

CHAPTER

6

HOUSING ELEMENT

**Note to Reader:**

An update to the Housing Element update was completed in 2005 and adopted by City Council as part of this General Plan.

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.



# CITY OF GREENFIELD

## HOUSING ELEMENT: 2005-2010

*Current City Council Members:*

Mayor John Huerta, Jr.  
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Councilmember Annie Moreno  
Councilmember Agapito Vazquez  
Councilmember Yvette Gonzales



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## EXECUTIVE SUMMARY

### **1. Greenfield's Population Is Expected to Increase Significantly by 2007.**

In 2000, Greenfield's population was 12,583 persons. Projections by AMBAG (Association of Monterey Bay Area Governments) estimate a population of 14,826 by 2007. Based on current housing projects under construction and those approved but not yet constructed, the City estimates that the population of the City may increase to as much as 16,083 by 2007.

### **2. The number of large family households (5 or more members) and single parent families have increased dramatically since 1990.**

Since 1990 large family households with 5 or more members increased from 837 to 1,310, a 56.5 percent increase. The most dramatic increases, however, were in single parent families. Single female headed households with children increased from 87 to 223, a 156 percent increase during the decade from 1990 to 2000. Single male headed households with children increased even more dramatically; from 30 to 91, representing a 200 percent increase.

### **3. Completion of pending annexations or rezoning of sites is necessary to provide adequate land for housing.**

In order to meet its regional housing needs for the period from 2002-2007, the City will need to ensure adequate sites with infrastructure at appropriate densities for very low, low, and moderate income housing. There is insufficient undeveloped land designated for residential use within the current city limits to provide for Greenfield's regional share of housing units. Adoption of the 2005 General Plan update is critical to the accomplishment of the City's housing goals, since Implementation of the plan will result in the annexation of sufficient land for housing development through 2025.

### **4. A comprehensive Housing Program Strategy is included in this document.**

In order to address the issues identified above and other concerns, this document includes a comprehensive Housing Program Strategy for the time period through June 30, 2007. The Strategy includes seven housing goals and 39 programs to implement the goals. One of the most significant programs is the implementation of the City's inclusionary housing ordinance, adopted in March 2004. This ordinance requires developers of residential projects of five (5) or more lots to include affordable units within the development.



## 1. INTRODUCTION

### PURPOSE OF HOUSING ELEMENT

Each city in California must have a Housing Element in its General Plan, according to State law (Government Code, Section 65000 *et. seq.*) This mandated element consists of identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element must identify adequate sites for housing and make adequate provision for the existing and projected housing needs of all economic segments of the community.

State law also requires that the housing element cover a five-year time period and be revised every five years. (This element is a revision of the City's Housing Element adopted in June 2003.) The State Office of Housing and Community Development (HCD) must review revisions to Housing Elements in accordance with housing element law. Specific areas of concern which must be evaluated in a housing element include:

1. 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.
2. Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics including overcrowding, and housing condition.
3. 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.
4. 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.
5. Analysis of actual and potential non-governmental constraints, including the availability of financing, the price of land, and the cost of construction.
6. Analysis of any special housing needs, such as those of the homeless, disabled, elderly, large families, female heads of households, and agricultural workers.
7. Analysis of energy conservation opportunities with respect to residential development.

### GREENFIELD PLANNING AREA AND COMMUNITY CONTEXT

Greenfield was incorporated as a general law city in 1947. The population as of the 2000 U.S. Census was 12,583 persons. The City includes 1054.26 acres within its current City limits. The 2005 General Plan provides for an additional 1360.82 acres within an amended Sphere of Influence, bringing the total acreage anticipated within the City as of General Plan buildout to 2,435.08 acres.

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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 by Highway 101. 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 Gilroy for affordable housing.

As an element of the City of Greenfield General Plan, the goals, policies, and 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. Its central location in the Salinas Valley on Highway 101 places it within a major transportation hub of the state.

### PROGRESS TO DATE

The City has made considerable progress toward meeting the housing goals identified in the 1994 Housing Element. The City has experienced an increase in housing supply, generally keeping pace with population growth. The City has made significant strides in providing affordable housing, especially for moderate and low income families. Additional information on the City's progress is presented in Chapter 6, including an analysis of each policy and program of the 1994 Housing Element.

### TIME PERIOD COVERED BY THIS HOUSING ELEMENT

This updated Housing Element covers the five-year planning period from June 2005 through June 2010.

### HOUSING ELEMENT ORGANIZATION AND STRUCTURE

The Greenfield Housing element includes the following nine sections, 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**—The Introduction provides background information on the Housing Element update process.
2. **Housing Needs Assessment**—This Chapter documents the City's population and household characteristics, employment and economic trends, and housing stock data. Categorical information presented throughout this section is used later in the document to support analysis, make projections, and formulate programs.
3. **Projected Housing Needs**—This Chapter estimates new construction needs through 2010 and includes information on potential housing rehabilitation and conservation of affordable units.
4. **Housing Constraints**—This Chapter discusses housing constraints. Governmental and non-governmental constraints on the production of affordable housing are identified. Discussion includes land availability, land use controls, development standards, and energy conservation.

5. **Housing Resources**—This Chapter identifies Greenfield’s ability to provide adequate residential opportunities for all segments of the population. This section provides an identification of available sites for housing, including the availability of services.
6. **Evaluation of Previous Housing Element**—This Chapter reviews past and current housing efforts in Greenfield. An evaluation of the City’s progress in achieving the goals and implementing the programs included in the 1994 Housing Element is provided.
7. **Housing Program Strategy**—This Chapter sets forth housing goals and outlines City programs intended to address housing problems. In addition, this section identifies both the party responsible for implementation and the program funding sources.
8. **Public Participation Process**—This Chapter describes the public participation process used in the development of this Housing Element.
9. **Consistency with the General Plan**—This Chapter reviews the Housing Element for consistency with the Greenfield General Plan.



## 2. HOUSING NEEDS ASSESSMENT

### POPULATION INFORMATION

#### POPULATION DATA

Greenfield's population increased from 7,464 in 1990 to 12,583 in 2000, representing a 68.6 percent increase (6.9 percent average annual increase). This indicates a slightly slower pace of growth in comparison to the previous decade. (See Table 6-1 below illustrating population and growth trends.) In comparison to population growth, the number of housing units increased by only 50.9 percent over the same 10 year period, resulting in an increased average number of persons per household. The average number of persons per household increased from 4.17 in 1990 to 4.62 in 2000.

**Table 6-1  
Greenfield Population And Housing Growth Trends**

	1980	1990	2000	Percent Change	
				1980-1990	1990-2000
Population	4,181	7,464	12,583	78.5%	68.6%
Housing Units	1,226	1,807	2,726	47.4%	50.9%

*Source: U.S. Census 1980, 1990, 2000; Greenfield Building Department permit records*

Monterey County experienced a population increase of 13.0 percent during the period from 1990 to 2000, with a population gain of 46,102. This data reflects an average annual growth rate of approximately 1.3 percent for Monterey County, in comparison to an average annual growth rate of 6.9 percent for Greenfield during the same period.

Greenfield's growth during the decade from 1990 to 2000 outpaced that of all other Salinas Valley cities as well. This growth was consistent with the City's historical growth pattern, since between 1985 and 1990 Greenfield's growth outpaced all neighboring Salinas Valley cities except for Gonzales, as well as Monterey County and the State of California.

The growth of agriculture and related business and industries in the Greenfield area has contributed to the City's significant growth since 1970. In addition, the price of land in Greenfield is generally more affordable than the price of land in much of Monterey County. This provides land for housing development at a more affordable price, resulting in significant housing growth. (See Table 6-2 below illustrating population growth of the Salinas Valley cities, Monterey County, and California.)

**Table 6-2  
Comparison of Growth Trends**

<b>Approximate Percentage Change in Population</b>			
<b>Area</b>	<b>1970 to 1980</b>	<b>1980 to 1990</b>	<b>1990 to 2000</b>
Greenfield	60.3%	22.2%	68.6%
King City	47.8%	14.9%	45.3%
Soledad	39.6%	18.8%	57.6%
Gonzales	12.1%	27.0%	61.5%
Monterey County	16.8%	6.7%	13.0%
State of California	17.7%	3.7%	13.8%

*Source: U.S. Census 1970, 1980, 1990, 2000*

#### FUTURE POPULATION GROWTH

The Greenfield population forecast by AMBAG estimates an increase of 4.6 percent, increasing total population to 14,826 by 2007. This represents an additional 2,243 persons (427 households). This estimate includes an additional technical adjustment by AMBAG, based on the historically higher growth rate of the City than previously forecasted. However, more accurate growth projections can be determined through an analysis of cumulative housing projects already approved or being processed by the City. It can be assumed that household size will decrease somewhat due to increased housing construction. By applying the projected population forecast based on housing projects approved or pending, an increase of 3,500 people is estimated. This would result in a population of 16,083 in 2007.

#### POPULATION BY ETHNICITY

During the steady growth of Greenfield's population, changes in the ethnic make-up of the population have occurred. While changes in the percentage of the population that identified themselves as Black/African American, Asian/Pacific Islander, or Native American have been insignificant, the percent of persons identifying themselves as Hispanic or Latino of any race has increased by 9.1 percent, from 5,829 people in 1990 to 11,055 in 2000. Those persons identifying themselves as White, however, have decreased in both percent of population and numerically. In 1990, the 1,486 persons identifying themselves as White represented 20 percent of Greenfield's population. That number has decreased to 1,188 persons, representing only 9.1 percent of the City's population. (See Table 6-3 below, providing information regarding Greenfield's ethnicity.)

**Table 6-3**  
**Ethnicity In The City of Greenfield**

Ethnicity	1990		2000	
	Number	Percent	Number	Percent
Hispanic or Latino (of any race)	5,829	78.1%	11,055	87.9%
White	1,486	20.0%	1,188	9.4%
Black	59	0.8%	148	1.2%
Asian/Pacific Islander	45	0.6%	116	1.0%
Native American	37	0.5%	150	1.2%
Other	8	0.1%	0	0.0%
Total	7,464	100%	12,583	100%

Source: U.S. Census 1990, 2000

#### POPULATION BY AGE

The Greenfield's median age of 24 years, significantly lower than that of the county, state, and nation, has remained constant since 1990. In 2000, Monterey County's median age was 31.7 years and the median age statewide was 33.3 years. In comparison, the national median age in 2000 was 35.3 years.

Children, ages 19 years and younger, represent 42.4 percent of Greenfield's population while those persons between 20 and 44 years represent 40.2 percent. These two groups combined, all persons under 44 years, represent 82.6 percent of Greenfield's population. Persons 44 to 64 years represent 12.4 percent of Greenfield's population and the elderly, those 65 years and over, represent only five percent of the City's population.

Although median age remained constant from 1990 to 2000, the rate of population growth was not constant for all age groups. For example, the group that included children aged 9 and younger decreased from 12.3 percent of the population in 1990 to 11.0 percent of the City's population in 2000. In contrast, children from 15 to 19 years in age represented 10.2 percent of the population in 2000 as compared to the previous decade in which that age group represented only 7.1 percent of the City's population. This percentage change represents an actual population increase of 752 children between the ages of 15 to 19 from 1990 to 2000.

The elderly bracket, those 65 years and older, increased by 235 persons. The age group of persons 45 to 54 years increased to 8.0 percent of the City's population in comparison to the previous decade in which they represented only 5.5 percent of the population. This increase resulted in an additional 654 residents in this age bracket. In the same period, the rate of population growth in the 25-34 age group slowed, decreasing from 20.0 percent of Greenfield's population in 1990 to 17.1 percent in 2000. (See Table 6-4 below comparing Greenfield's age trends between 1990 and 2000.)

**Table 6-4  
Age of Population**

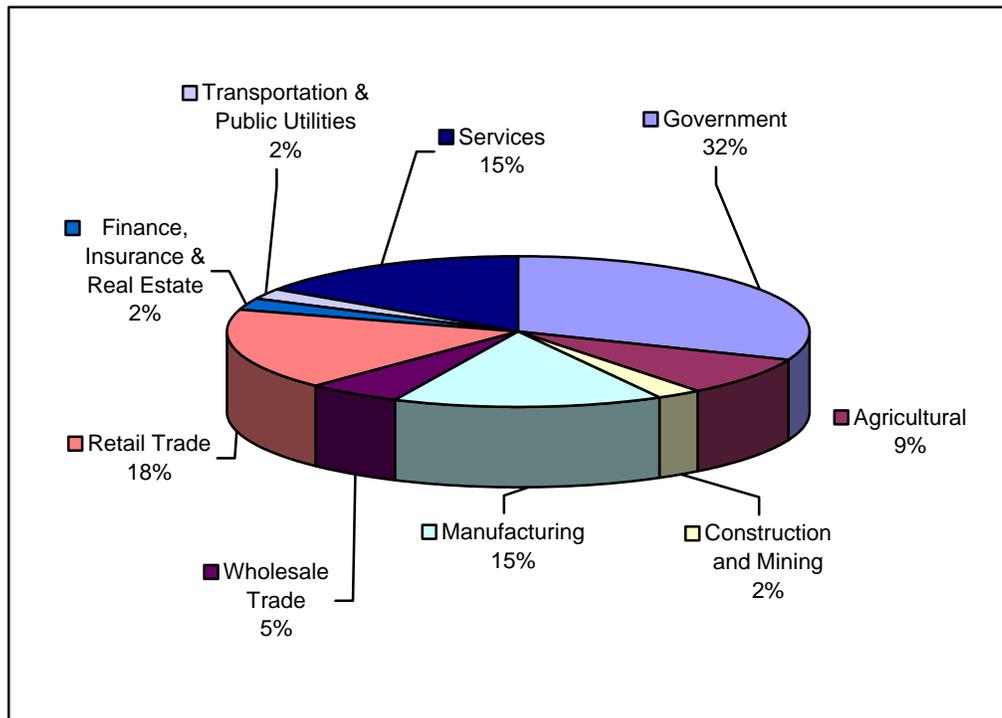
Age Group	1990		2000	
	Number	Percent	Number	Percent
Less than 5 years	901	12.1%	1316	10.5%
5-9 years	927	12.4%	1433	11.4%
10-14 years	760	10.2%	1298	10.3%
15-19 years	528	7.1%	1280	10.2%
20-24 years	662	8.9%	1184	9.4%
25-34 years	1494	20.0%	2148	17.1%
35-44 years	972	13.0%	1721	13.7%
45-54 years	409	5.5%	1063	8.4%
55-59 years	200	2.7%	291	2.3%
60-64 years	217	2.9%	220	1.7%
65-74 years	258	3.5%	368	2.9%
75-84 years	96	1.3%	207	1.7%
85 years and over	40	0.5%	54	0.4%
Total	7,464	100%	12,583	100%
Median Age	24		24	

Source: U.S. Census 1990, 2000

#### POPULATION AND EMPLOYMENT PROJECTIONS

Preliminary Estimates of Jobs-based Housing Demand in Monterey County, 2000-2007, an economic report prepared for the County of Monterey by Applied Development Economics (ADE) in 2001, estimates total employment in Greenfield at 1,060 jobs in 2000. Regionally, the employment base of the County is dominated by agricultural and visitor-serving jobs. Consistent with this trend, service and retail jobs represent 43 percent and 17 percent, respectively, of total jobs in Greenfield. However, a smaller percentage of jobs in Greenfield are in the agricultural sector than in other Central Salinas Valley cities and communities. Only 9 percent of Greenfield jobs are agricultural as compared to 17 percent in Gonzales, 16 percent in Soledad, 12 percent in King City, and 85 percent in the unincorporated community of Chualar. Manufacturing jobs account for 15 percent of Greenfield employment. (See **Figure 6-1** below representing Greenfield employment in 2000 by sector.)

**Figure 6-1  
2000 Employment By Sector**



Source: Preliminary Estimates of Jobs-based Housing Demand in Monterey County, 2000-2007, Applied Development Economics, 2001

## HOUSEHOLD INFORMATION

For purposes of evaluating housing supply and demand, it is helpful to translate information from population figures into household data. The U.S. Bureau of the Census defines a household as the group of all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group quarter living situations are not considered households.

### CURRENT AND PROJECTED HOUSEHOLDS

The number of households in Greenfield increased from 2,231 in 1990 to 2,643 in 2000, representing an 18 percent increase. According to the AMBAG forecast of November 2002, Greenfield households are projected to increase by an additional 427 households (17.9 percent) by 2007. However, based on approved and pending housing projects within the City, it is likely that the increase in the number of households will be greater than the AMBAG estimate. Recently approved housing projects and annexations would potentially result in 1,250 additional housing units. Assuming the growth in households would be somewhat less, due to new units relieving existing overcrowding, it is still likely that new households would be double the AMBAG estimate.

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### HOUSEHOLD SIZE

Household growth rate is the primary factor in determining housing needs. Even during periods of fairly static population growth, the number of households may increase due to divorce, as young people leave home, and for other reasons that people establish a new household. Conversely, during periods with static household growth, significant population growth may still occur.

Household size is an interesting indicator of changes in population or use of housing. For example, an increase in household size can indicate a greater number of large families or a trend toward overcrowded housing units. A decrease in household size, on the other hand, may reflect a greater number of elderly or single person households or a decrease in numbers of large families.

The average household size increased from 4.17 persons per household in 1990 to 4.75 in 2000. This trend would suggest that an inadequate supply of dwellings are available within the City. In addition, there are more 7-person, or greater, households, both owner occupied units and renter occupied units, than any other household size. The census indicates that there are 1,310 5-person or more families in Greenfield. Consequently, of 1,313 5-person or greater households, all but three are large family households.

**Table 6-5  
Household Tenure By Size of Household**

<b>Household Size</b>	<b>Owner Occupied</b>	<b>Renter Occupied</b>	<b>Total Units</b>
1-person household	127	98	225
2-person household	246	123	369
3-person household	173	164	337
4-person household	268	143	411
5-person household	255	177	432
6-person household	250	107	357
7-person (or more) household	279	245	524
Total Units	1,598	1,057	2,655

*Source: California Department of Housing and Community Development*

### HOUSEHOLDS BY INCOME LEVEL

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 very low, low, or moderate income ranges. The definitions of household income levels are provided below in Table 6-6.

**Table 6-6**  
**Household Income Level**

Household Income Category	Definition
Very Low	Households with incomes at or below 50% of areawide median income
Low	Households with incomes between 51-80% of areawide median income
Moderate	Households with incomes between 81-120% of areawide median income
Above Moderate	Households with incomes above 120% of areawide median income

Source: California Department of Housing and Community Development

Household income is a determining factor of housing affordability. As the price of housing increases, a greater segment of the population can either no longer afford market-rate housing or must spend a greater percentage of household income to secure housing. In Greenfield, from 1990 to 2000, median household income increased from \$26,816 to \$37,602, approximately 40.2 percent. During the same period, median household income for Monterey County as a whole increased by approximately 44.1 percent. (See Table 6-7 below comparing median incomes of Greenfield and Monterey County.)

**Table 6-7**  
**Relative Median Income, Greenfield And Monterey County**

Year	Greenfield	Monterey County	Percent of County Median Income
1970	\$ 6,100	\$ 9,730	63%
1980	\$14,526	\$17,661	82%
1990	\$26,816	\$33,520	80%
2000	\$37,602	\$48,305	78%

Source: U.S. Census 1970, 1980, 1990, 2000

Greenfield is considered a "low income" residential area since its 2000 household median income is only 78 percent of the County's household median income. (See Table 6-8 below, showing AMBAG's distribution of Greenfield's households into four identified income levels.)

**Table 6-8**  
**2000 Distribution By Income Category**

Income Category	Criteria*	Annual Income Range**	% of Greenfield Households
Very Low	Below 51%	Below \$24,635	27% (714 hh)
Low	51%-80%	\$24,636-\$38,644	26% (687 hh)
Moderate	81%-120%	\$38,645-\$57,966	22% (581 hh)
Above Moderate	Above 120%	Above \$57,966	25% (661 hh)

Source: AMBAG. Regional Housing Needs Report, Monterey California, 2002 \*Percent of county median income (2000), \$ 48,305 \*\*2000 Income limits for a household of four

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Table 6-9 below compares the income distribution of City of Greenfield residents by category in 1990 and 2000.

**Table 6-9**  
**Households By Household Income Ranges**

Income Range	1990		2000	
	Households	Percent	Households	Percent
\$0-\$9,999	238	10.7%	175	6.6%
\$10,000-\$14,999	194	8.7%	150	5.6%
\$15,000-\$24,999	481	21.5%	399	14.9%
\$25,000-\$34,999	517	23.2%	508	19.0%
\$35,000-\$49,999	431	19.3%	550	20.6%
\$50,000-\$74,999	242	10.8%	563	21.1%
\$75,000-\$99,999	80	3.6%	220	8.2%
\$100,000-\$149,999	35	1.6%	95	3.6%
\$150,000 or more	13	0.6%	9	0.3%
<b>Total</b>	<b>2,231</b>	<b>100%</b>	<b>2,669</b>	<b>100%</b>

Source: U.S. Census 1990, 2000

Table 6-10 below provides the 2002 maximum household income limits for communities in Monterey County.

**Table 6-10**  
**Maximum Household Income Levels (2005)**  
**Eligibility for State Housing Assistance Programs**

Household Size	Very Low Income	Lower Income	Moderate Income
1 Person	\$21,300	\$34,050	\$51,050
2 Persons	\$24,300	\$38,900	\$58,350
3 Persons	\$27,350	\$43,800	\$65,650
4 Persons	\$30,400	\$48,650	\$72,950
5 Persons	\$32,850	\$52,550	\$78,800
6 Persons	\$35,250	\$56,400	\$84,600
7 Persons	\$37,700	\$60,300	\$90,450
8 Persons	\$40,150	\$64,200	\$96,300

Source: Department of Housing and Community Development, 2005

The housing assistance program income levels and census data income ranges are not consistent, making comparisons difficult. In addition, the federal and state income levels for housing assistance are not consistent. However, certain general conclusions can be drawn. It is likely that at least 50 percent of Greenfield households will continue to have household incomes that are less than both the federal and state level for low income through 2007.

## HOUSEHOLD TENURE

Tenure refers to household occupancy by ownership or rental and can be a prime indication of the affordability of housing. 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. The percent of households that were renter occupied units also remained constant at about 40 percent, with the number of units increasing from 883 to 1,074. While household tenure has remained relatively constant over the last decade, it is anticipated to change over the next five years based on housing projects approved and pending in the City. This is consistent with AMBAG's target distribution of housing for 2000-2007. This projection indicates that 207 of the 427 units allocated to Greenfield through 2007 should be moderate or above moderate income housing. Table 6-11 below compares housing tenure in the City of Greenfield from 1990 to 2000.

**Table 6-11  
Households By Tenure**

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

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

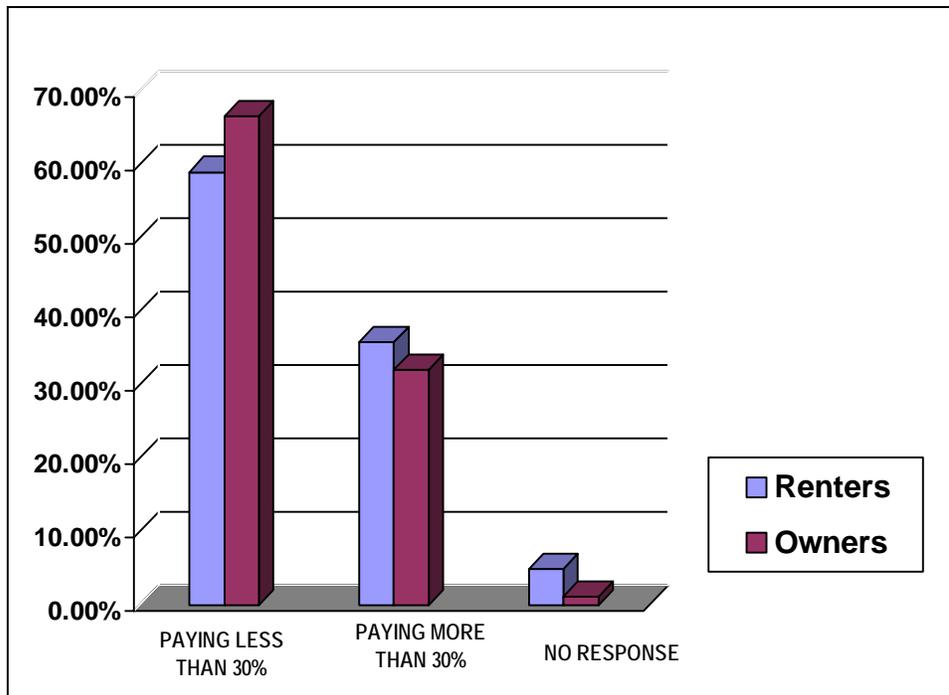
Greenfield's percentage of homeowner units (59.4 percent) is slightly greater than the percentage for the County or the State. In 2000, the percentage of homeowner units in Monterey County was 54.6 percent. The rate for the State of California in 2000 was 56.9 percent of all households. This data would indicate that, in comparison to County and State averages, Greenfield has a comparable home ownership occupancy rate and, correspondingly, a comparable renter occupancy rate.

## HOUSEHOLDS OVERPAYING FOR HOUSING BY TENURE

The chart below indicates that over 30 percent of both homeowners and renters in Greenfield were paying more than 30 percent of household income for housing. This reflects 1,569 owner occupied households (32.1 percent) and 1,074 renter occupied households (35.9 percent). In addition, a substantial number of renter households that were overpaying, 266 of the total 1,074 renter occupied households, were paying more than 35 percent of household income for housing. Twenty-five percent of all renter-occupied households pay more than 35 percent of household income for housing.

Table 6-12 below shows overpayment for housing by household income. In general the table shows that there is a strong correlation between low income and overpayment. In the income category of less than \$10,000, over 40 percent of owner occupied households and over 59 percent of renter occupied households are overpaying with 35% or more of income going toward housing. In contrast, in the \$50,000 and over income category, no renter occupied units and only 3 percent of owner occupied units are overpaying at the 35% rate.

**Figure 6-2  
Housing Overpayment By Tenure**



Source: U.S. Census, 2000

**Table 6-12  
Households Overpaying By Income**

Income	Housing Type				Total
	Overpaying Owner		Overpaying Renter		
	30%	35%	30%	35%	
Less than \$10,000	0.0%	42.6%	0.0%	59.4%	54.9%
\$10,000 to \$19,999	0.0%	78.8%	9.0%	58.3%	72.1%
\$20,000 to \$34,999	12.7%	43.5%	21.9%	30.1%	54.3%
\$35,000 to \$49,999	21.7%	5.5%	14.0%	0.0%	22.5%
\$50,000 and over	3.8%	3.0%	0.0%	0.0%	4.6%
% of Overpaying Owner/ Renter Households	9.9%	22.2%	10.6%	25.3%	33.7%
<b>% of Total Households</b>	<b>32.1%</b>		<b>35.9%</b>		<b>33.7%</b>

Source: US Census 2000, Tables H73, H97

### HOUSEHOLD TYPES

Between 1990 and 2000, the number of family households increased from 1,891 to 2,361, a 24.8 percent increase. Family households with children increased by 32.9 percent. The most

dramatic increases, however, were in single parent families. Single female headed households with children increased from 87 to 223, a 156 percent increase during the decade from 1990 to 2000. Single male headed households with children increased even more dramatically; from 30 to 91, representing a 200 percent increase. Large family households with 5 or more members increased from 837 to 1,310, a 56.5 percent increase. Non-family households decreased by 17.0 percent. Comparisons of the distribution of household types in Greenfield in 1990 and 2000 are tabulated below in Table 6-13. There has been a substantial increase in single parent households, as well as large family households. Both of these categories are considered households with special needs. The housing needs of these household types are discussed in further detail later in this Chapter in the section on households with special needs.

**Table 6-13**  
**Household Types 1990 – 2000**

Household Type	1990	2000	Change
	Number	Number	Percent
Family	1,891	2,361	24.8%
Families w/ children	1,299	1,727	32.9%
Two-Parent w/children	1,182	1,413	19.5%
Single Female w/ children	87	223	156%
Single Male w/children	30	91	200%
Large Family (5 or more persons)	837	1,310	56.5%
Non-family	340	282	-17.0%

Source: U.S. Census 1990, 2000

#### HOUSEHOLDS WITH SPECIAL NEEDS

Within each community, there may be certain sub-populations that have special housing needs. For purposes of this Housing Element, the following are the households that have been identified as having special housing needs:

1. Homeless Households
2. Overcrowded and Large Households
3. Single Parent Households
4. Elderly Households
5. Disabled (Physical and Mental) Households
6. Farmworker Households

##### **1. Homeless Households**

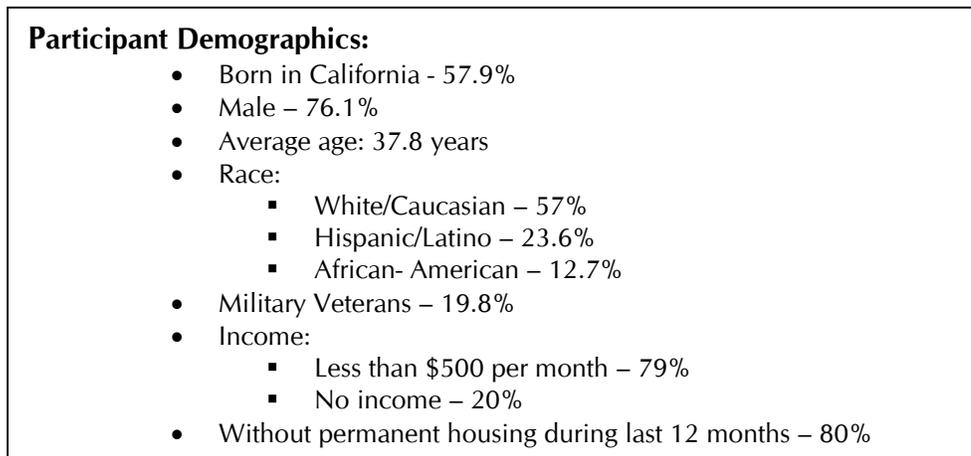
Homelessness is a housing issue that has become a significant social concern in recent years. Reasons for homelessness are varied, including the rising cost of housing, the continuing decrease in federal housing funds, the increase of mentally ill individuals living on their own, persons with substance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

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. While the actual number of homeless people in Monterey County is almost impossible to document since no

comprehensive record of homelessness is kept, available sources indicate that the number of homeless people in the county appears to have increased within the past decade.

A 1999 homeless census and survey, commissioned by Monterey County, found 1,124 homeless persons in the county in March 1999. Additional research indicated, however, that the actual number of homeless individuals in the county in a given year was closer to 6,700. **Figure 6-3** below depicts survey demographics.

**Figure 6-3**  
**Homeless Survey Demographics**



*Source: Monterey County Homeless Census and Needs Assessment, 1999*

Neither the Greenfield Police Department nor other local sources consulted have available statistics on homelessness in Greenfield. However, both the Housing Authority of Monterey County and the police department estimate that there are few homeless persons in the City. The *Monterey County Homeless Services Plan*, prepared by the Monterey County Homeless Task Force in 1990, estimated that the number of homeless persons residing in the southern part of the county was between 194 and 328 people.

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

### ***Existing Services and Resources for Homeless Individuals and Households***

The Monterey County Social Services Agency provides vouchers for elderly or homeless persons with disabilities to allow limited local motel stays. The agency's south county office estimates that approximately two or three people per month are provided housing assistance in the south county area. In addition, some local churches provide funds for emergency shelter in motels.

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 County’s “Continuum of Care” plan identifies the various existing components of services and facilities for homeless individuals. The following resources are included:

**Table 6-14  
Monterey County Homeless Resources**

Emergency Shelters	237 beds (plus motel vouchers)
Transitional Housing	393 existing beds
	150 beds under development
	12 beds in planning stage
	70 beds in residential substance abuse treatment
Permanent Supportive Housing	84 beds, 63 beds in planning stage

The County’s 2001 *Homeless Services Plan* rates the following as priority actions for emergency shelters:

1. Increase collaboration and coordination among emergency shelters in order to better serve clients and develop a plan to collect, update, and disseminate information.
2. Explore the use of under-used or unused short-term housing space for emergency shelters.
3. Expand the motel voucher program.
4. Review shelter programs and secure technical assistance for managers.
5. Increase availability of funding and space for inclement weather expansion.

The resources discussed above appear to provide adequate emergency services for the homeless, particularly since very few persons are estimated to be homeless in Greenfield. The implementation of the priority actions identified above should result in additional resources that will be sufficient to address future homelessness in Greenfield.

### ***Zoning Requirements for Homeless Facilities***

The Greenfield zoning ordinance does not specifically address facilities for the homeless. However, the zoning ordinance allows rooming houses, boarding houses, and rest homes in the R-4 High Density Infill District. A use permit is required.

### **2. Overcrowded Households and Large Families**

Overcrowded Households are defined as households with more than one person per room in the living structure (usually “room” is defined as any room in the structure except for kitchen and bathrooms). According to 2000 U.S. Census data, approximately 1,435 units in Greenfield or 54 percent of all occupied housing units were overcrowded with more than 1.01 persons per room. Severe overcrowding (more than 1.5 persons per room) was reported in 922 of the units, representing 34.7 percent. The following table summarizes the 2000 Census information on the tenure by occupants per room.

**Table 6-15  
Tenure by Occupant per Room**

Range of Occupants per Room	No. of Rental Occupied Units	No. of Owner Occupied Units	Total
0.5 or less	137	367	504
0.51 to 1.00	279	437	716
1.01 to 1.50	214	299	513
1.51 to 2.00	221	342	563
2.01 or more	206	153	359
<b>TOTAL</b>	<b>1,057</b>	<b>1,598</b>	<b>2,655</b>

Source: U. S. Census 2000, Table H20

### **Large Households**

Traditionally, large households (households of 5 or more persons) have difficulty in securing and/or affording housing units of 3 or more bedrooms. Large renter families, in particular, have difficulty in finding rental housing stock that is both affordable and large enough for their household size. Large households (five person and greater) totaled 1,313, representing 50 percent of all households. There were 524 households, representing about 20 percent of all households, with seven or more persons. Of the 1,313 large households, 529 were renter households and 784 were homeowner households.

Table 6-16 below shows that 3 bedroom units and larger represent about 50 percent of the total owner occupied housing units. Large households living in owner occupied units represent about 49 percent of all owner occupied housing units. Consequently, in terms of number of bedrooms, there seems to be an adequate number owner occupied housing units to house large households.

Large renter households represent about 50 percent of all renter households. However, three-bedroom and larger rental units represent only 27.5 percent of all rental units. There are no five-bedroom rental units and only 54 four-bedroom rental units as compared to 245 renter households with 7 or more persons. These households represent 23.2 percent of all renter households.

It is likely that large households will continue to represent at least half of all households in Greenfield during the next five years. Consequently, the City recently solicited proposals for affordable housing construction on a 2.43-acre city-owned parcel. The City agreed to sell the property to the Housing Authority of Monterey County for the construction of not less than 28 affordable housing units, including four-bedroom and five-bedroom units, that will be sold to very low and low income households. In addition, Program 5.3, in Chapter 7 is designed to address this need.

**Table 6-16  
Large Households and Housing Units**

Household Size	Number	% of Total	Number of Bedrooms	Number of Units	% of Total
Owner Units					
5-Person	255	16.0%	3-Bedrooms	652	40.8%
6-Person	250	15.6%	4-Bedrooms	134	8.4%
7-Person or more	279	17.5%	5-Bedrooms (or more)	23	1.4%
<b>Total</b>	<b>784</b>	<b>49.1%</b>	<b>Total</b>	<b>809</b>	<b>50.6%</b>
Renter Units					
5-Person	177	16.8%	3-Bedrooms	237	22.4%
6-Person	107	10.1%	4-Bedrooms	54	5.1%
7-Person or more	245	23.2%	5-Bedrooms (or more)	0	0.0%
<b>Total</b>	<b>529</b>	<b>50.0%</b>	<b>Total</b>	<b>291</b>	<b>27.5%</b>

*Source: U.S. Census 2000, Tables QT-H8, H17*

### 3. Single Parent Households

#### ***Single Parent Head of Household***

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 500 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.

#### ***Female Single Parent Head of Household***

According to the California Statewide Plan, there are several factors that characterize female-headed households:

1. Younger
2. With children
3. Low incomes and a high poverty rate

## 6.0 – HOUSING ELEMENT

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4. Overcrowded housing
5. High percentage of income paid for housing
6. Low homeownership rate

Female heads of household often fall into the very low and low income households category and face housing affordability problems. In Greenfield, of the total 2,643 households, female householders (with no husband present) with their own children less than 18 years of age total 223 households, or 8.4 percent of all Greenfield households. This number is less than Monterey County overall, 10.39 percent, but greater than the State of California average of 7.3 percent.

In addition, female 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 44 percent (97 of 223 households) of the City's female-headed households with children are below poverty level. Based on household overpayment data, there appears to be an existing need for very low and low income housing for this special needs group.

### **4. Elderly Individuals and Households**

Greenfield's population includes 629 elderly individuals; those 65 years and over. This represents only 5 percent of the City's population. Ninety-nine households, representing only 3.7 percent of the City's households, are headed by a householder 65 years or older. However, census data indicates 465 Greenfield households (17.6 percent) include members that are 65 years and over. 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***

*Touch of Grace* is the only licensed elderly residential care facility in Greenfield. While not a nursing care facility, it provides housing for seniors 60 years and above. Residents may be persons with physical or mental disabilities, but must be ambulatory. The facility includes 20 rooms and is able to house only 26 individuals. Cost is \$1,500 to \$2,500 per month, based on income. The facility currently maintains a waiting list.

*Los Ositos*, a public housing facility providing 25 residential units for those over 55 years of age, is located in Greenfield. Rent is based on 30% of income and income eligibility is based on HUD requirements. The facility currently maintains a lengthy waiting list.

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

Care facilities are permitted in the R-4 High Density Infill District but require a use permit. Care facilities may also be approved in other districts with a use permit.

### **5. Disabled Households**

Disabled households include households who have family members that are disabled because of physical handicaps or because of mental illness or disability. While some individuals may have both a physical and mental disability, the Census data does not provide that level of specificity. According to the 2000 U.S. Census data, there were 2,334 disabilities tallied for

people 16 to 64 years and 667 disabilities tallied for people 65 years and over. Of the total, 920 (39.4 percent) were identified as employment disabilities.

Census information is not available regarding type of household, income level, or how their disability affects their housing needs. Generally, persons with disabilities have lower incomes, especially if their disability affects their ability to work. Housing that is affordable is a high priority for these individuals.

Mobility impaired persons are also often in need of affordable housing. In addition, the person with a mobility limitation typically requires 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).

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

There are no care facilities specifically for the disabled in Greenfield. *Touch of Grace*, described in Section 4. above, provides a housing resource for disabled individuals that are ambulatory and 60 years of age or older.

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

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 all care facilities within the City, without regard to the type of residents that will be housed at the facilities.

However, the current zoning ordinance is somewhat ambiguous regarding the permitted locations of facilities for the disabled or for the construction of emergency shelters that may serve homeless persons with disabilities. This ambiguity may serve as a disincentive to the proposed development of such facilities, however. Consequently, Chapter 7 below, includes a program to evaluate the City's existing regulations to address and, where appropriate and legally possible, to remove constraints to the maintenance, improvement, and development of housing for persons with disabilities. The program's purpose is the adoption of clear regulations that remove constraints to development or that provide 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.

### 6. Farmworker Households

The term “farmworker” is somewhat of a misnomer. The State’s definition 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 these units are often used year-round by laborers and their families.

Reported numbers of farmworkers in Monterey County vary widely depending on the data source. The 1997 Census of Agriculture counted 32,308 hired farm labor workers in Monterey County. This figure is considered extremely low given the intense crop production in the area. In addition, the figure does not include families of farmworkers, whose housing needs must also be considered.

Locally, 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.

Median annual income was about \$14,000, 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 study also found that housing costs are an obstacle for farmworkers. Only 10 percent owned a home and 89 percent rented from a non-employer. Based on this standard, 57 percent paid a disproportionate amount of income on 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. One-third shared their home with one or more non-family members.

According to 2000 Census data, Greenfield's total labor force was 5,321. This represents about 64 percent of the total population. Census data for employment by industry indicated that 2,210 persons (48 percent) reported employment in "agriculture, forestry, fishing and hunting, and mining." Due to the limited opportunities for employment in fishing, forestry, and mining industries, 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.

Agricultural jobs within the City limits are estimated at only nine percent of Greenfield employment (ADE study). Consequently, these workers must travel outside the City for employment in agriculture. The *Farmworker Housing and Health Assessment Study, 2001*, found that transportation to and from work was an issue for many respondents in the study. Ten percent of those surveyed travel for more than an hour to reach work. Seventy percent of Salinas Valley farmworker respondents indicated that travel to work was sometimes a problem.

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. Previous assumptions suggested that providing group quarters for farmworkers would be an appropriate way to address farmworker housing needs. Greenfield currently has no units exclusively for use as farmworker housing. However, there are several farmworker labor camps adjacent to or within close distance of Greenfield city limits housing farmworkers.

### ***Zoning Requirements for Farmworker Housing***

Greenfield's zoning ordinance includes an R-3 Multiple Residential District that permits construction of farmworker housing with a use permit. The purpose of the R-3 District is to "permit small family living and individual living with communal and cooperative use of facilities while providing private outdoor open space for each unit."

The R-4 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. Multi-family dwellings require a use permit. 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.

However, the *Farmworker Housing and Health Assessment Study, supra*, found that group dormitory-type housing would not suitably address the housing needs of the majority of respondents (78 percent), since they live with a spouse. Since 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, the greatest current housing need is for affordable family housing.

**HOUSING STOCK DATA**

In 2000 there were 2,726 dwelling units in Greenfield. This represents a 50.86 percent increase from total housing units of 1,807 in 1990. Despite the increase in the number of housing units, persons per dwelling unit increased from 4.17 persons per unit in 1990 to 4.62 persons per unit in 2000. Table 6-17, below, shows the changes in population, housing units, and persons per dwelling unit from 1970 through 2000.

**Table 6-17  
Population, Housing Units, and Persons Per Unit**

Year	Population	Housing Units	Persons per Dwelling Unit
1970	2,608	746	3.50
1980	4,181	1,002	3.47
1990	7,709	1,970	4.17
2000	12,583	2,726	4.62

*Source: U.S. Census 1970, 1980, 1990, 2000*

The 2000 U.S. Census data indicated that 77.8 percent of the housing units (2,121 units) in Greenfield were single-family units; either detached or in attached structures. There were 274 units in structures of 2-4 units, representing 10 percent of total units and 206 units in multi-family structures of 5 or more units, representing 7.6 percent of total units. There were 76 mobile homes or trailers used as dwelling units in the City, representing 2.8 percent of the total housing units.

**Table 6-18  
Dwelling Units By Type**

Type of Dwelling Unit	1990	2000
Single Family (attached or detached)	1,371	2121
Duplex-Fourplex	145	274
Multi Family (over four units)	206	247
Mobile Home or Trailer	65	76
Other (boat, RV, van)	20	9
Total	1,807	2,727

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

**VACANCY RATES**

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 2002 California Department of Finance tables indicate an overall vacancy rate of 3 percent. The vacancy rate for owner occupied units was 0.5 percent and the rate for renter occupied units was 1.5 percent. These vacancy rates indicate an extremely tight housing market in terms of an adequate supply of units in relation to the demand.

## AGE

Approximately 75 percent of the City's housing stock was built subsequent to 1970 and is now 30 years of age or less. During each decade from 1980 to 1990 and from 1990 to 2000, over 800 housing units were constructed—double the number of units built during the previous decade from 1970 to 1980. Eighty-eight units of affordable multi-family housing were constructed between 1994 and 1999. An additional 84 single family units were constructed between 2000 and 2003.

**Table 6-19**  
**Year of Construction**

<b>Year Structure Was Built</b>	<b>Number Of Units</b>	<b>Percent Of Total</b>
1939 or earlier	106	3.77
1940-1959	295	10.49
1960-1969	267	9.50
1970-1979	408	14.51
1980-1989	835	29.70
1990-2000	816	29.04
2000-2003	84	2.99
<b>TOTAL</b>	<b>2,811</b>	<b>100%</b>

*Source: U.S. Census 2000.*

## HOUSING CONDITION

One common indicator used to determine housing condition is the age of housing. As the data in the previous chart indicates, approximately 75 percent of the City's housing stock was built since 1970. This reflects the relatively good condition of the housing stock.

The last structural condition survey completed by the City was in 1994. The survey consisted of a visual inspection of the exterior of all dwellings in Greenfield. 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 Greenfield Building Official, using the Uniform Building Code and Housing Code, made the final determination of condition.

The total number of units surveyed was 1,926. Of that number, 98.2% were sound or were in need of only minor rehabilitation. Only 23 units, 1.2%, were in need of moderate or substantial rehabilitation and only 11 units, 0.6%, were dilapidated. Table 6-20 below shows the distribution of the housing units surveyed by category of condition.

**Table 6-20  
Housing Condition**

Condition	Score	Units	Percentage
Sound Condition	0-2	1,791	93.0%
Minor Need of Rehabilitation	3-10	101	5.2%
Moderate Need of Rehabilitation	11-20	19	1.0%
Substantial Need of Rehabilitation	21-45	4	0.2%
Dilapidated Condition	46 and over	11	0.6%

Source: City of Greenfield

**COST OF HOUSING AND 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 residents and those who would like to live in the community. Unfortunately, while housing costs have increased in California, the cost of housing in Monterey County has increased even more dramatically, making Monterey County one of the least affordable places to live in the United States.

**Homeownership Costs**

The 2000 U.S. Census data reported a median value of \$125,300 for owner occupied units in Greenfield. This figure was based on values of 1,422 owner occupied units. Units valued at less than \$50,000 totaled 33 and units valued at \$300,000 or greater totaled 30. The vast majority of units, 1,017, representing 71 percent, were valued between \$100,000 and \$149,999. However, the real estate market in most California communities has dramatically increased in value since the 2000 census information was obtained, and Greenfield is no exception.

The 2002 median sales price for a single family home in Greenfield was \$172,250, or 39.5 percent more than the median value reported in the 2000 Census. The City of Greenfield identified the average sales price for a single family home in April 2002 as \$185,000.

By 2004, the median sale price for homes in south Monterey County, as reported by the Monterey County Herald, was \$380,000. In Greenfield, the sale price of new single family homes during the first quarter of 2005 ranged from a low of \$380,000 up to \$533,000, with an average single family home listing for \$392,000. This south county median home price represents more than 300% of the Greenfield median home value in 2000.

**Table 6-21**  
**Owner Occupied Housing Units By Value**

Housing Price Range*	Number of Units	Percent
Less than \$50,000	33	2.3%
\$50,000 to \$99,999	166	11.6%
\$100,000 to \$149,999	1,017	71.0%
\$150,000 to \$199,999	158	11.0%
\$200,000 to \$299,999	29	2.0%
\$300,000 to \$499,999	20	1.4%
\$500,000 to \$999,999	10	0.7%
\$1,000,000 or more	0	0.0%
Total	1,433	100.0%
Median value \$125,300		

Source: U.S. Census 2000

\*Valuation sampling consists of owner-occupied units only

In 2000, owner occupied housing represented 1,569 units, or about 59 percent, of all housing units in 2000. Of these units, 1,165, or about 74 percent, were mortgaged. The median cost for owner occupied housing with a mortgage was \$897 and about 56 percent of owners with mortgages paid monthly costs of between \$700 and \$1,499 per month.

### **Rental Costs**

As identified earlier in this report, Greenfield's housing stock in 2000 included 1,074 renter occupied units. The median rent in 2000 was \$673. About 5 percent of all renters paid the maximum rental price in Greenfield of \$1,000 - \$1,499 per month. Over 68 percent of all renters paid between \$500 and \$999 per month.

**Table 6-22**  
**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	\$471	\$537	\$605	\$544	\$630
Low	\$565	\$646	\$726	\$947	\$1,099
Moderate	\$1035	\$1183	\$1331	\$1,485	\$1,723

\* 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
Very Low	\$471	\$537	\$605	\$544	\$630
Low	\$565	\$646	\$726	\$947	\$1,099
Moderate	\$1035	\$1183	\$1331	\$1,485	\$1,723

**Assumptions:**

1. Household income levels are based on California HCD 2000 income limits
2. Rents are calculated based on California HCD income limits:
  - a. Very Low Income: 30% of 50% of areawide median income, adjusted for household size.
  - b. Low Income: 30% of 60% of areawide median income, adjusted for household size.
  - c. Moderate Income: 30% of 110% of areawide median income, adjusted for household size.
3. Sale Prices are calculated based on California HCD income limits:
  - a. Low Income: 30% of 70% of areawide median income, adjusted for household size.
  - b. Moderate Income: 35% of 110% of areawide 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.

### 3. PROJECTED HOUSING NEEDS

#### NEW CONSTRUCTION NEED: 2000-2007

According to State Housing Element guidelines, Housing Elements must include an analysis of the number of housing units to be built, rehabilitated, and conserved in order to meet the locality's current and future housing needs. Following is an analysis of Greenfield's new construction, rehabilitation, and conservation needs.

#### AMBAG REGIONAL HOUSING NEEDS DETERMINATION

In compliance with Government Code Section 65584, "each council of governments shall determine the existing and projected housing needs for its region." AMBAG (Association of Monterey Bay Area Governments) is the regional Council of Government that represents Greenfield and other neighboring communities in the Monterey Bay area. AMBAG's Regional Housing Needs Plan (RHNP) is part of the statewide mandate to address housing issues that are related to future growth in the AMBAG region. The RHNP determines allocations of regional affordable housing needs for all localities in the Santa Cruz - Monterey region, including Greenfield, in accordance with this state mandate.

The essence of the RHNP is the distribution, for each jurisdiction, of housing needs during the planning period for each of the four household income groups, including Very Low Income, Low Income, Moderate Income, and Above Moderate Income, by providing new housing unit targets by income group to be completed by 2007. These units are considered the basic new construction need to be addressed by individual city and county housing elements.

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. During the time period of 2000-2002, AMBAG developed the "Regional Housing Needs Determination" for its member communities and, in October 2002, 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 and by AMBAG reflect the planning period from January 1, 2000 to June 30, 2007.

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 RHNP planning period, and that market forces are not inhibited in addressing the housing needs of all economic segments of a community. Of 121,236 existing households within AMBAG's Monterey County planning region, 49,707, or 41% of all households, are considered very low and low income.

Table 6-23 indicates the 2000-2007 housing unit allocation for each of the four household income groups (e.g. Very Low Income, Moderate Income, etc.) as adopted by AMBAG, for the Monterey County region.

**Table 6-23  
Regional Needs Allocation For Monterey County**

<b>Income Level</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total Units</b>
New Units	2,951	2,549	3,354	4,561	13,415
%	22%	19%	25%	34%	100%

*Source: AMBAG Regional Housing Needs Assessment.*

According to the AMBAG estimates, Greenfield has a need of 427 new housing units between 2000-2007. This estimate was developed by AMBAG based on various factors including projected population, job growth, land availability, vacancy rates, and replacement housing needs.

AMBAG's allocation of each locality's share of housing is determined by the RHNP. The major goal of the RHNP is to assure a fair distribution or allocation of housing among cities and counties, so that every community provides an opportunity for a mix of housing that is affordable to all economic segments of the community. The housing allocation's purpose is to distribute responsibility for accommodating lower income households throughout the region equitably. This avoids concentrations of lower income households in localities containing more than the average proportion of lower income housing. To develop allocations, AMBAG used current regional distributions of lower income households (households earning less than 80% of the County's median income).

**HOUSEHOLD NEED BY INCOME LEVEL**

After determining the number of additional households expected by the end of the planning period, AMBAG further quantified future households by income level. The goal of this analysis was to distribute lower income households equitably throughout a region thereby avoiding undue concentrations of very low and low income households in one jurisdiction.

For Greenfield, the AMBAG goal is that 89 new households (21 percent of all new households) will be very low income and 68 new households (16 percent of all new households) will be low income. The remaining 270 households were allocated to moderate or above moderate income households. The definitions of income used in the AMBAG plan reflect the income definitions used by the State of California.

The current population of Greenfield is 12,583 residents, according to the U.S. Census (2000). Fifty-three percent of the households in Greenfield are currently considered low income households. The adjusted AMBAG Year 2007 population for Greenfield is 14,826 residents. The Year 2007 population that was estimated by the City of Greenfield for the purposes of adoption of a new Sphere of Influence and Planning Area on May 21, 2002 is 16,083 residents.

To avoid further concentration of development in one area, AMBAG allocated a construction goal of 37 percent of the overall housing units for Greenfield to be dedicated to very low and low income households for the 2000-2007 RHNP period. Therefore, through 2007, the City

must assure that adequate sites and zoning are made available to meet these targeted allocations for each of the respective income groups.

AMBAG's projected construction for the City of Greenfield is 427 units, or 3.5%, of total construction during the AMBAG 2000-2007 planning period. This equates to approximately 59 housing units per year.

Table 6-24 below outlines Greenfield's share of housing using the above data and criteria.

**Table 6-24**  
**Target Distribution Of Housing Needs**  
**From Monterey County To City Of Greenfield, 2000-2007**

<b>Income Level</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total Units</b>
New Units	89	68	103	167	427
%	21%	16%	24%	39%	100%

*Source: AMBAG Regional Housing Needs Assessment.*

Projected housing needs are the total additional housing units required to house a jurisdiction's projected population by 2007 that are affordable to each income level, in standard condition, and not overcrowded. These needs include those of the existing population as well as the needs of the additional population expected to reside in the community through 2007.

#### REHABILITATION OF EXISTING UNITS

As noted in Chapter 2, approximately 25 percent of Greenfield housing units are thirty years or older. The City supports rehabilitation of these older units as required and will continue its code enforcement efforts to see that needed repairs are completed. Past rehabilitation efforts have generally been private-sector driven. The City uses both Redevelopment funds and grant funds (HOME and CalHOME) for housing rehabilitation assistance to income-eligible households. The City will continue the use of such funding to meet its rehabilitation goals.

#### CONSERVATION OF AFFORDABLE UNITS

The City will continue to implement its code enforcement activities and programs identified in Chapter 7 below. These programs will help to conserve affordable housing units.

#### CONVERSION OF SUBSIDIZED UNITS

State Housing Element law requires that all Housing Elements include additional information regarding the conversion of existing assisted housing developments to other non-low-income uses (Statutes of 1989, Chapter 1452). This legislation was passed to address concerns that many affordable housing developments throughout the country were going to have affordability restrictions lifted because their government financing was soon to expire or could be pre-paid. Without the sanctions imposed due to financing, affordability of the units could no longer be assured.

## 6.0 – HOUSING ELEMENT

Housing that receives governmental assistance may, at an unspecified date, convert to market-rate housing. The loss of these affordable units, which meet the need of the low and very low income populations in the community, may constitute a significant reduction in the amount of affordable housing in a community. Due to that potential impact, Housing Elements are required to identify the publicly assisted rental housing within the applicable jurisdiction and evaluate the potential for that housing to convert to market-rate housing. This inventory includes all multi-family rental units assisted under federal, state, and local programs, including HUD programs, inclusionary ordinances, density bonuses, and direct assistance programs. The inventory covers all units that are eligible to change to non-income based housing due to termination of subsidy contracts, mortgage prepayments, or expiring restrictions.

**Table 6-25  
Identification Of Potential “At Risk” Projects**

Project	Total Number of Units	Affordable Units	Elderly/ Non-elderly Units	Type of subsidy	Date Affordability to end
Villa Santa Clara 225 Third Street	30	30 Low Income	Family	RHCP and Housing Tax Credits	None Anticipated
Tyler Park Townhomes 1120 Heidi Drive	88	88 Very Low and Low Income	Family	Housing Tax Credits	None Anticipated
Los Ositos 1083 Elm Avenue	25	25 Very Low Income	Elderly		None Anticipated

*Source: City of Greenfield, project staff*

No developments in Greenfield are listed as “at risk” projects, according to City information. There are no assisted housing units in Greenfield anticipated to convert to market rate housing. Since there are no “at-risk” units in Greenfield, there is no further analysis required of resources for preservation of those units or quantified objectives.

### PROGRESS TOWARD REGIONAL HOUSING NEEDS DETERMINATION

The approved and pending residential developments identified in Table 6-26 below will provide 908 housing units during the planning period. Of this total, it is anticipated that 647 single family units will qualify for Moderate and Above Moderate income levels, while 19 of these units will be constructed for Low Income households. Of the 242 multi-family units, 40 will be restricted to low or very low income households and 202 will be affordable to moderate or above moderate income households. All of the units are expected to develop within the planning period, and will therefore contribute to the total allocations determined as necessary by AMBAG and the City.

With the adoption of the City’s inclusionary housing ordinance in March 2003, future residential development of 5 or more lots will be required to provide inclusionary housing units or in-lieu

fees that will be used for affordable housing. Based on buildout projections of the 2005 General Plan, an additional 250 affordable units would be constructed by 2010.

**Table 6-26  
Approved/Pending Housing Projects In Greenfield 2005**

DEVELOPMENT	LOCATION	DENSITY	APPLICANT
<b>ST. CHARLES PLACE</b>	El Camino Real/Elm	44 Acres	Creekbridge Homes
Single Family Dwellings		165	(831)443-7170
Lot Size	3,000 to 6,000 sf		
Unit Size	1,300 to 2,600 sf		
Multi-family Dwellings	1 and 2 bedroom*	158	
<b>TRADITIONS</b>	2nd-3rd/Oak-Apple	19 Acres	Creekbridge Homes
Single Family Dwellings		88	(831)443-7170
Lot Size	3,000 to 6,000 sf		
Unit Size	1,300 to 2,600 sf		
<b>TERRA VERDE</b>	2nd-3rd/Apple	20 Acres	Mike Nino
Single Family Dwellings		96	(831)635-0745
Lot Size	6,000 sf		
Unit Size	1,300 to 2,600 sf		
<b>CASA DEL SOL/SEVILLE</b>	2-3rd/Walnut-Apple	39 Acres	Standard Pacific Homes
Single Family Dwellings		206	of Northern California
Unit Size (Casa Del Sol)	1,300 to 2,600 sf	(166 units)	(408)847-0051
Lot Size	5,000 sf		
Unit Size (Seville)	1,300 to 2,000 sf	(40 units)	
Lot Size	3,000 sf (zipper lots)		
<b>WALNUT PLACE</b>	12th Street/Walnut	9.25 Acres	CHISPA
Single Family Dwellings		38	Community Housing
Lot Size	5,000 sf		Improvement system and
Unit Size	1,200 to 1,500 sf		Planning Assoc. Inc.
Multi-family Units	2, 3, and 4 Bedrooms	40	(831)757-6251
<b>LAS MANZANITAS</b>	3rd/Apple-Palm	4.5 Acres	Standard Pacific Homes
Single family Dwellings		19	of Northern California
Lot Size	6,000 sf		(408)847-0051
Unit Size	1,300 sf		
<b>OLIVE COURT</b>	E. 3rd/Oak	1 Acre	Joe Strickland
Single Family Dwellings		6	
Lot Size	7,000 sf		
Unit Size	1,500 to 1,800 sf		
<b>WOODRIDGE II</b>	Cherry/ECR - U.S. 101	13 Acres	Harrod Homes
Single Family Dwellings		48	758-6159
Lot Size	6,000 sf		
Unit Size	1,300 to 2,500 sf		
Multi-family Dwellings	2 and 3 bedroom*	44	
<b>TOTAL UNITS</b>		<u>908</u>	

Source: City of Greenfield

## 6.0 – HOUSING ELEMENT

Between 2000 and 2004 Greenfield issued 196 new residential building permits. Table 6-27 documents the number and types of dwelling units approved for construction by building permit in Greenfield between 1994 and 2002. Table 6-28 shows the number of residential building permits issued for low and very low income households in the same period.

**Table 6-27  
Residential Building Permits**

Year	Single-Family	Multi-Family*	Total
1994	79	0	79
1995	108	15	123
1996	18	73	91
1997	100	0	100
1998	26	0	26
1999	20	0	20
2000	12	0	12
2001	46	0	46
2002	21	0	21
2003	84	8	92
2004	25	0	25
Total	430	88	714

Source: City of Greenfield.

\*All of the multi-family units are in buildings of 4 or more units.

**Table 6-28  
Building Permits Dedicated To  
Low And Very Low Income Households**

Year	Low/Very Low Income Single family units*	Low/Very Low Income Multi family units*	Total
1994	40	0	40
1995	44	15	59
1996	18	73	91
1997	68	0	68
1998	26	0	26
1999	10	0	10
2000	0	0	0
2001	0	0	0
2002	0	0	0
2003	0	0	0
2004	19	0	19
Total	225	88	313

Source: City of Greenfield.

\*These units are included in the total residential building permits issued in Greenfield in Table 6-27 above.

Walnut Place, a CHISPA development, will provide housing for very low, low, and moderate income families. The project includes the development of 39 single family homes and 38 multi-family town homes. Most of the single family residences will be Self-Help homes, providing the opportunity for very low and low income households to own a home. The moderate income units are intended to provide affordable housing to households that earn too much to qualify for home purchase assistance, but earn too little to purchase the average market rate home. The construction of all 77 units is anticipated within the planning period.

## HOUSING NEEDS PROJECTION

The Housing Element must indicate the number of housing units that must be constructed in Greenfield between 2000 and 2007. The AMBAG housing needs projection indicates that number is 427 units. Seventy-nine residential building permits were issued during the first three years of the RHNP period for all income groups. Therefore, Greenfield must still provide for the construction of an additional 348 units by 2007 to meet the AMBAG projected need. AMBAG construction goals by income are shown in Table 6-29.

### ADJUSTED NEW CONSTRUCTION NEED, BY HOUSEHOLD INCOME: 2002-2007

The AMBAG new construction need was finalized in 2002 and reflects the period from January 1, 2000 to June 30, 2007. Table 6-29, below, reflects revised regional housing needs as of 2004,

**Table 6-29**  
**Revised Regional Housing Needs**

Household Income Level	Estimated New Unit Need (2000-2007)	Total Units Built Or Approved (2000- 2004)	Revised New Unit Need (2002-June 2007)
Very Low	89	0	89
Low	68	0	68
Moderate/Above Moderate	270	79	191
<b>TOTAL</b>	<b>427</b>	<b>79</b>	<b>348</b>

*Source: City of Greenfield*

### JOB-BASED HOUSING NEED

Greenfield's jobs/housing balance, based on jobs and housing units in 2000, is 0.42. An appropriate jobs/housing ratio is considered to be 1.5 jobs per household. 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 and 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,

## 6.0 – HOUSING ELEMENT

providing additional jobs benefits the regional transportation system by reducing the number of trips generated by residents commuting to jobs outside Greenfield.

ADE analyzed the jobs/housing balance in Greenfield. The report includes housing demand estimates based on employment projections. Wage levels from existing and projected jobs were estimated and then translated into household income, based on assumptions about worker composition of the households. Based on this estimated distribution of household income, the housing costs affordable to each household income category were calculated. It was assumed that thirty percent of household income would be paid for housing costs. A five percent vacancy rate was also assumed.

The ADE report projects significant employment growth within Greenfield. The report calculates that by 2007 total job-based housing demand in Greenfield will increase to 934 units. This represents a need for an additional 354 housing units resulting from job-based demand. It does not include housing demand from non-worker households, such as elderly households. The ADE projection of needed housing units based on employment projections does not exceed and is therefore consistent with the AMBAG determination.

Table 6-30, below, shows the estimated Greenfield jobs-based housing demand by monthly housing payment. As the table indicates, over 76 percent of the 2007 jobs-based housing demand will be for housing valued at \$301,000 or less, with monthly payments of \$1,999.98 or less.

**Table 6-30**  
**Jobs Based Housing Demand Through 2007**

Range	\$ 0 – 499.99	\$500 – 999.99	\$1,000 - 1,499.99	\$1,500 - 1,999.99	\$2,000 – 2,499.99	\$2,500 and up	Total Units
Value	\$ 0 - \$75,000	\$75,000 - 151,000	\$151,000 -226,000	\$226,000 -301,000	\$301,000 -376,000	\$376,000 and up	
Total Units Required*	91	196	396	40	201	10	934

*Source: Preliminary Estimates of Jobs-based Housing Demand in Monterey County, 2000-2007, Applied Development Economics, 2001*

*\*includes existing and projected units*

## 4. HOUSING CONSTRAINTS

Both economic forces in the private market and regulations and policies imposed by public agencies can affect new housing development. Not only can these constraints impact the production of new housing but they can also affect maintenance and improvement of existing housing. This section evaluates both governmental and non-governmental (“market”) constraints that can affect the Greenfield housing market.

### GOVERNMENTAL CONSTRAINTS

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. 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 best indication that the City’s policies do not hamper the development of affordable housing in the City is the actual construction of 294 affordable units during the past ten years. The City’s policies and regulations have not restricted the development of affordable housing within the community. Chapter 7 below 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 is adopting 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.

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

State General Plan law divides the contents of a General Plan into a minimum of seven elements. A local agency may include additional elements at its discretion. Each element, however, must be considered to have equal weight and the entire document must be internally

## 6.0 – HOUSING ELEMENT

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consistent. The City of Greenfield General Plan has an overall goal to provide future planning of the community while addressing proper review and development of land use, housing, and circulation. The individual elements and their relationship to the Housing Element are discussed below.

### ***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 8 units per gross acre. The medium density residential designation permits duplexes, apartments, condominiums, and mobile home parks. Densities in the range of 7 to 18 units per gross acre are anticipated. High density infill provides for density of 18 units per gross acre or greater. Currently no land is designated "residential estate" (maximum of 2 units per acre).

Other land use designations included in the General Plan are retail, general, and highway commercial, industrial, and public/quasi-public. This housing element is consistent with the land use element in that it provides logical areas for growth and development of all types and densities of housing.

### ***Circulation Element***

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.

### ***Safety and Noise Elements***

These elements were designed to protect persons, property, and public health from potential hazards such as earthquake faults, unstable soils and noise. Policies within the elements limit the type and intensity of development that may occur.

### ***Open Space and Conservation Elements***

These elements have an overall goal to maintain the community's agricultural atmosphere and to direct development away from hazardous areas (earthquakes, unstable soils). Given the community's location, its relatively stable soils, and low earthquake potential, implementation of these policies does not appear to be a hindrance to the development of affordable housing.

### Zoning Ordinance

The range of densities is shown in Table 6-31. The City's majority of zoning is R-1 followed by R-2. Currently no lands are zoned R-3 and few are zoned R-4.

**Table 6-31  
Residential Densities By Zone**

Zone Designation	Density
R-E Residential Estate	2 dwelling units/acre
R-1 Single Family Residential	1-6 dwelling units/acre
R-2 Duplex Residential	7-10 dwelling units/acre
R-3 Multiple Residential	11-16 dwelling units/acre
R-4 High Density Infill	11-20 dwelling units/acre

Source: Greenfield Zoning Ordinance

The Zoning Ordinance provides flexibility in development standards, including staggering of front setbacks and lot coverage. See Table 6-33 on the following page for further discussion of development standards. The "Planned Unit Development" (PUD) zoning overlay may be located in any zoning district through the overlay zoning process. Although density cannot exceed that of the underlying zone, the PUD district has no minimum site standards and can therefore be used for creative project designs. The City's Zoning Ordinance allows condominium units in all residential districts, with the requirement that certain standards are met.

**Table 6-32  
Residential Development Standards By Zone:  
Lot Size And Setbacks**

Zoning District	District Density Maximums	Minimum Lot Size (Sq. feet)	Front Yard Setback	Side Yard Setback	Rear Yard Setback
R-E Residential Estate	approximately 2 units/acre	15,000	25'	10'	15'
R-1 Single Family Residential	6 units/acre	6,000	20'	Interior 5' Corner 10'	10'
R-2 Duplex Residential	10 units/acre		15'		
R-3 Multiple Residential	1 unit/2,000 square feet	7,500		15'	Interior 5' Corner 10'
R-4 High Density Infill	20 units/acre				

Source: City of Greenfield Zoning Ordinance

**Table 6-33  
Residential Development Standards By Zone:  
Additional Requirements**

Zoning District	Maximum Height	Lot Coverage	Unit Size	Parking
R-E Residential Estate	2 stories not to exceed 35'	35% *	None	2 car garage or carport (min area 20' by 20')
R-1 Single Family		40% *	None	
R-2 Duplex		60% *	3,000 sq ft per family unit	1-2 bedroom units: 1 covered, 1 guest space
R-3 Multiple		60% **	Studio: 450 sq ft	
R-4 High Density Infill	2 stories or 35'	70% **	1 bd: 650 sq ft 2 bd: 800 sq ft each additional bd: 200 sq ft	3-4 bedroom units: 2 covered, 1 guest space

Source: City of Greenfield Zoning Ordinance

\* Not including open patios and swimming pools. Rear yard has a maximum coverage of 30% (by patios and other structures)

\*\* Includes main and accessory buildings, parking areas, and covered patios. Minimum of 300 sq ft per unit of open area (landscaping, walkway, recreation areas) required.

**Architectural Review**

Projects other than single-family dwellings, such as multiple family dwellings, require architectural review before the Planning Commission. Architectural review encompasses the review of dwelling design, color, landscaping, and other exterior treatments. Projects subject to architectural review may either be heard at a regular planning commission meeting or be reviewed by the Architectural Review Committee, a 3-member subcommittee of the Commission. This subcommittee may be convened at times other than the regularly scheduled commission meeting.

**Design Standards**

Currently, there are no design standards for residential developments. The only requirement for design review is connected with the "Design Control" ("D") overlay zoning district. This "D" district has been used in the overall development of new subdivisions in which overall design, floor plan, and exterior colors for a subdivision are reviewed through a subdivision-wide use permit before the Planning Commission.

**Off-site Improvements**

The City has adopted vertical curb requirements. Vertical curbs are more easily swept and look cleaner. Rolled curbs are harder to clean resulting in greater cleaning costs and employee wages. All recently approved subdivisions have the required vertical curbs. All future developments requiring road development will also be required to install vertical curbs. Rolled curbs are only allowed where rolled curbs are currently adjacent to a specific development in which off-site improvements are required.

### **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 in size and at least 60 feet wide and 90 feet deep. The ordinance does contain a procedure that allows variance from these 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 4-foot wide bicycle lanes and a 10-foot easement area on each side. Arterial streets require 2-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 appropriate.

### **INFRASTRUCTURE CAPACITY**

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.

### **Water Supply**

A large portion of 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 discharges are minimal. Because of recent 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 current total potable water demand in Greenfield is 4.7 acre-feet per day or 1,716 acre-feet annually (AFA). Current capacity is 18.34 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 13<sup>th</sup> Street and Oak Avenue and meet system demands by continually filling the reservoir.

### **Sewer**

Greenfield's wastewater system includes approximately 108,125 feet of gravity sewer, ranging in diameter from 6 to 24 inches. 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 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. There is sufficient sewer capacity in the existing system to provide capacity for an additional flow rate of 1.5 million gallons per day (gpd).

### **Roadways**

U.S. Highway 101 provides regional access to the City of Greenfield. One major interchange is located at the intersection of the freeway with Oak Avenue. In addition, a limited interchange is

## 6.0 – HOUSING ELEMENT

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located at the intersection of the freeway with Walnut Avenue. Two other major 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 five major intersections currently operate at levels of service above the standard for the City.

### 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. Listed in Table 6-34 are the 2004 fees charged by the City of Greenfield for some of the more typical planning services.

Greenfield Planning Department fees have been, for a long period of time, the lowest of any city in the Salinas Valley. Costs for particular projects vary depending on the size of the project and work that needs to be completed. Development fees indirectly add to housing costs. Currently, the City's average fees for a 1,200 square foot single family dwelling are about \$16,997.55. Many of the fees are based on the value of the unit and the square footage. Therefore, the total amount for these fees will vary. Table 6-34 below illustrates typical fees required for the construction in Greenfield of a 1200 square foot single-family dwelling with a 400 square foot garage valued at \$87,764. Table 6-35 below illustrates typical fees required for the construction in Greenfield of a four-unit multi-family residential structure in which each units is 1,200 square feet with a 200 square foot garage valued at \$306,800.

**Table 6-34**  
**City Of Greenfield Development Permits And Fees**

Permit	Fee
USE PERMIT Major (a)	\$350
Minor (b)	\$175
VARIANCE	
Major (c)	\$250
Minor (d)	\$100
REZONING	\$450
GENERAL PLAN AMENDMENT	\$600 + \$25/acre
TENTATIVE TRACT MAP	\$600 + \$25/lot
FINAL TRACT MAP	Agreement as indicated in Developers' Agreement
REIMBURSEMENT AGREEMENT	As determined by staff in relation to complexity of project
ANNEXATION	\$600 + \$25/acre
TENTATIVE PARCEL MAP	\$250 + \$25/lot
FINAL PARCEL MAP	\$125 + costs
LOT LINE ADJUSTMENT	\$250 + \$25/lot
PRELIMINARY REVIEW	\$ 75
CEQA DOCUMENTS:	
NEGATIVE DECLARATION	\$200
EIR	EIR prep costs + 20% processing fee
APPEALS	\$200 + costs
AMENDMENTS TO CONDITIONS	\$200 + costs
SIGNS	\$25
RESIDENTIAL FENCE	\$10
OTHER FENCES	\$25
BUILDINGS/STRUCTURES:	
SINGLE FAMILY RESIDENCES	No Charge
2-4 RESIDENTIAL UNITS	\$125
5 + RESIDENTIAL UNITS	\$150
COMMERCIAL/INDUSTRIAL DEVEL.	\$150

Source: Greenfield Building Department

**Table 6-35  
Single-Family Residential Permit Fees**

Fee	Amount
Building Permit Fee	\$1,228.00
Plan Check Fee	\$798.00
Sewer Impact Fee	\$1,990.00
Water Meter (5/8")	\$571.00 (\$282.00 without City trenching)
Water Impact Fee	\$2,260.00
Street Encroachment	\$10.00
Police Impact	\$495.91
Strong Motion	\$8.78
Traffic Impact	\$1,800.00
Park Impact	\$2,500.00
Department Training Fee (AB 717)	\$40.52
Community Center Fee	\$88.75
General Facilities Fee	\$274.59
School Fees (GUSD) (\$3.51/sq. ft. living space)	4,212
Fire Impact (\$.45/sq. ft. total)	\$720.00
<b>APPROXIMATE TOTAL FEES</b>	<b>\$16,997.55</b>

Source: Greenfield Building Department

**Table 6-36  
Four Unit Multi-Family Residential Permit Fees**

Fee	Amount
Building Permit Fee	\$2,906.00
Plan Check Fee	\$1,889.00
Sewer Impact Fee	\$5,440.00
Water Meter (5/8")	\$1,128.00
Water Impact Fee	\$6,180.00
Street Encroachment	\$10.00
Police Impact	\$1,568.96
Strong Motion	\$30.68
Traffic Impact	\$3,600.00
Park Impact	\$0.00
Department Training Fee (AB 717)	\$95.90
Community Center Fee	\$339.08
General Facilities Fee	\$1,098.36
School Fees (GUSD) (K.C.J.U.H.S.D.)	\$13,440.00 \$3,408.00
Fire Impact (\$.45/sq. ft. total)	\$840.00
<b>APPROXIMATE TOTAL FEES</b>	<b>\$41,973.98</b>

Source: Greenfield Building Department

DEVELOPMENT REVIEW

The City processes development applications through the building and planning department. Time required to process residential projects varies, depending upon a project's size and scope. The City of Greenfield processes development applications in a timely and efficient manner. Delays usually result when approvals from agencies other than the City are required or as a result of procedures required by state law, including requirements for General Plan amendments; filing of tentative and final subdivision maps; and environmental review and requirements for the preparation of an environmental impact report. Generally, the time required for development review increases with the complexity of the project and the number of agencies involved in the review. Simple projects requiring no use permits or public hearings, such as individual single dwellings, generally require a maximum of 2 to 3 months for processing. More complex projects, such as a 6-unit apartment building, may take longer. For large or complex projects, pre-application meetings are generally scheduled for City staff and project proponents to ensure streamlined project processing.

Planning Commission approval is required for a use permit or a variance. Appeals of Planning Commission decisions are heard by the City Council. Residential applications that require a use permit are summarized in Table 6-37 below.

Multifamily housing, including shelters and transitional housing, require a use permit. Those buildings located in the R-3 or R-4 zones will also require a Development Plan and Architectural review. These requirements are not considered a significant constraint to building housing in Greenfield considering the number of affordable housing projects completed in Greenfield, notably the recently approved Walnut Place Self Help Housing Project that will provide both single family and multifamily affordable housing opportunities.

**Table 6-37  
Residential Development Requiring a Use Permit**

Zoning District	Use Permit Required	Development Plan/ Architectural Review
R-E Residential Estate	None	None
R-1 Single Family Residential	2 <sup>nd</sup> dwelling structure (only allowed when the lot is at least 12,000 sq ft)	None
R-2 Duplex Residential	<ul style="list-style-type: none"> <li>• Two single family structures</li> <li>• Duplexes, Triplexes, Apartment buildings involving more than one structure or more than four units</li> </ul>	None
R-3 Multiple Residential	<ul style="list-style-type: none"> <li>• Two single family structures</li> <li>• Duplexes, Triplexes, Apartment buildings involving more than one structure or more than four units</li> <li>• Condominium, or similar type developments</li> </ul>	Development Plan required showing architectural drawings, plot plans, elevations, landscaping, parking, and other physical features. Development Plan requires Architectural Committee approval
R-4 High Density Infill		

Source: City of Greenfield Zoning Ordinance

## 6.0 – HOUSING ELEMENT

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### BUILDING CODES

New construction must meet all state mandated building codes. These can add substantially to the cost of development. These include the Uniform Building Code (1997), the 2001 California Building Code (adopted in 2002 and based on the Uniform 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 more strict requirements, but may not be less restrictive than the state codes. The City uses the uniform codes noted above.

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

### **OTHER GOVERNMENTAL CONSTRAINTS**

#### 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 ability 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 (MCWRA)**

There is the possibility of the imposition of specific water conservation or allocation plans by the 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% 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 (AQMP) 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 AQMP, the district would anticipate an adverse impact on air quality.

### **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.

#### **LAND COST**

#### **INTEREST RATES**

Housing costs have increased significantly in the past decade making it difficult for some residents to purchase homes. It appears that recent reductions in interest rates have eased this impact somewhat. Cost of an average single-family lot in Greenfield is approximately \$45,000. Cost of construction (labor and materials) for single-family dwelling ranges from \$60 to \$85 a square foot. In the past, financing has been a large cost component, although current interest rates are figured at between 6 <sup>3</sup>/<sub>4</sub> percent and 8 <sup>1</sup>/<sub>2</sub> percent for both fixed and variable rates.

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 10,000 that are designated as non-metropolitan or are non-contiguous to metropolitan areas). 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. Although there are strict eligibility criteria for this program, more than 400 homes in Greenfield have been constructed during the past 20 years.

## 6.0 – HOUSING ELEMENT

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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% 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. Programs include:

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

### PRODUCING AFFORDABLE HOUSING IN TODAY'S MARKET

The expensive land and construction costs in the area influence market rate housing costs and have an even more dramatic effect on the production of affordable housing. Non-profit developers who have built affordable housing units in the Monterey area in the 2000 - 2001 time period report that their average cost to build a multi-family family unit is between \$150,000-225,000 per unit. South County Housing has estimated that their average cost for a multi-family unit (2 or 3 bedrooms) is \$207,328 per unit and the cost for a single-family unit is estimated to be \$224,434. Subsidies are always necessary in order to make these units "affordable." In fact, most truly affordable housing developments in California today require 10-12 different subsidies in order to make the project financially feasible.

### DENSITY BONUSES/INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENTS

State law requires that a density bonus (or equivalent financial incentives) of at least 25% be granted to housing developers who agree to construct at least: 20% of the units affordable to lower income households, 10% of the units affordable to very low income households, 20% of condominium units affordable to moderate income households or senior citizen housing. The City of Greenfield has not adopted a separate affordable housing ordinance and, consequently, will comply with the requirements of AB 1866 and amended sections of the State Government Code.

### SUMMARY

As is true for most Monterey County communities, new residential development in Greenfield can be expensive. Governmental constraints increase development costs, which are later transferred from the developer to the homebuyer. A 2002 study conducted by the Housing Authority of Monterey County estimated that the average square foot cost for purchasing and constructing a 1,600 square foot single-family residential unit was about \$172 per square foot, representing a total construction cost of \$276,176 for the unit. However, in Greenfield, average construction costs per square foot are substantially less. Construction costs of a residential unit vary depending on the type of unit, size and level of amenities. According to the Greenfield Building Department, in 2002 average per square foot residential construction costs were

\$59.97 for single family and \$65.25 for multi-family, significantly less than the county average construction costs.

There are no significant constraints to obtaining construction or permanent financing for residential development in Greenfield. However, the exact terms and conditions of the financing are dependent on the developer's experience, capacity, and market conditions.

## 5. HOUSING RESOURCE INVENTORY

Under the State housing element requirement, housing needs are defined in three categories: existing needs, needs of special groups within the community, and projected needs over the next five-year period. Previous sections of this Housing Element have identified existing needs and needs of special groups. This section focuses on projected housing needs for the Monterey County region and City of Greenfield during the Housing Element planning period.

### LAND INVENTORY

#### EXISTING SITE INVENTORY AND AVAILABILITY

This section evaluates the availability of land and services to meet the needs documented above in Chapter 3, calculates the total build-out potential of this land, and reviews the adequacy of services to support future housing development. To ascertain this residential land use availability, the Greenfield Community Development Department completed an inventory of vacant and underutilized sites for various residential land use types utilizing County Assessor's Maps. Total existing acreages fall into these categories:

**Table 6-38**  
**Existing Site Inventory And Availability**

District Type	Developed (in acres)	Undeveloped (in acres)	Total City Acreage
Residential Districts	681	10	691
Commercial Districts	92	98	190
Industrial Districts	15	135	150
Other land use designations	23	n/a	23
Total City Acreage	811	243	1,054 acres

Source: City of Greenfield

Greenfield currently has ten acres of remaining undeveloped residentially-zoned land within the existing boundaries. An estimated 80 units could be developed under current zoning designations. This is not sufficient land inventory to meet the housing allocations derived from AMBAG and the projections calculated by the City in implementing and adopting a revised Sphere of Influence.

**Table 6-39**  
**Existing Residential Site Inventory And Availability**

District Type	Current/ Proposed Zoning	Public Facilities Available During Planning Period	Number of Parcels	Parcel Acreage	Density Range	Potential Buildout during Planning Period
<b>Vacant - Within City boundaries</b>						
	R-1	YES	1	10	1-6	60
	R-1	YES	1	5	1-6	30
<b>TOTAL</b>			2	15		90

Table 6-40, below, provides a more detailed breakdown of existing land use designations and the acreages available, based on the 2005 General Plan land use diagram (Figure 2-3 in the Land Use Element).

**Table 6-40**  
**Land Use Diagram Acreages (with Overlay Designations)**

Land Use - Overlay	City Limits	Future Growth Area*	Total
Residential Estate	0.00	39.09	<b>39.09</b>
Residential Estate - Reserve	0.00	65.68	<b>65.68</b>
Low Density Residential	392.05	151.45	<b>523.50</b>
Low Density Residential - Reserve	0.00	42.13	<b>42.13</b>
Medium Density Residential	198.70	95.32	<b>294.02</b>
Medium Density Residential - Reserve	0.00	43.17	<b>43.17</b>
High Density Residential	20.10	0.00	<b>20.10</b>
Neighborhood Commercial Center	2.32	5.08	<b>7.40</b>
Downtown Commercial – Mixed Use	22.61	0.00	<b>22.61</b>
Downtown Commercial – Mixed Use - Gateway	10.86	0.00	<b>10.86</b>
Highway Commercial – Mixed Use	5.93	0.00	<b>5.93</b>
Highway Commercial – Mixed Use - Gateway	13.11	0.00	<b>13.11</b>
Highway Commercial – Regional Center Design	63.48	90.01	<b>153.49</b>
Professional Office – Mixed Use	22.44	0.00	<b>22.44</b>
Artisan Agricultural and Visitor Serving	0.00	205.38	<b>205.38</b>
Artisan Agricultural and Visitor Serving - Gateway	0.00	113.39	<b>113.39</b>
Artisan Agricultural and Visitor Serving - Reserve	0.00	107.77	<b>107.77</b>
Light Industrial	2.38	36.94	<b>39.32</b>
Light Industrial – Industrial Park	89.98	0.00	<b>89.98</b>
Highway Industrial	0.00	296.30	<b>296.30</b>
Public Quasi Public	201.34	60.00	<b>261.34</b>
Recreation and Open Space	8.96	49.11	<b>58.07</b>
<b>TOTAL</b>	<b>1,054.26</b>	<b>1,380.82</b>	<b>2,435.08</b>

Future Growth Area Acreages include Projected School Acreages (60 acres) and Regional Park Acreages (30 Acres) Not Specifically Identified on the Land Use Diagram

**Table 6-41**  
**Maximum Residential Build-Out Potential**

Land Use	DU's <sup>1</sup>	City Limits			Future Growth Area			TOTAL		
		ACRES	Dwelling Units	Pop. <sup>2</sup>	ACRES*	Dwelling Units	Pop.	Acres	Dwelling Units	Pop
Residential Estate	2	0	0	0	104.77	210	838	<b>104.77</b>	<b>210</b>	<b>838</b>
Low Density Residential	7	392.05	2,744	10,976	173.58	1,215	4,860	<b>565.63</b>	<b>3,959</b>	<b>15,836</b>
Medium Density Residential	15	198.70	2,981	8,943	138.49	2,077	6,232	<b>337.19</b>	<b>5,058</b>	<b>15,175</b>
High Density Residential	21	20.10	422	1,266	0	0	0	<b>20.10</b>	<b>422</b>	<b>1,266</b>
Mixed Use <sup>3</sup>	1,088	74.95	1,088	3,264	0	0	0	<b>74.95</b>	<b>1,088</b>	<b>3,264</b>
<b>TOTAL</b>	<b>NA</b>	<b>685.80</b>	<b>7,235</b>	<b>24,449</b>	<b>416.84</b>	<b>3,502</b>	<b>11,930</b>	<b>1102.64</b>	<b>10,737</b>	<b>36,379</b>

1. Maximum number of Dwelling Units allowed by this element.

2. Population estimates assume 4 persons for RE and LDR households and 3 persons per MDR, HDR, and Mixed Use households.

3. Mixed use densities assume 1 dwelling unit per 3000 square feet. Therefore, the maximum buildout on 74.95 acres is anticipated to be 1,088 mixed use dwelling units and 3,264 persons (74.95 acres = 3,264,822 square feet divided by 3,000 = 1,088 mixed use dwelling \* 3 = 3,264 persons).

\* Future Growth Area Acreages include Projected School Acreages (60 acres) and Regional Park Acreages (30 Acres) Not Specifically Identified on the Land Use Diagram

## 6.0 – HOUSING ELEMENT

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### Use of Industrial or Commercially Designated Land for Residential Use

As indicated in Table 6-40, 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. The Cherry Avenue/Blair project site was changed from an industrial designation to residential and was rezoned to R-3 and R-4 from M-Light Industrial. This redesignation of land to a residential was appropriate since it continued the residential uses that already existed south of the site and allowed for development that was consistent with adjacent uses. In addition, impacts from the proposed residential development did not exceed potential development impacts associated with the existing designation.

Greenfield's poor jobs/housing balance, based on jobs and housing units in 2000, is 0.42, indicating that most Greenfield residents are employed outside the City. An appropriate jobs/housing ratio is considered to be 1.5 jobs per household. In order to improve Greenfield's jobs/housing balance, Greenfield must generate additional employment opportunities within the community.

In addition, infrastructure at the north end of the City was constructed with Economic Development Administration grant funds. These funds were allocated to the project with the requirement that the area served by these infrastructure improvements generate over 200 jobs. Consequently, at this time, the City does not plan to redesignate any industrial or commercial land for residential use.

The 2005 General Plan update provides for an additional 416.84 acres of land designated for residential development over the next twenty years. Since most residential development of five (5) or more lots are 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 will be used for both commercial and residential uses, anticipated to result in approximately 1000 residential units through General Plan buildout.

### Summary of Available Sites

The City anticipates that it will be able to accommodate development of dwelling units suitable for all income groups sufficient to meet AMBAG's 427-unit requirement for the planning period. Within the recent annexation areas, the existing vacant residential sites within the City, and the sites available for residential construction due to rezoning, it is anticipated that over 800 units will be constructed by 2007.

Table 6-1, in Chapter 7 below sets out the AMBAG quantified objectives for additional units by income level. Of the projected need for 89 very low-income units, the CHISPA project described above is anticipated to provide 19. The Housing Authority of Monterey County project on Elm Avenue will provide an additional 28. The provision of these 47 units results in a remaining need for 42 additional very low income units.

The City's adoption of an inclusionary housing ordinance in March 2003 is anticipated to result in the construction within the recent annexation areas of these remaining 42 units needed. Of the AMBAG target of 68 low income units, the CHISPA project is anticipated to provide 19. The

remaining 49 units are expected to result from construction within the annexation areas in response to the adoption of an inclusionary housing ordinance. Of the needed 103 moderate income units, CHISPA will construct 39 units, another 39 high-density units will be constructed in the mixed use area of the Arroyo Seco project described above, Greenfield Youthbuild will construct 2, leaving a need for only 23 additional moderate income units to meet the AMBAG goal. These units are anticipated to be constructed within the annexation areas as part of the proposed market-rate residential developments that are subject to the inclusionary requirement.

## **FINANCIAL RESOURCES**

### COUNTY, STATE AND FEDERAL FUNDS

#### **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. The City established a Redevelopment Agency in 2001 and can compete for funding for these programs 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.

#### **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 awarded \$500,000 in CalHOME funds in 2005.

#### **Section 8 Rental Assistance**

Section 8 Rental Assistance provides vouchers to very 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

The City is required to commit at least twenty of its redevelopment funds to the provision of affordable housing. The City has instituted two programs using RDA funds: a First Time Homebuyer Downpayment 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 provides a deferred 30-year loan of up to \$30,000 to assist income-eligible households with the purchase of a residential unit.

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In addition to the above programs, the following resources may be available to the City or housing developers:

1. California Housing Finance Agency financial assistance programs
2. Federal/State Low-income Housing Tax Credits (see description of tax credit program in Appendix to this document)
3. Federal Home Loan Bank, Affordable Housing Program
4. 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).

### NON-PROFIT HOUSING ORGANIZATIONS

There are several non-profit housing organizations that assist with the development of affordable housing in Greenfield. CHISPA has constructed over 331 affordable housing units in the City since 1991, with 115 under construction or in the planning stage.

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

Other non-profit housing organizations in the area include:

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

Table 6-42 below provides a summary of federal, state, and local financial resources for housing.

**Table 6-42  
Summary Of Federal, State, and Local  
Financial Resources for Housing**

<b>PROGRAM NAME</b>	<b>DESCRIPTION</b>
<b>FEDERAL PROGRAMS</b>	
Community Development Block Grant Program	Federal block grant program administered and awarded by the State Department of Housing and Community Development (HCD) on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for affordable housing acquisition, rehabilitation, construction, homebuyer assistance, community facilities, community services, infrastructure improvements, among other uses that assist low income person.
HUD Continuum of Care Grants	Continuum grants fund outreach and assessment programs and provide transitional and permanent housing for the homeless.
HOME investment Partnership Act (HOME) Funds	Federal block grant program for affordable housing activities administered and awarded by the State on behalf of HUD through an annual competitive process to cities and counties.
HUD Section 8 Rental Assistance Program	Provides project-based rental assistance or subsidies in connection with the development of newly constructed or substantially rehabilitated privately owned rental housing.
HUD Section 202 Supportive Housing for the Elderly Program	Provides funding for construction, rehabilitation, or acquisition of supportive housing for very low income elderly persons and provides rent subsidies for the projects.
HUD Section 203(k) Rehab.Mortgage Insurance	Provides funds to rehabilitate and repair single family housing.
HUD Section 207 Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
HUD Section 221(d)(3) and 221(d)(4) Programs	Insures loans for construction or substantial rehabilitation of multi-family rental, cooperative, and Single Room Occupancy (SRO) housing.
HUD Section 811 Supportive Housing for Persons with Disabilities	Provides funding to non-profits to develop rental housing for persons with disabilities and provides rent subsidies for the projects to help make them affordable.
HUD Self-help Home-ownership Opportunity Program (SHOP)	Provides funds for non-profits to purchase home sites and develop or improve other infrastructure needed for sweat equity affordable homeownership programs.
HUD Shelter Plus Care Program (S + C)	Provides rental assistance and permanent housing for disabled homeless individuals and their families.
HUD Supportive Housing Program (SHP)	Provides grants to develop supportive housing and services that enable homeless people to live independently.
Low Income Housing Tax Credit (LIHTC) Program	Provides federal and state income tax credit based on cost of acquiring, rehabilitating, or constructing low income housing.

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PROGRAM NAME	DESCRIPTION
Mortgage Credit Certificate (MCC) Program	MCCs can be used by lower income first-time homebuyers to reduce their federal income tax by a portion of their mortgage interest.
USDA RHS Direct Loan Program and Guarantee Program (Section 502)	Provides low interest loans to lower income households and guarantees loans made by private sector landlords.
USDA RHS Home Repair Loan and Grant Program (Section 504)	Provides loans and grants for renovation including accessibility improvements for persons with disabilities.
USDA RHS Farm Labor Housing Program (Section 514)	Provides loans for the construction, improvement, or repair of housing for farm laborers.
USDA RHS Rural Rental Housing Direct Loans (Section 515)	Provides direct loans to developers of affordable rural multi-family rental housing and may be used for new construction or rehabilitation.
USDA RHS Farmworker Housing Grants (Section 516)	Provides grants for farmworker housing.
USDA RHS Multi-family Housing Rental Assistance Program (Section 521)	Provides rent subsidies to ensure that elderly, disabled, and low income residents of multi-family housing complexes financed by RHS are able to afford rent payments.
USDA RHS Rural Housing Site Loans (Sections 523 and 524)	Provides financing for the purchase and development of affordable housing sites in rural areas for low and moderate income families.
USDA RHS Housing Preservation Grant Program (Section 533)	Provides grants to non-profits, local governments, and Native American tribes to renovate existing low income multi-family rental units.
USDA RHS Rural Rental Housing Guaranteed Loan Program (Section 538)	Provides funding for construction of multi-family housing units to be occupied by low income families.
<b>STATE PROGRAMS</b>	
CalHome Program	Provides 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.
CDLAC Tax-exempt Housing Revenue Bond	Local agencies can issue tax-exempt housing revenue bonds to assist developers of multi-family rental housing units, acquire land, and construct new projects or purchase and rehabilitate existing units and to reduce interest rates paid by developers for production of affordable rental housing for low and very low income households.
CHFA Affordable Housing Partnership Program (AHPP)	Provides below-market rate mortgages to qualified low income first-time homebuyers who receive direct financial assistance from the local government, such as downpayment assistance.
CHFA Homeownership	Offers single family low interest homeownership loans with as little

PROGRAM NAME	DESCRIPTION
Program	as 3 percent downpayment to first-time low and moderate income buyers to purchase new or existing housing.
CHFA 100% Loan Program (CHAP)	Provides 100 percent of the financing needs of eligible first-time homebuyers by providing a below-market interest rate first mortgage combined with a 3 percent “silent second” mortgage to purchase newly constructed or existing housing.
CHFA Self-help Builder Assistance Program	Offers an opportunity to households with limited downpayment resources to obtain homeownership with borrower’s labor as downpayment.
CTCAC Tax Credit Program	Through a competitive process, awards tax credits to local agencies or non-profits for the development of affordable rental housing.
Emergency Housing Assistance Program (EHAP)	Provides funds for emergency shelter, transitional housing, and related services for the homeless and those at risk of losing their housing. Distributed to counties on a “need” formula.
Joe Serna, Jr. Farmworker Housing Grant (JSDWHG) Program	Finances new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households. (Currently, no new funding.)
Mobile Home Park Resident Ownership Program (MPROP)	Finance the preservation of affordable mobile home parks by conversion to ownership or control by resident organizations, non-profits, or local public agencies.
Multi-family Housing Program (MHP)	Assists construction, rehabilitation, and preservation of permanent and transitional rental housing for lower income households. (Currently, no new funding.)
Proposition 84 Office of Migrant Services	Uses general obligation bonds to fund new construction or conversion and rehabilitation of existing facilities for migrant housing.
<b>LOCAL PROGRAMS</b>	
Redevelopment Set-aside Funds	A set-aside of 20 percent of tax-increment funds for affordable housing.
Single family Mortgage Revenue Bonds	Issued and used to fund programs for construction and rehabilitation of affordable single family housing.
Multi-family Mortgage Revenue Bonds	Issued and used to fund programs for construction and rehabilitation of affordable multi-family housing.
<b>PRIVATE RESOURCES</b>	
Federal Home Loan Bank Affordable Housing Program	Provides grants or subsidized interest rate loans for purchase, construction, and rehabilitation of owner-occupied housing by lower or moderate income households and/or to finance the purchase, construction, or rehabilitation of rental housing.
Federal National Mortgage Association (Fannie Mae) Programs	Provides low downpayment mortgage to help first time buyers purchase a home.
Federal Home Loan Mortgage Corporation (Freddie Mac) Affordable Gold Program	Provides mortgages requiring as little as 3 percent downpayment.

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<b>PROGRAM NAME</b>	<b>DESCRIPTION</b>
California Community Reinvestment Corporation (CCRC)	Provides long-term mortgage and bond financing for new construction, acquisition, and rehabilitation as well as direct equity investment funds to acquire housing at risk of going to market rate rents.
Low-income Housing Fund	Provides financing for low income housing at affordable rates.

*Source: HUD, HDC, USDA, and CCRC, January 2003*

### **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.

Programs designed to assist lower income households with weatherization, energy efficiency improvements, and assistance with utility costs include the following California Alternate Rates for Energy (CARE) programs:

- 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).

The State's Low Income Home Energy Assistance Program (LIHEAP), defined in Chapter 7 below, provides funding for low income households to offset the costs of heating and/or cooling dwellings or to have dwellings weatherized to improve energy efficiency. In addition, 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.

## 6. REVIEW OF 1994 HOUSING ELEMENT

### EVALUATION OF PROGRESS TOWARDS QUANTIFIED OBJECTIVES

Greenfield's last Housing Element Update was prepared in 1994. At that time, the available AMBAG projections for housing need were for the time period from 1986 through 1996. Consequently, the 1994 Greenfield Housing Element Update based its housing construction goals on the two-year period from 1994 through 1996. Greenfield's regional housing goal was the construction of 979 units by 1996. The quantified objectives were the construction of 231 very low income units, 241 low income units, 224 moderate income units, and 283 above moderate units. In addition, the Housing Element also included the goals of rehabilitating 11 dilapidated housing units (8 very low income units and 3 low income units) and conservation of 24 homes in need of rehabilitation (18 very low income units and 6 low income units.) Table 6-43 below depicts the regional housing goals for the 1986-1998 AMBAG planning period.

**Table 6-43**  
**1986-1996 Regional Housing Needs Determination**

<b>Income Category</b>	<b>Regional Needs Determination</b>
Very Low	231 (23.6%)
Lower	241 (24.6%)
Moderate	224 (22.9%)
Above Moderate	283 (28.9%)
<b>TOTAL</b>	<b>979</b>

*Source: City of Greenfield General Plan (1981)*

Based on residential building permits issued in Greenfield, the City made progress toward achieving its housing goals. In 1994, 40 low or very low income single family units were constructed. In 1995, 44 low or very low income single family units and 15 low or very low income multi-family units were constructed. In 1996, 18 low or very low income single family units and 73 low or very low income multi-family units were constructed.

In addition, 39 moderate or above moderate single family units were constructed in 1994 and 64 moderate or above moderate single family units were constructed in 1995. Consequently, 293 units were constructed in Greenfield during the period from 1994 through 1996. From 1997 through 1999, another 146 units were constructed, bringing the total number of units constructed between 1994 and 1999 to 439.

**Preservation of "At Risk" Units**—No affordable housing developments "at risk" were converted to market rate during the previous Housing Element period.

**Rehabilitation of Existing Units**—The 1994 Housing Element included the goals of rehabilitating 11 dilapidated housing units (8 very low income units and 3 low income units) and conservation of 24 homes in need of rehabilitation (18 very low income units and 6 low income units.) However, no housing units were actually rehabilitated during the period of the previous Housing Element.

**Analysis of the Previous Housing Element Programs**—Greenfield's resources available for the administration of housing programs are limited. This lack of resources has resulted in a lack of successful implementation of some of the stated programs. The following section evaluates progress in implementing programs included in the 1994 Housing Element.

**Program 1: The City shall use the Land Use Map of the General Plan and the recently adopted Sphere of Influence Report (February 1992) as guidelines for location of future residential development areas and densities**—The City has consistently used the Land Use Map when reviewing proposed residential development for consistency with the General Plan. Prior to adoption of a revised Sphere of Influence, the City consistently used the 1992 Sphere of Influence Report in project review. The City will continue the ongoing practice of reviewing proposed subdivisions and annexations for residential lands.

**Program 2: Evaluate areas within the City that may be suitable for higher density General Plan and/or Zoning designations, especially R-3**—No lands have been rezoned from Single Family Residential (R-1) to Duplex (R-2) or High Density Infill Residential (R-4) since the adoption of the previous Housing Element. However, the City will continue its review of suitable R-1 zoned areas contiguous to existing R-2 or higher zones for potential conversion to higher density. This program is considered when requested as a portion of an overall development project by private developers. No areas were rezoned to an R-3 designation during the effective period.

**Program 3: Evaluate the City's parking requirements for residential development, especially those for multi-family developments. This review shall include both the numbers of spaces required and the requirement for covered parking in some manner for all residential uses**—The City has evaluated parking requirements for residential projects and will continue with this on-going process. The recently approved CHISPA Walnut Place project is an example. This project was eligible for a relaxation of Greenfield's parking requirements for the rental townhome development, under the State Density Bonus Law which applies to affordable housing developments. The proposed project included 86 assigned and guest parking spaces, 12 fewer total spaces than currently required by the Greenfield Code. The City will consider amendment of this program (Program 1-7 in Chapter 7) to allow deviation from standards for residential developments faced with lot coverage problems.

**Program 4: Work with LAFCO to facilitate annexation of lands to the City which are needed for residential development**—No residential annexations were processed during the previous Housing Element effective period. The annexation process began on the Gianolini, Rava, Thorp, and CHISPA residential projects during the previous Housing Element planning period. The City worked closely with LAFCO and began the processing of these annexations. These annexations will add approximately 170 acres to the City for residential development during the 2002-07 Housing Element planning period.

**Program 5: Encourage a compatible mixture of different types of residential units within lands that annex to the City**—The City has been successful in encouraging a compatible mixture of different types of residential units. During the two years after adoption of the 1994 Housing Element, the City experienced a glut of lower income residential development and rescinded its inclusionary ordinance in 1996 to address that concern. Housing stock increased from 2,231 dwelling units in 1990 to 2,643 dwelling units in 2000, representing an 18 percent increase (adding 412 units). This includes an increase of 170 dwelling units other than single family homes between 1990 and 2000. Pending annexations include parcels zoned for multi-family

and single family dwellings. These annexations will accommodate approximately 380 multi-family units when developed. Since most past growth has been for lower income units, the Planning Commission may consider specific policies for use of the "Design Control" district overlay and/or other means to encourage the development of "move up" housing to meet this identified need.

**Program 6: Evaluate areas of deteriorating housing and consider rezoning of older areas within the present City limits to encourage construction of higher density development such as condominiums and multiple family units. Developers should be encouraged to provide 3 and 4 bedroom units to address the high "large family" population and the severe overcrowding which is experienced in some of the overcrowded units**—The City has balanced the need to conserve existing housing stock with consideration of rezoning for higher densities. Greenfield has a critical need for three and four bedroom units, especially rental units. This is reflected in the high percentage of overcrowded housing units in the City. Fifty-four percent of households are considered overcrowded and 34.7 percent are considered severely overcrowded. This previous Housing Element policy of encouraging the provision of larger sized units, stated in Program 6 above, has resulted in the construction of larger units. Almost all subdivision development since 1994 has included three and four bedroom units. In addition, the CHISPA Tyler Park townhome complex consists of two, three, and four bedroom apartment units. The previous Housing Element policy of evaluating areas for rezoning to higher density, stated in Program 6 above, has also been carried out on a project-by-project basis. The seven-acre Tyler Park complex required a rezoning to R-2 (Medium Density). The City will continue the implementation of this policy and will consider rezoning of older areas to encourage higher density development.

**Program 7: Encourage and allow new single-family subdivisions to contain a percentage of smaller lots and/or zero lot lines in an effort to provide diversity in housing availability**—No subdivisions were approved or built with zero lot lines or small lots during the effective period. However, the City has encouraged diversity in housing unit type and cost. Where there is no threat to the surrounding area, health, safety, or welfare, both the City's Density Bonus Ordinance and optional design standards may be used. These programs allow smaller lots, clustering, and other configurations (such as 5,000 square foot lots as opposed to the required 6,000 square feet minimum called for in the Subdivision Ordinance) generally with additional requirements that address open space and overall design plans.

**Program 8: The City shall cooperate to the maximum extent feasible with all public agencies and non-profit housing organizations in mutual efforts to provide affordable housing**—The City has been successful in encouraging production of affordable rental and ownership housing for low and very low income households. The following table lists the housing units constructed in the planning period from 1994 to 2002 for "very low" and "low" income families. The "Planning Period" referred to comes from AMBAG's regional allocation of housing units as allocated by the State. This information shows that 57 percent of the units built in the planning period of 1994-2002, are those units available to persons in the "very low" and "low" income groups. The City has worked with CHISPA by providing technical assistance in receiving HOME/SHOP funds and performing environmental review to assist in the provision of affordable housing, consistent with this policy.

**Program 9: 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**

## 6.0 – HOUSING ELEMENT

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**certificate program**—The City has and will continue to work with the Housing Authority in this on-going process to both preserve and increase the number of affordable units.

**Program 10: Encourage and allow density bonuses to developments that provide affordable units in accordance with State law**—The City recently approved the CHISPA Walnut Place Self Help Housing Development that will provide 66 affordable units. This project received a density bonus. The City will continue to review individual projects as they are presented to determine whether they comply with this program.

**Table 6-44**

**Very Low And Low Income Units Built Between 1994-2002**

Year	Low/Very Low Income Single family units	Low/Very Low Income Multi family units	Total
1994	40	0	40
1995	44	15	44
1996	18	73	18
1997	68	0	68
1998	26	0	26
1999	10	0	10
2000	0	0	0
2001	0	0	0
2002	0	0	0
Total	206	88	294

*Source: City of Greenfield*

**Program 11: Encourage expanded use of Planned Unit Developments by private developers as permitted by the City's Zoning Ordinance, to help reduce costs and provide affordable units**—Although no PUDs were approved during the previous Housing Element period, the City did discuss possibilities for creative subdivision development with potential developers. The City will continue with this on-going process of encouraging the use of PUDs, especially in instances that have the potential to result in the development of affordable housing

**Program 12: The City shall help and work with other agencies to solicit federal and state funds for low interest loans and grants for the rehabilitation of ownership and rental properties, if such funds are available. Such programs should be targeted toward large, lower income, ownership households**—The City did not operate a program specifically devoted to housing rehabilitation. However, the City Redevelopment Agency was established in 2001 and has access to State Redevelopment funds. Twenty percent of these funds must be allocated to affordable housing and rehabilitation. The City will pursue this funding and will continue efforts to assist other agencies in the pursuit of rehabilitation funds.

**Program 13: The City shall evaluate and coordinate all opportunities for providing services to new developments, including formation of assessment districts, federal and state grants, and joint powers agreements**—All development, whether residential, or commercial, is required to provide adequate infrastructure prior to subdivision approval. The City has successfully used its authority to establish an assessment district in the recent past (in cooperation with a private

developer). The City will continue to use such public/private arrangements when practical to encourage future projects.

**Program 14: Continue to encourage construction of larger-size ownership and rental units for large-family households**—The City encouraged the construction of larger units during the previous Housing Element planning period. The number of large units increased during the previous Housing Element. The number of 5-bedroom units increased by over 100% from 11 to 23. The number of 4-bedroom units increased from 144 to 188. The City has thoroughly discussed the need for larger units with potential developers and has suggested possibilities for creative subdivision development in order to implement this program. Since the number of large families with five or more members grew from 837 to 1,310 between 1990 and 2000 (56.5 percent increase) the need for this program is even greater. Larger size units are also needed to reduce the overcrowding experienced by 54 percent of the City's households. The City has identified need for this type of housing and has communicated that need to potential developers. Staff will continue to discuss the need and marketability of larger units, especially rental units, with potential housing developers.

**Program 15: Evaluate the suitability of parcels close to downtown for redevelopment and the provision of medium density residential development capable of providing housing for elderly and handicapped persons**—The City was not able to implement this program during the previous Housing Element planning period. However, the City will use information obtained through this Housing Element Update to undertake the evaluation outlined in Program 15 above and will seek to enhance opportunities for those individuals with special housing needs.

**Program 16: The City shall allow, where appropriate, the development of secondary, small rental units or single-family lots for affordable housing of the elderly**—None of these secondary housing units were constructed during the previous Housing Element. However, Chapter 17.47 "Second Residential Units" of the Zoning Ordinance allows secondary units. Currently, square footage is limited to 15 percent of the existing square footage of the primary dwelling and is required to be attached to the existing dwelling. Therefore, 220 square feet is the absolute minimum size for a secondary unit. The Planning Commission will review the existing ordinance to determine whether amendments to the ordinance may make it more useful for filling any identified special housing needs. After Planning Commission review, the City will consider action to amend the ordinance, if appropriate.

**Program 17: Cooperate with all public and private agencies and organizations such as the Salvation Army regarding emergency housing programs**—The City has discussed the need for housing for the disenfranchised with groups involved in the Greenfield area. In addition, in preparing this update, staff solicited responses from local non-profit groups serving the special households identified in the Housing Element. These discussions indicated a need for shelters in the Greenfield vicinity. The fact that a majority of the Monterey County population are monolingual Spanish-speakers should be an important consideration when determining how to provide emergency housing and how to address other shelter concerns. Because of cultural differences, persons in need in Greenfield will not generally utilize shelters in King City or Soledad. Persons from areas outside the shelter location were harassed and treated unfairly by other shelter occupants, resulting in an atmosphere in which Greenfield residents in need of emergency housing avoid seeking aid in other areas. The City will continue the implementation of this program based on the findings that resulted from these discussions.

**Program 18: The City shall 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—**The City has complied with this program and will continue this on-going process.

**Program 19: Promote programs that emphasize energy retrofitting in existing residential structures via insulation and weather-stripping—**The City has not actively implemented this program but has suggested appropriate energy retrofitting on a case-by-case basis. The City will explore possibilities for promoting these programs on a more comprehensive level and will continue with the on-going process of suggesting energy retrofitting on a case-by-case basis.

**Program 20: Promote the use of passive and active solar systems in new and existing residential buildings—**The City has not actively implemented this program but has suggested appropriate use of solar energy on a case-by-case basis. The City will continue to promote the use of solar energy during project development review phase. In particular, designs utilizing lot and building orientation (maximizing exposure to the sun in the winter and providing natural shading in the summer) will be promoted since they will become increasingly cost effective as energy prices continue to rise.

**Program 21: The City shall 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—**The City has cooperated with other agencies and organization on a case-by-case basis. Although the City has not formally identified community priorities in energy matters, it will undertake such a process during the planning period. The City will continue its cooperation with other agencies and organizations.

## 7. HOUSING GOALS AND PROGRAM STRATEGY

### INTRODUCTION

State Housing Law (Government Code Section 65580) requires each local jurisdiction to develop a five-year housing program outlining a schedule of actions the City is taking or intends to take to implement housing policies and achieve its housing goals and objectives. The City is required to address the housing needs of all economic segments of the population.

#### STATE OF CALIFORNIA HOUSING GOALS

The 2000 California Consolidated Plan provided a five-year housing strategy that outlined four objectives regarding the use of federal monies towards housing needs in the state. The four broad based objectives were:

- Meet the housing needs of low income renter households by providing home ownership opportunities for first-time homebuyers;
- Meet the housing needs of low income homeowner households;
- Meet the housing and supportive housing and accessibility needs of the homeless and other special needs groups, including prevention of homelessness;
- Remove impediments to Fair Housing.

Within the five year strategy, more detailed strategies were outlined that addressed housing as a statewide concern. The first strategy was the preservation of existing housing and neighborhoods, including the rehabilitation of existing homes, code enforcement, and preservation of government-assisted housing projects. The second strategy was the reduction of housing costs through such actions as housing development on surplus and under-utilized land, self-help construction and rehabilitation programs, and eliminating duplicate environmental review procedures.

In 1999, the State issued the California Statewide Housing Plan Update. Key issues included: (1) the need for higher levels of housing construction to meet the State's housing needs; (2) renter and owner overpayment for housing; (3) the increase of overcrowding in portions of the State; (4) large portions of the affordable housing stock are 'at-risk' of being converted to market rate; and (5) housing needs of the homeless and temporary farm workers are not being met.

#### GREENFIELD HOUSING GOALS AND PROGRAMS

The purpose of this chapter is to create a housing program that preserves, improves, and develops housing for Greenfield. The housing program identifies goals and provides information regarding detailed housing programs to be developed and implemented. These programs address the existing and future housing needs of all segments of the City population, according to the state and regional framework, in concert with the City's housing needs, resources, and constraints.

Goals for the 2005 - 2010 Greenfield Housing Element are as follows:

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**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;
- Goal Two: Encourage the provision of affordable housing;
- Goal Three: Improve/conservate the existing supply of housing;
- Goal Four: Ensure equal housing opportunity;
- Goal Five: Provide for the special housing needs of the community;
- Goal Six: Promote energy conservation; and
- Goal Seven: Encourage cooperation and coordination in the provision of housing.

The following section describes goals, objectives, policies, and programs that the City will use to achieve the overall housing goal stated above.

### **GOAL 1.0: PROVIDE FOR THE CITY'S REGIONAL SHARE OF NEW HOUSING FOR ALL INCOME GROUPS.**

**Program 1.1:** Encourage the construction of at least 427 new housing units in Greenfield by 2007, 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 tables below:

**Table 6-45  
Ambag Housing Allocation 2002-2007**

<b>Quantified Income Objective</b>	<b>New Construction</b>	<b>Rehabilitation</b>	<b>Conservation</b>
Very Low	89	8	18
Low	68	3	6
Moderate	103	0	0
Above Moderate	167	0	0
<b>TOTAL</b>	<b>427</b>	<b>11</b>	<b>24</b>

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

**Table 6-46  
Housing Construction Goal 2008-2010**

Quantified Income Objective	New Construction	Rehabilitation	Conservation
Very Low	45	4	18
Low	34	2	6
Moderate	52	0	0
Above Moderate	84	0	0
<b>TOTAL</b>	<b>215</b>	<b>6</b>	<b>24</b>

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

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: Beginning immediately, as projects present themselves

Funding: City and Private

**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.

Specific Actions and Rationale: The City shall amend the zoning ordinance for conformity with the 2005 General Plan to provide the acreage of lands designated for residential development as identified in the Land Use Diagram. All future development should be focused for growth in the areas best suited for residential development.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: January 2006 – December 2006

Funding: City

**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. The City shall amend the zoning ordinance to encourage innovative housing design, "smart growth" strategies, and to allow Mixed Use Development. The Mixed Use Development land use designation shall be encouraged in projects that include commercial components when other factors such as traffic, adjacent uses, and project design can accommodate residential uses.
2. The revised zoning ordinance shall provide for Mixed Use Development in the downtown commercial area, as identified in the 2005 General Plan Land Use Diagram, to allow the development of residential units above commercial uses. Standards for application and implementation of the Mixed Use Development designation shall be adopted.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

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Timing: January 2006 – December 2006

Funding: City

**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. Toward the end of the Planning Period, in order to ensure adequate sites for the development of higher density, multi-family units and the City's affordable AMBAG allocation, the City shall review the zoning and Land Use Diagram to determine if sites appropriate for rezoning to higher densities, particularly R-3 and R-4 designations, are needed. Upon completion of its review, the City shall amend the General Plan Land Use Map and the Zoning Map to increase density on any identified sites.

2. The City shall work with LAFCO to facilitate annexation of lands to the City that are needed for residential development. The area around the City is designated as the "Sphere of Influence". The County, the Local Agency Formation Commission, and the City agree that this area represents the area in which logical outgrowth should occur. Since LAFCO is the governing body that allows or disallows a City's (or applicant's) request for annexation into the City, City staff shall continually work with, as well as inform LAFCO personnel, regarding the housing needs of the residents of the City. When an annexation project comes before LAFCO, the LAFCO staff and board will be aware of the need for additional City land for residential development.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: January 2009 – December 2009.

Funding: City and Private

**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 shall continue to strive to create a successful jobs/housing balance and to encourage the development of a variety of residential types in lands annexed to the City. To further the development of a compatible land use mixture, the City shall adopt a mixed-use zoning classification.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: January 2006 – December 2006

Funding: City and Private

**Program 1.6:** Evaluate the parking requirements for residential development, especially those for multi-family development.

Specific Actions and Rationale: The existing parking requirements may somewhat overburden multi-family and higher density developments with excessive on-site parking requirements. The evaluation of parking requirements shall include both the numbers of spaces required and the requirement for covered and uncovered parking spaces. If the evaluation indicates that parking requirements are excessive, the City shall consider modification of parking requirements.

Target Group: All income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2007 – December 2007  
Funding: City

**GOAL 2.0: ENCOURAGE THE PROVISION OF AFFORDABLE HOUSING.**

**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.

Target Group: Very low and low income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: Beginning immediately, as projects present themselves  
Funding: City

**Program 2.2:** Continue to implement the inclusionary housing ordinance.

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

Target Group: Very low, low, and moderate income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2005 – December 2009  
Funding: City and Private

**Program 2.3:** Continue to implement and further explore the concept of restricting a portion of the affordable housing developed in Greenfield for sale to existing residents.

Specific Actions and Rationale: In order to provide affordable housing as a priority for existing residents rather than solely to attract additional growth, the City shall attempt to restrict a portion of affordable housing developed during the planning period for sale to existing Greenfield residents and/or employees.

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Target Group: Very low, low, and moderate income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2005 - December 2009  
Funding: City and Private

**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 shall work with applicants whose projects require Department of Fish and Game (DFG) mitigation to develop a creative mitigation plan that is financially feasible.

Target Group: Very low, low, and moderate income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2005 – December 2009  
Funding: City

**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:

1. 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.
2. 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 benefits the community.
3. The City shall expand City staff, as funding permits, to provide for grant writing and grant administration activities.
4. The City shall develop a list of funding priorities of housing needs and objectives for the planning period.

Target Group: Very low and low income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2005 - December 2009  
Funding: City

**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.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: Beginning immediately, as projects present themselves

Funding: City

**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 in an effort to provide diversity in housing availability.

Target Group: Very low, low, and moderate income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: Beginning immediately, as projects present themselves

Funding: Private

**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 will conduct a review of its policies regarding second dwelling units. Following the completion of the review, the City will develop a Second Dwelling Unit Program that encourages second dwelling units in appropriately designated locations.

Target Group: Very low and low income groups, elderly

Responsibility: City Staff, Planning Commission, City Council

Timing: January 2007 – December 2007, conduct review and develop policies and program; 2008 – 2009, implement program

Funding: City

**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 easily quantifiable program that allows the developer of a project the freedom to develop a workable

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and salable project while providing affordable housing within the project. The density bonus ordinance shall be amended as required to maintain consistency with the requirements of State law.

Target Group: Very low, low, and moderate income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: Beginning immediately, as projects present themselves  
Funding: Private

**Program 2.10:** Encourage the expanded use of 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 is a successful and easily quantifiable program that allows the developer of a project the freedom to develop a workable and salable project while providing affordable housing within the project.

Target Group: Very low, low, and moderate income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: Beginning immediately, as projects present themselves  
Funding: Private

**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 should work to ensure that information is disseminated to the general public.

Target Group: Very Low Income Group  
Responsibility: City Council, Housing Authority  
Timing: Beginning immediately, as funding or programs become available  
Funding: State and/or Federal Programs

**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.

Target Group: Low and Very Low Income Groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2003 – December 2007  
Funding: Federal, State and Private

**GOAL 3.0: IMPROVE/CONSERVE THE EXISTING SUPPLY OF HOUSING.**

**Program 3.1:** Promote the rehabilitation of 20 units by 2009.

Specific Actions and Rationale: The City shall continue to implement its housing rehabilitation program through HOME and CalHOME funds, as well as other sources of revenue. The City shall also work with and provide assistance to other agencies in soliciting federal and state funds for low interest loans and grants for the rehabilitation of ownership and rental properties, if such funds are available. Such programs, when possible, should be targeted toward large, lower income, ownership households.

Target Group: Very low and low income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2005 – December 2009  
Funding: Federal, State, and local funding sources

**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 shall require property owners to remedy code violations promptly.

Target Group: All income groups  
Responsibility: City Staff, Planning Commission, City Council  
Timing: Annually, January 2005 – December 2009  
Funding: City and Private

**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. The City shall hire 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 identify substandard housing units that do not comply with City code and shall 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. In applying this policy, the City shall seek to avoid the displacement of very low and low income households. The City shall require the owner of a substandard housing unit that is not habitable to secure the unit and shall work with the owner to have the unit repaired or demolished.

Target Group: Owners of substandard units  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2005 – December 2009  
Funding: City, State, Federal

**GOAL 4.0: ENSURE EQUAL HOUSING OPPORTUNITY.**

**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

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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:

- a. An information program to educate residents of their rights under the fair housing law;
- b. Information regarding the role of the Housing Authority of Monterey County in accepting complaints of fair housing violations; and
- c. 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.

Target Group: All persons

Responsibility: City Staff, Planning Commission, and City Council

Timing: January 2007 – December 2009

Funding: City

### **GOAL 5.0: 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.)

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

**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.

Target Group: The homeless and those in need of emergency shelter

Responsibility: City Staff, Planning Commission, and City Council

Timing: Annually, January 2006 – December 2009

Funding: Private and City

### **B. Overcrowded and Large Households**

**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.

Target Group: Very low and low income large family households, overcrowded households

Responsibility: City Staff, Planning Commission, City Council

Timing: Beginning immediately, as opportunities present themselves

Funding: Private and City

**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:

1. City staff will inform each potential developer of residential units of the need for units able to accommodate larger families. The inclusionary housing ordinance, in conjunction with the density bonus ordinance, will be used to stimulate such development.
2. 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.

Target Group: Large family households and overcrowded households

Responsibility: City Staff, Planning Commission, City Council

Timing: Beginning immediately, as projects present themselves

Funding: Private and City

### **C. Single Parent Households**

**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.

Target Group: Single parent households

Responsibility: City Staff, Planning Commission, City Council

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Timing: Beginning immediately, as projects present themselves  
Funding: Private and City

### **D. Elderly Households**

**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.

Target Group: Very low and low income elderly  
Responsibility: City Staff, Planning Commission, City Council  
Timing: January 2007 – December 2007, conduct review and develop policies and program;  
2008 – 2009, implement program  
Funding: City  
(Also, see Program 5.6, below.)

**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.

Target Group: The elderly  
Responsibility: City Staff, Planning Commission, City Council  
Timing: Beginning as rehabilitation funding is received  
Funding: CDBG, Farmers Home Administration Loan programs

### **E. Disabled (Physical and Mental) Households**

**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.

Target Group: The disabled  
Responsibility: City Staff, Planning Commission, City Council  
Timing: 2006, conduct evaluation; 2007, develop mitigation procedures  
Funding: City

**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 in the downtown.

Target Group: Persons with disabilities and elderly

Responsibility: City staff, Planning Commission, City Council

Timing: January 2006 – December 2006, revise zoning ordinance to provide for mixed use development in the downtown area, encouraging units designed for the elderly and/or persons with disabilities.

Funding: City

**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.

Target Group: The disabled and elderly

Responsibility: City staff, Planning Commission, City Council

Timing: Beginning immediately, as projects present themselves

Funding: Private and non-profit

### **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.

**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.

Target Group: Single farmworkers, other low income individuals

Responsibility: City staff, Planning Commission, City Council

Timing: January 2006 – December 2006, review and amend the zoning ordinance to allow

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single room occupancy housing on appropriate downtown sites.  
Funding: City, private sector, other public agencies

### **GOAL 6.0: PROMOTE ENERGY CONSERVATION.**

**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.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: January 2003 – December 2005, distribute available materials; January 2006 – December 2006, develop cooperative bi-lingual materials to provide information regarding energy saving programs, retrofitting, and other programs

Funding: City, grants, and private

**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.

Target Group: All income groups

Responsibility: City Staff, Planning Commission, City Council

Timing: January 2006 – December 2006, encourage energy conservation adaptations; January 2007 – December 2007, evaluate and, if appropriate, develop energy conserving site design guidelines

Funding: City and other sources as available

**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.

b. 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.

c. 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.

Target Group: All income groups

Responsibility: City Staff, Planning commission, City Council

Timing: Beginning January 2005, as opportunities present themselves; January 2006 – December 2006, review the potential for cooperative information and programs and, if appropriate, implement new cooperative efforts

Funding: Private agencies; Local, State, and Federal agencies

## **GOAL 7.0: ENCOURAGE COOPERATION AND COORDINATION IN THE PROVISION OF HOUSING.**

**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.

Target Group: All Income Groups

Responsibility: City Staff, Planning Commission, City Council

Timing: Beginning immediately, as projects present themselves

Funding: City, Private, State, and Federal Programs

**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.

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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.

Target Group: All Income Groups

Responsibility: City Staff, Planning Commission, City Council

Timing: June 2005 – December 2005, meet with local affordable housing providers to discuss affordable housing needs and opportunities. 2005 – 2009, continue coordination and monitoring of information.

Funding: General Fund, Private, State, Federal Programs

## **8. PUBLIC PARTICIPATION**

### **PUBLIC PARTICIPATION PROCESS**

State law requires that during the preparation or amendment of the General Plan, the planning agency shall 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 2002-2007 Housing Element, adopted June 2003, and the 2005 – 2010 Housing Element, adopted as part of the City's 2005 General Plan update, the City encouraged the participation of all economic segments of the community; especially lower income and special needs households. A brief description of that process is included below:

#### **INFORMATION TO GENERAL COMMUNITY**

In accordance with State law requirements to include all economic segments of the community in development of the Housing Element, the Greenfield Community Development Department held a publicly noticed workshop before the Greenfield Planning Commission on December 9, 2002, to initiate the update of the Housing Elements. The workshop was publicized in the local newspaper, in both English and Spanish, and local housing developers, non-profits, and social service agencies were personally invited to attend the workshop.

The City engaged in a diligent effort to encourage the participation of all economic segments of the community in the development of the housing element update. In fact, participants in the workshop included members of all socio-economic groups within the community.

The workshop information was presented in a user-friendly format. Concepts were explained in simple but accurate terms. Ample opportunity was given for questions and comments from attendees. The facility in which the workshop was presented was easily accessible for persons with disabilities.

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.

#### **INFORMATION TO SPECIAL NEEDS AND LOWER INCOME HOUSEHOLDS**

In preparing this update, staff personally invited the participation of and solicited responses from local non-profit groups serving the special need households and very low and low income households in the community, as well as individuals who are members of special need households. One consistent comment from these groups was that the seventy percent monolingual (Spanish speaking) population of Greenfield must be acknowledged and used as a basis for addressing housing and other shelter concerns. In addition, important cultural differences must be taken into account in the preparation of the Housing Element.

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The City has honored those cultural differences in the preparation of this document. The staff and elected officials are attentive to the housing and shelter concerns of the community's population and have attempted to design policies and implementation programs that are responsive to those concerns.

For example, a reader-friendly administrative manual was prepared and adopted in March 2005 to assist the community in the implementation of the City's inclusionary housing program. During 2005, this manual will be translated into Spanish, as well, to provide complete disclosure to the City's Spanish-speaking population of the City's eligibility requirements, terms of affordability, eligibility for purchase/resale, and so on. The City also intends to afford assistance to residential developers in the development of their marketing concepts to ensure that all members of the community are included. In addition, the City will afford assistance to developers in the creation of bi-lingual promotional materials to ensure that all members of the community are included in the marketing of new residential developments in the City.

The City also developed its First Time Homebuyer Downpayment Assistance Program (FTHB) and Closing Cost Grant Program in 2005. The materials associated with these programs are available in both English and Spanish. The City's first orientation session for these programs, held in January 2005, drew a standing room only crowd to the bi-lingual presentation.

### Public Review Time Line

December 9, 2002: Planning Commission Workshop on Housing Element

January 13, 2003: Public Hearing at Planning Commission

January 21, 2003: Review of Housing Element by City Council and adoption of a resolution to forward the Housing Element to HCD for review

June 6 – 26, 2003: Public Review and Comment

June 26, 2003: City Council adoption of 2002 – 2007 Housing Element

March 2005: Preparation of 2005 – 2010 Housing Element update

April - May 2005: Public Review and Comment

May 2005: Adoption of 2005 General Plan, including updated Housing Element

## 9. CONSISTENCY WITH GENERAL PLAN ELEMENTS

### CONSISTENCY WITH OTHER GENERAL PLAN ELEMENTS

The Housing Element is one of seven General Plan elements required under State Planning law. The City's previous General Plan was adopted in 1981. The Housing Element was the first element to be completed in the City's recent General Plan update, adopted by the City Council in June 2003. Since information had become outdated prior to completion of the entire document, this Element was revised to reflect recent changes (from 2002 through 2004). 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:

**Land Use Element** - 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 updated Housing Element is not proposing any specific changes in land use that differ from those depicted in **Figure 2-3** Land Use Diagram.

**Circulation Element** - The amount of residential development required to meet the City's regional share of housing would be distributed in such a way that it would not have substantial effects on the City's regional circulation. Any local street improvements necessitated by new development would be provided by that development. Circulation impacts anticipated from residential development in the City between 2005 and 2010 have been mitigated through planned improvements identified in the Circulation Element. Such 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** - No lands designated for conservation will be developed under the adopted Housing Element. Subsequent proposed residential projects beyond the scope of the Housing Element would require a General Plan Amendment and Zone change to ensure continued consistency with the Conservation Element. The Housing Element is therefore, consistent with the Conservation Element.

**Open Space** - No lands designated for Parks, Open Space, and Recreation will be developed for housing under the Housing Element. Any future residential proposals on such lands would require a General Plan Amendment and Zoning change. The Housing Element is therefore, 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. 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. 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.

## 10. REFERENCES

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