmel.ca.us/post/long-range-planning-initiatives>

## Example Terms:

AFFH: Affirmatively Furthering Fair Housing

AMBAG: Association of Monterey Bay Area Governments

AMI: Area Median Income

ADU: Accessory Dwelling Unit

COG: Councils of Governments

FMR: Fair Market Rent

HCD: California Department of Housing and Community Development

HUD: US Department of Housing and Urban Development

MFI: Median Family Income

RHNA: Regional Housing Needs Allocation

VMT: Vehicle Miles Travelled



# State Housing Needs

- Since 1969, the State of California has required all local governments (cities, towns, counties) adequately plan to meet the housing needs of everyone in our communities
- Every 8 years, the State the California Department of Housing and Community Development (HCD) sets a target for the number of homes needed for each income level. The current 8-year cycle has a state-wide goal of **2.5 million** new homes throughout the state.



California Department of  
**Housing and Community Development**





# State Housing Needs



## Overview

The Statewide Housing Plan lays out a vision to ensure every Californian has a safe, stable, and affordable home. The state is working towards three objectives to achieve this vision:

- Keep Californians in their homes
- Produce more affordable and climate-smart housing
- Continue to act with urgency to address homelessness and housing need

The plan describes why we need to act now to address the state's housing affordability crisis, what we know about California's housing crisis, including how we got here and growing challenges, what the housing needs in California are, what our state and local governments are currently doing to address the problem, where we are going in the future, and how we will track our progress.

  
**2.5 MILLION  
HOMES  
NEEDED**

Very Low Income  
**643,352**  
Low Income  
**384,910**  
Moderate Income  
**420,814**  
Above Moderate Income  
**1,051,177**



California Department of  
**Housing and Community Development**





# State Housing Needs

The State identifies the total number of homes that each region in CA must plan for in order to meet the housing needs of people across the full spectrum of income levels, from housing for very low-income households to market-rate housing. This “need” is developed by HCD and is known as the Regional Housing Need Determination (RHND).

Each region has a Council of Government (COG) who is responsible for allocating the regions share of housing units to individual cities, towns, and counties within the region.





# Regional Housing Needs Allocation (RHNA)

The COG for the Monterey Bay region is the Association of Monterey Bay Area Governments (AMBAG). AMBAG is governed by a 24-member Board of Directors comprised of elected officials from each City and County within the region.

AMBAG is responsible for developing the methodology for allocating the RHNA among all cities, towns, and counties in the region. The region's RHNA is **33,274 housing units**.



**ASSOCIATION OF  
MONTEREY BAY AREA  
GOVERNMENTS**



# Regional Housing Needs Allocation (RHNA)

Regional Housing Needs Allocation Plan: 2023 - 2031

## Final 6<sup>th</sup> Cycle Regional Housing Needs Allocation Plan 2023-2031

October 2022

Association of Monterey Bay Area Governments



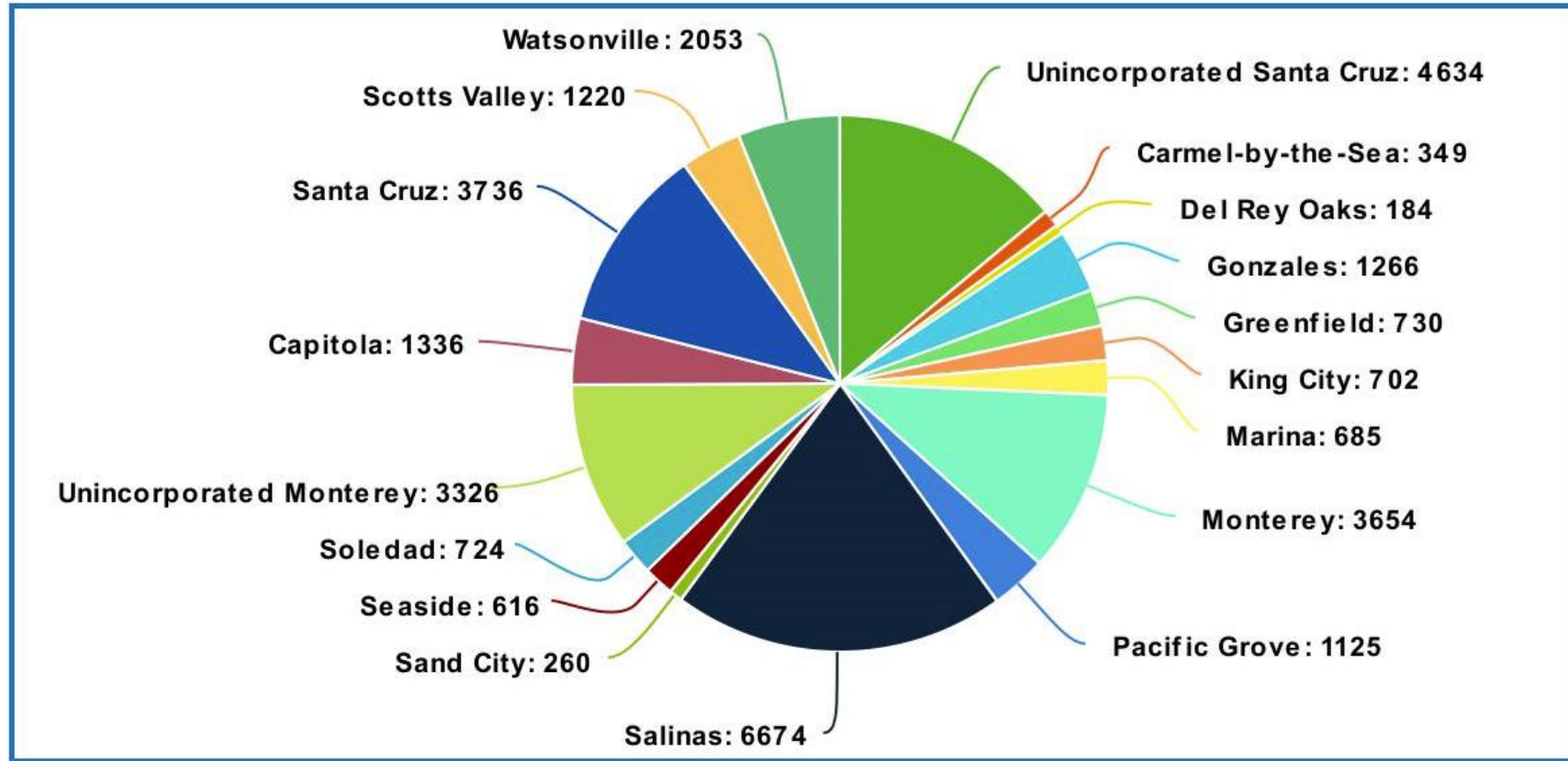
**Table 1 – RHNA for the AMBAG Region, June 30, 2023 to December 15, 2031**

Region	Income Group Totals				RHNA
	Very Low	Low	Mod.	Above Mod.	Total
Region	7,868	5,146	6,167	14,093	33,274
Monterey County					
Carmel-By-The-Sea	113	74	44	118	349
Del Rey Oaks	60	38	24	62	184
Gonzales	173	115	321	657	1,266
Greenfield	101	66	184	379	730
King City	97	63	178	364	702
Marina	94	62	173	356	685
Monterey	1,177	769	462	1,246	3,654
Pacific Grove	362	237	142	384	1,125
Salinas	920	600	1,692	3,462	6,674
Sand City	59	39	49	113	260
Seaside	86	55	156	319	616
Soledad	100	65	183	376	724
Unincorporated Monterey	1,070	700	420	1,136	3,326
Santa Cruz County					
Capitola	430	282	169	455	1,336
Santa Cruz	859	562	709	1,606	3,736
Scotts Valley	392	257	154	417	1,220
Watsonville	283	186	521	1,063	2,053
Unincorporated Santa Cruz	1,492	976	586	1,580	4,634



# Regional Housing Needs Allocation (RHNA)

Region	Total
Monterey County	33,274
Carmel-By-The-Sea	349
Del Rey Oaks	184
Gonzales	1,266
Greenfield	730
King City	702
Marina	685
Monterey	3,654
Pacific Grove	1,125
Salinas	6,674
Sand City	260
Seaside	616
Soledad	724
Unincorporated Monterey	3,326
Santa Cruz County	
Capitola	1,336
Santa Cruz	3,736
Scotts Valley	1,220
Watsonville	2,053
Unincorporated Santa Cruz	4,634







# Regional Housing Needs Allocation (RHNA)

Local Governments update their Housing Elements and local zoning to show how they will accommodate their share of the RHNA

Carmel-by-the-Sea  
King City  
Salinas  
Capitola  
County of Monterey

Del Rey Oaks  
Marina  
Sand City  
Santa Cruz  
County of Santa Cruz

Gonzales  
Monterey  
Seaside  
Scotts Valley

Greenfield  
Pacific Grove  
Soledad  
Watsonville





# Summary

- Each City and County must accommodate its assigned share of the RHNA over the 8-year cycle
- Housing for all economic segments
- Linked to Inventory of Sites with (re)zoning to accommodate the RHNA
- Programs to facilitate new housing development (removing barriers)
- Planning targets, not development or construction quotas
- Planning targets assume necessary water resources



# Regional Housing Needs Allocation (RHNA)

The 8-year period from 2015-2023 was the 5<sup>th</sup> RHNA Cycle. The 5<sup>th</sup> RHNA Cycle required the City of Carmel to plan for **31** housing units.

The 8-year period from 2023-2031 is the 6<sup>th</sup> RHNA Cycle. The 6<sup>th</sup> RHNA Cycle requires the City of Carmel to plan for **349** housing units.

Cycle	Very Low	Low	Moderate	Above Moderate	Total
RHNA 5	11	5	6	13	31
RHNA 6	113	74	44	118	349





**MAXIMUM ALLOWABLE HOUSEHOLD INCOME  
PROGRAM YEAR 2022**

**U.S. Department of Housing and Urban Development (HUD) & Department of  
Housing and Community Development (HCD), HOME and HUD Income Limits\* for  
Monterey County  
Effective May 2022**

**\*EXTREMELY LOW-INCOME (CDBG HUD Limits, 30% AMI)**

HOUSEHOLD SIZE	INCOME
1	\$23,900
2	\$27,300
3	\$30,700
4	\$34,100
5	\$36,850

**\*VERY LOW-INCOME (CDBG HUD Limits, 50% AMI)**

HOUSEHOLD SIZE	INCOME
1	\$39,800
2	\$45,500
3	\$51,200
4	\$56,850
5	\$61,400

**\*LOW-INCOME (CDBG HUD Limits, 80% AMI)**

HOUSEHOLD SIZE	INCOME
1	\$63,700
2	\$72,800
3	\$81,900
4	\$91,000
5	\$98,300

**MEDIAN INCOME (100% OF HCD Published AMI)**

HOUSEHOLD SIZE	INCOME
1	\$63,050
2	\$72,100
3	\$81,100
4	\$90,100
5	\$97,300

**MODERATE INCOME (120% OF HCD Published AMI)**

HOUSEHOLD SIZE	INCOME
1	\$75,650
2	\$86,500
3	\$97,300
4	\$108,100
5	\$116,750



# 2015-2023 Housing Element

- The 2015-2023 Housing Element included goals, objectives, policies and programs address housing needs across the full economic and social spectrum of the community in Carmel

## 2015-2023 Housing Element

City of  
Carmel-by-the-Sea



December 1, 2015



# 2015-2023 Housing Element Goals

- Preserve existing housing stock
- Preserve existing residential units and encourage the development of new multi-family housing in the Commercial and R-4 Districts
- Provide adequate sites for the development of a wide range of housing types for all households
- Protect the stability of residential neighborhoods by promoting year-round occupancy and neighborhood enhancement
- Preserve and increase the supply of housing for lower- and moderate-income households, seniors, and other special needs groups. Prohibit discrimination in the sale or rental of housing



# Annual Progress Report (APR)

- Housing Element Annual Progress Report (APR) submitted to the State
- Identifies housing units approved, under constructed, and completed
- Progress on program implementation

Cycle	Very Low	Low	Moderate	Above Moderate	Total
<b>RHNA 5 Goals</b>	<b>11</b>	<b>5</b>	<b>6</b>	<b>13</b>	<b>31</b>
<b>RHNA 5 Built</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	



# 2023-2031 Housing Element Timeline

## Fall/Winter 2022:

- Complete Housing Feasibility Study

## Winter/Spring 2022-23:

- Consultant contract
- Community outreach
- Program development
- Collaborate with HCD
- Housing Element Update
- Environmental Review (CEQA)

## Summer 2023:

- Planning Commission review of Draft
- City Council review of Draft
- Submit Draft Housing Element to HCD for review



# 2023-2031 Housing Element Timeline

## Fall 2023

- Planning Commission review and recommendation
- City Council review and adoption

December 2023: Submit Final Housing Element to HCD for certification

2024: General Plan + Local Coastal Plan Update (CCC hearing) + Zoning Code Updates

Ongoing: Program implementation and monitoring



# ECONorthwest Housing Feasibility Study (DRAFT)

- The Draft Housing Feasibility Study produced by ECONorthwest includes:
  - Local Context
  - Market Overview
  - Zoning Code Review
  - High-Level Sites Analysis
  - Housing Capacity Opportunities
  - Recommended Actions and Potential Incentives
- The Final Housing Feasibility Study will be distributed as a listserv email update and posted online for public review and comment
- The document will also be reviewed by City Council

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# Concurrent/Subsequent Actions

- Environmental Review (CEQA)
- General Plan Amendment (to update the Housing Element)
- Other General Plan amendments as required by State law (i.e. Safety Element)
- Local Coastal Plan Amendment
- Implementation of the Housing Element over the next 8 years





# Grant Assistance

This effort is being funded in part by state and regional grants, including:

- Senate Bill 2 (SB2): \$160,000
- Local Early Action Planning (LEAP): \$65,000
- Regional Early Action Planning (REAP 1): \$65,000
- Regional Early Action Planning (REAP 2): \$TBD



# Ad Hoc Committee Contact Info



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- [kferlito@cbts.us](mailto:kferlito@cbts.us)



Councilmember Bobby Richards

- [brichards@cbts.us](mailto:brichards@cbts.us)



# Staff Contact Info

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- [mwaffle@cbts.us](mailto:mwaffle@cbts.us)

Associate Planner Katherine Wallace

- [kwallace@cbts.us](mailto:kwallace@cbts.us)



# We Want to Know:

- What questions do you have about today's presentation?  
THERE ARE NO SILLY QUESTIONS!!
- What do you want to talk about next time?
- Are you willing to help plan the What, Where, and How with us?  
Put on your thinking caps!



# Thank you for attending!

- Remember to sign up for the “Regulatory Code Updates” email listserv
- Slides from this presentation will be posted on our website at:

<https://ci.carmel.ca.us/post/long-range-planning-initiatives>