Housing Resources

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

Future Housing Need

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

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

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

Table 2-1 Marina Housing Needs for 2023-2031

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

Source: Final Regional Housing Needs Allocation, AMBAG, 2022

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

Accessory Dwelling Units

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

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

Units Planned or Approved

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

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

 $^{^1\,}ABAG.\,Using\,ADUs\,to\,satisfy\,RHNA\,Technical\,Memo.\,https://abag.ca.gov/sites/default/files/documents/2022-03/ADUs-Projections-Memo-final.pdf$

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

Map ID	Project Name	ELI* Units	VLI* Units	LI* Units	MI* Units	AMI* Units	Total Units	Entitlement Status	Affordability Mechanism
1	3298 Del Monte	0	10	2	7	75	94	Approved	Density Bonus, Deed Restriction
2	The Dunes	0	70	70	0	572	712	Approved	IHO, Deed Restriction
3	Sea Haven Master Plan	0	0	0	210	401	611	Approved	IHO, Deed Restriction
4	Marina Station Phases 1-4	0	58	67	67	974	1,166	Approved	IHO, Deed Restriction
	Total Units	0	138	139	284	2,022	2,583		

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

3298 Del Monte

The 3298 Del Monte Boulevard project is a new multi-family residential development to be built in two phases on Del Monte Boulevard on a partially developed 1.94-acre site. The project was approved by the City Council on February 8, 2021. The project includes a 35 percent density bonus, allowed under State Density Bonus Law and the City's Inclusionary Housing Ordinance for including a minimum of 20 percent affordable housing units, which increases the maximum density of the project site from 69 units to 94 units. Of the 94 housing units, 14 units will be affordable (11 percent as very low-income, two percent as low-income, and seven percent as moderate income). Phase 1 of the project includes the demolition of six existing structures and construction of one building with two one-bedroom units, 39 two-bedroom units, and five three-bedroom units. Phase 2 of the project will demolish the remaining four existing structures on-site and construct a new building with 43 two-bedroom units and five three-bedroom units. The project also includes frontage improvements along Del Monte Boulevard, consisting of new driveway, curbs, gutters, sidewalks, and landscaping. New on-site water, wastewater, and storm drain pipelines will connect the project to existing water, sewer, and storm drain pipelines within the Del Monte Boulevard right-of-way.

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

The Dunes Specific Plan

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

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

Sea Haven Master Plan

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

Marina Station Specific Plan

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

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

Remaining RHNA

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

Table 2-3 Progress Towards Meeting RHNA

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

Residential Site Inventory

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate that jurisdiction's share of the regional growth. State law has established "default" density standards for the purpose of estimating potential units by income range. According to HCD, a density standard of 20 or more units per acre (primarily for higher-density multi-family developments) would facilitate the development of housing in the low- and very low-income category in jurisdictions like Marina.

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

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

Site Suitability: Downtown Marina Affordable Housing Overlay

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

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

The AHO includes the following development standards:

Additional density as compared to base zone district – Current base zone districts range in density allowance from one unit per 5,000 square feet (sf) to 43 dwelling units per acre. The overlay affords a minimum residential density of 30 dwelling units per acre and a maximum density of 35 dwelling units per acre, except for projects proposed along Reservation Road and Del Monte Boulevard, which would be allowed a maximum of 50 dwelling units per acre.

- Minimum required density Projects proposed on an AHO are require to achieve densities of at least 30 dwelling units per buildable acre of site area.
- Affordable housing requirement In order to meet housing needs for a range of incomes, either 12 percent of the development must be dedicated to very low income households or 15 percent must be dedicated to low income households.
- Reduced parking standards Qualifying housing overlay developments may use reduced parking standards compared to the City's base zoning. Development must provide 1.5 spaces per 1 3 bedroom dwelling unit instead of 2 spaces for the same dwelling unit.
- Additional development standards Development standards such as setbacks, building height, minimum building site area, open space, and site coverage are more flexible than existing zoning.
- Objective design standards The AHO's design standards are intended to maintain an attractive downtown area while streamlining the permitting process for qualifying applications by providing clear standards to be evaluated ministerially. Objective standards include language regarding height transitions, building orientation, entry features, façade composition, windows, building articulation, parking location, concealing mechanical and utility equipment, pedestrian access, and privacy.

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

The Site Inventory identified 16 sites within the AHO that are suitable for developing housing during the 6th housing cycle. Of the 16 AHO sites, 13 are vacant and 3 contain single-family homes with limited existing on-site development. Capacity assumptions for the identified sites used the minimum density requirements of the AHO to be conservative and assumed affordability based on AHO requirements (15 percent). Details and information on the identified sites are summarized in Table2-5. These sites are suitable to accommodate an estimated 532 housing units.

Adequacy of Residential Sites Inventory in Meeting RHNA

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

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

Marina anticipates meeting its RHNA requirements for the June 2023 through December 2031 planning period without the need to rezone areas of the city, as summarized in Table 2-4. The Site Inventory shows a surplus of 72 lower-income units, to ensure that the Site Inventory has adequate capacity to accommodate the RHNA for lower-income levels throughout the planning period. The details of the identified sites in the AHO for the Site Inventory are presented in Table2-5. Figure 2-1

shows the locations of the approved projects and identified sites used to fulfill the City's RHNA obligations.

Table 2-4 Adequacy of Residential Sites Inventory

	Lower Income	Moderate Income	Above Moderate Income	Total
RHNA Allocation plus buffer	186	208	427	821
Planned and Approved Units	277	284	2,022	2,583
ADUs Anticipated	52	26	10	88
Remaining RHNA	0	0	0	0
Affordable Housing Overlay	35	72	425	532
Total Units on Vacant Sites	18	63	329	410
Total Units on Underutilized Sites	17	9	96	122
Total Unit Surplus	178	174	2,030	2,382

Table2-5 Identified Sites in the Affordable Housing Overlay

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



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

Availability of Infrastructure and Services

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

Wastewater System

The City's sewer system is operated by the Marina Coast Water District (MCWD) which serves the City of Marina, the majority of former Fort Ord area, and portions of the City of Seaside. The MCWD is divided into two regions: Central Marina, which includes the area north of Patton Parkway and west of Salinas Avenue within the City of Marina, and the Ord Community, which includes lands within the former Fort Ord and portions of the County of Monterey, City of Seaside, City of Marina, the City of Monterey, and City of Del Rey Oaks.

According 2020 MCWD Sewer Master Plan, the current maximum day wet weather flow is 2.0 million gallons per day (mgd) for the Central Marina area and 4.0 mgd for the Ord Community area. The existing sewer system has capacity for existing peak dry and wet weather flows with the exception of one pipeline on Beach Road and two lift stations. The Sewer Master Plan outlines recommended improvements to address existing deficiencies.

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

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

Potable Water System

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

According to the MCWD 2020 Urban Water Management Plan and 2020 MCWD Water Master Plan, there is sufficient groundwater and recycled water to meet anticipated demand through the year 2040. The Water Master Plan established the MCWD's current total maximum firm supply is 16.28 million gallons per day (mgd), an excess of 9.8 mgd compared to existing demand. With buildout, the maximum daily demand is estimated at 18.4 mdg, a 2.1 mgd deficiency. The Water Master Plan identifies improvements to meet future demand, including the construction of a new 1,500 gpm groundwater well and replacement of pumps at three of the groundwater wells, new booster stations, and pipeline improvements.

The Water Master Plan accounts for increased water demand of planned growth, including growth as a result of future buildout under Phase 1-3 of the Dunes Specific Plan, Sea Haven, Master Plan, and Marina Station Specific Plan. The number of assumed new housing units of these developments in the Water Master Plan is greater than that assumed in the planned and approved projects as a part of this Site Inventory. In addition, to further supplement the groundwater supply, MCWD is currently working with Monterey One Water (M1W) to develop a recycled water distribution network expected to be operational in the coming years which would provide up to 1,427 acre-feet per year (AFY) of water from the M1W Advanced Water Treatment Facility (AWTF). Therefore, the City's potable water supply can accommodate the City's RHNA.

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

Storm Water and Drainage

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

Circulation System

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

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

Marina is well connected to neighboring cities and the region, as Highway 1 runs along the coast through the eastern part of the city. Monterey-Salinas Transit provides fixed-route bus service to the City of Marina and the rest of Monterey County.

Dry Utilities

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

Environmental Constraints

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

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

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

Financial Resources for Affordable Housing

The City of Marina encourages the development of affordable housing development through implementation of the City's Inclusionary Housing Program, Chapter 17.48 of the City's Municipal Code. The City requires new housing developments with 20 or more housing units to include a minimum percentage of the units affordable to lower- and moderate-income households. The City does not qualify to receive direct Community Development Block Grant (CDBG) and HOME

Investment Partnership (HOME) funds from the Department of Housing Urban Development (HUD). The City does apply for State CDBG and HOME funds to support housing local programs.

Community Development Block Grant (CDBG)

Non-entitlement jurisdictions, including cities with populations under 50,000 and counties with population under 20,000 that do not participate in the federal CDBG entitlement program, are eligible to participate in the California Department of Housing and Community Development's CDBG Program. The State CDBG program is designed to support rural cities and counties to expand community and economic development opportunities for low- and moderate-income residents. The City has applied for CDBG funding and their grant applications have not been approved in the past.

Low Income Housing Tax Credits (LIHTC)

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

Local Funding Sources

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

- Successor Agency Fund: included in Adopted budget Fiscal Year 2022
- Below Market Rate (BMR) fee and monitoring: The City will continue to implement its BMR fee
 including monitoring and ensuring implementation and construction of these units.

Administrative Resources

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

City of Marina Planning Services

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

The Planning Division is tasked with ensuring that land uses and new development in Marina comply with City codes, the General Plan, City Council and Planning Commission policies, and California law. Approval of projects through the planning process is required before the City issues grading or building permits. Advanced planning programs provided by the Division include a comprehensive

General Plan update (including periodic update of the Housing Element), preparing and amending specific plans and design guidelines, and conducting special land use studies as directed by the City Council.

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

County of Monterey

The Housing Authority of the County of Monterey (HACM) operates several programs funded by the U.S. Department of Housing and Urban Development (HUD) that provide rental housing or rental assistance for low-income families, the elderly, people with disabilities, and others, in much of Monterey County. The programs include²:

- Section 8 Housing Voucher Program
- Section 8 Helping Veterans Achieve Housing Stability The Veterans Affairs Supportive Housing (VASH) Voucher Program

Affordable Housing Providers

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

Table 2-6 Affordable Housing Providers in Marina

Organization	Development Name	Address	Туре
City of Marina	Abrams Park	682 Wahl Court Marina, CA 93933	Multifamily
	Preston Park	682 Wahl Court Marina, CA 93933	Multifamily
CHISPA	Marina Manor	3082 Sunset Avenue Marina, CA 93933 248 Carmel Avenue Marina, CA 93933	Senior
	Junsay Oaks Senior Apartments	3098 De Forest Road Marina, CA 93933	Senior
Eden Housing, Inc.	Charles Apartments	3109 Seacrest Avenue Marina, CA 93933 3157 Eucalyptus Marina, CA 93933	Multifamily
	Cypress Gardens Apartment	3135 Seacrest Avenue Marina, CA 93933	Multifamily
Interim Inc.	Rockrose Gardens	3014 Lexington Court Marina, CA 93933	Disabled
South County Housing	University Villages Apartments	301 9th Street Marina, CA 93933	Multifamily

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