



APPENDIX HE-A: FAIR HOUSING REPORT

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INTRODUCTION

The following report provides both a Housing Needs Assessment and Fair Housing Assessment for Santa Cruz County. This analysis primarily utilizes U.S. Census Bureau American Community Survey (ACS) 5-Year Estimate data and California Department of Housing and Community Development (HCD) data, including expanded analysis commissioned by Root Policy Research (Denver, Colorado) and Land Watch (Salinas, California). Data are provided for the County overall and for unincorporated areas where available, in comparison to the Monterey Bay region. For the purposes of this assessment, the Monterey Bay Region is made up of Santa Cruz County, Monterey County, and San Benito County.

This assessment develops context for the County's goals, programs, and policies for the 6th Cycle Housing Element.

HOUSING NEEDS ASSESSMENT

HOUSING TYPE AND TENURE

More than eight in 10 housing units in unincorporated Santa Cruz County are single family homes (Figure HE-A-1). In the unincorporated areas, 81% of housing units are single-unit, followed by two or more units (12%) and mobile homes (7%). Both Santa Cruz County and the Monterey Bay Region have relatively more diversity in their housing stock compared with unincorporated Santa Cruz County, however, the proportion of single-family housing still makes up nearly three quarters of the housing stock in both geographies (73% and 72%, respectively).

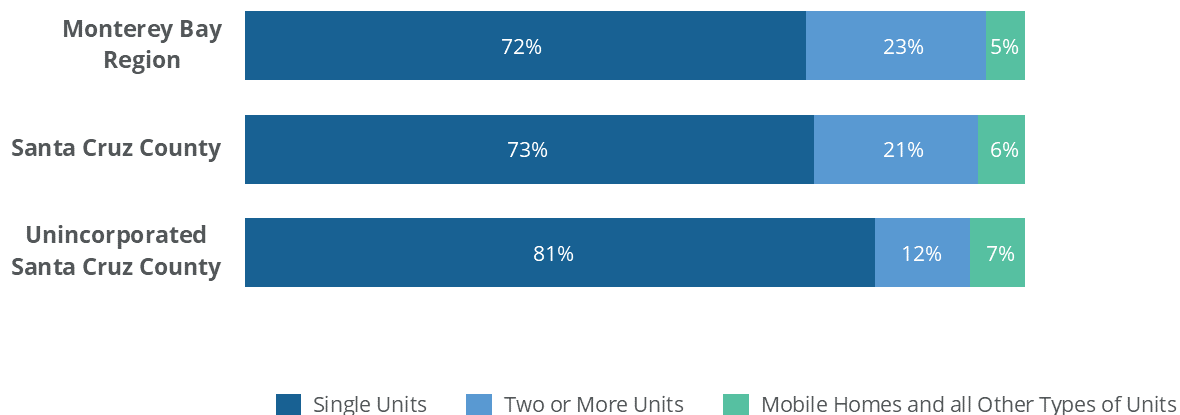
That single-family housing represents the majority of the county's housing stock is primarily due to the historical exclusion of other housing types in low-density zoning districts. According to a 2021 report from the Institute for Social Transformation at University of California, Santa Cruz, one of the key factors contributing to this development pattern is the "[i]mposition of exclusionary zoning since the 1970s, fueled by local anti-growth politics..."¹ which has prevented multifamily housing from being developed across the county. In addition to other factors articulated in the report, this has helped turn Santa Cruz County into "...one of the least affordable metropolitan areas in the United States and globally to live."²

¹No Place Like Home, Affordable Housing in Crisis, Santa Cruz County, CA, August 2021. <https://transform.ucsc.edu/wp-content/uploads/2021/08/No-Place-Like-Home-Report-2021.pdf>

² Ibid



Figure HE-A-1: Total Housing Stock by Units in Structure, 2021



Source: 2021 5-year ACS.

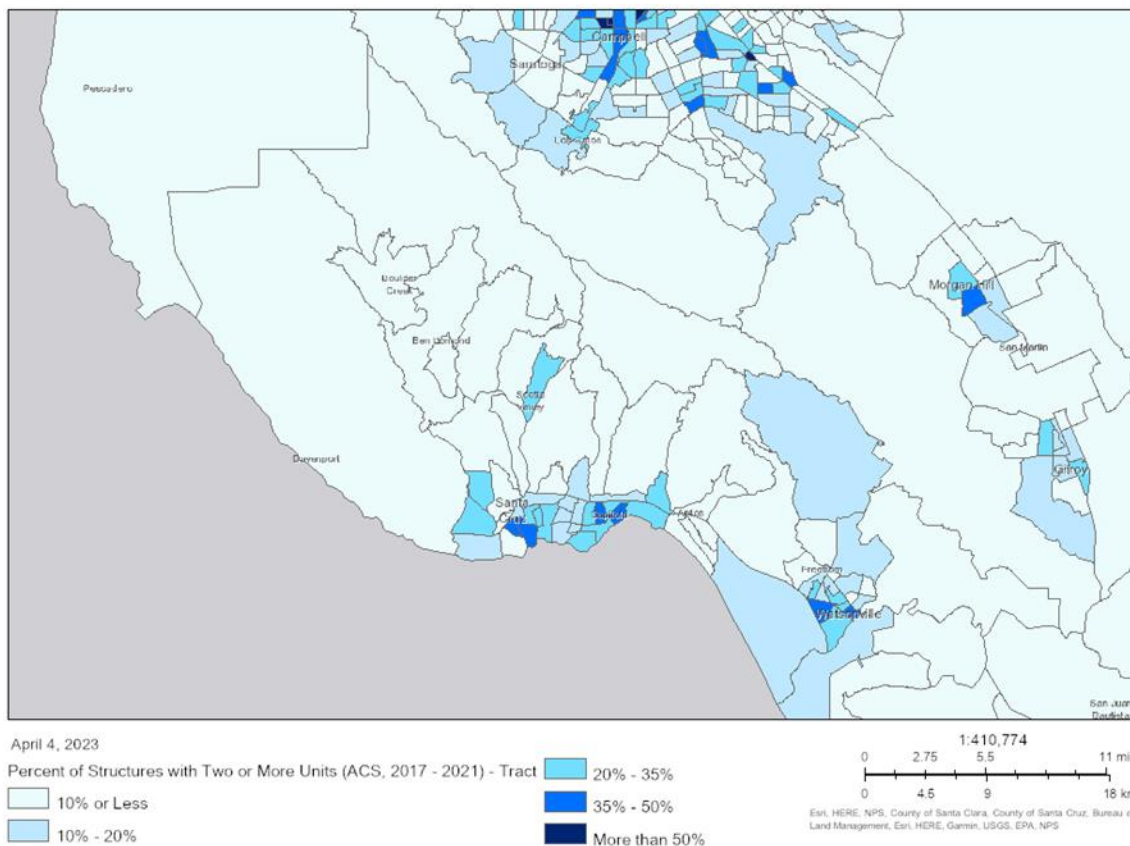
As shown in Figure HE-A-2 below, census tracts in unincorporated Santa Cruz County with the greatest concentration of structures with two or more units are located in Pleasure Point and Aptos.

Excluding single family homes, the majority of structures that make up the housing stock in Pleasure Point are mobile homes and two-unit structures. In addition to the more than 700 mobile homes, which include Bay and Opal Cliffs Mobile Home Park, Ranchito Mobile Home Park, and Shangri-La Estates Mobile Home Park, there are over 300 structures with two units in Pleasure Point — the majority of which are located south of Portola Drive.

In Aptos, the majority of structures other than single unit structures are structures with 3-9 units. There are nearly 350 units within structures that have 3 to 9 units south of Highway 1, while there are over 250 units in structures with 5 to 19 units north of the highway. In addition to 180 mobile home units located in Aptos, two Low-Income Housing Tax Credit projects--Seacliff Highlands Apartments and Aptos Blue--contribute nearly 80 units of affordable housing to the community.



Figure HE-A-2: Percent of Structures with Two or More Units by Census Tract, Santa Cruz County, 2021

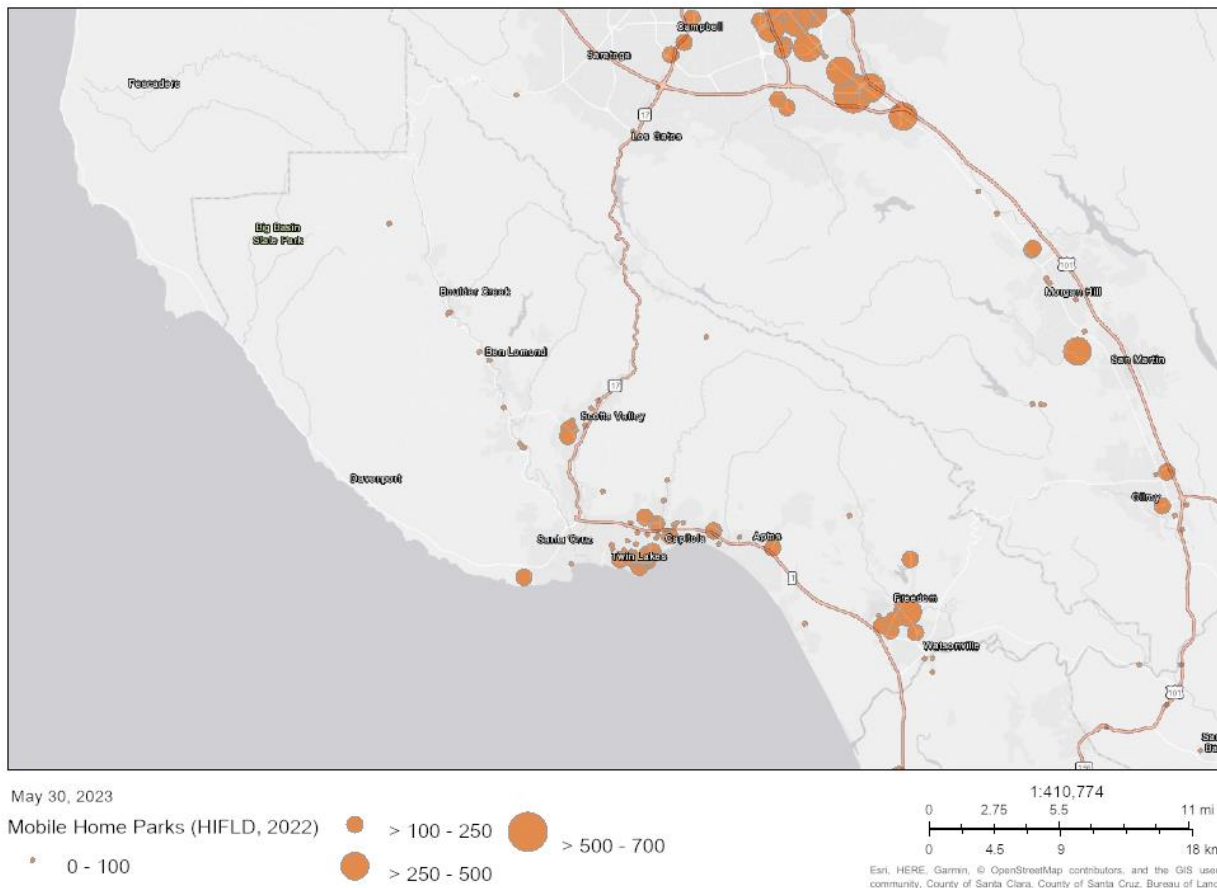


Source: California Department of Housing and Community Development AFFH Data Viewer.

Mobile homes and manufactured housing types are becoming increasingly attractive to lower- and moderate-income households and renters looking to transition to homeownership in the highly competitive and expensive housing market. Figure HE-A-3 shows the concentrations of mobile home parks in Santa Cruz County. The unincorporated areas with the greatest number of mobile homes are Twin Lakes, Pleasure Point, Soquel, Aptos, and Amesti.



Figure HE-A-3: Mobile Home Parks, Santa Cruz County, 2022

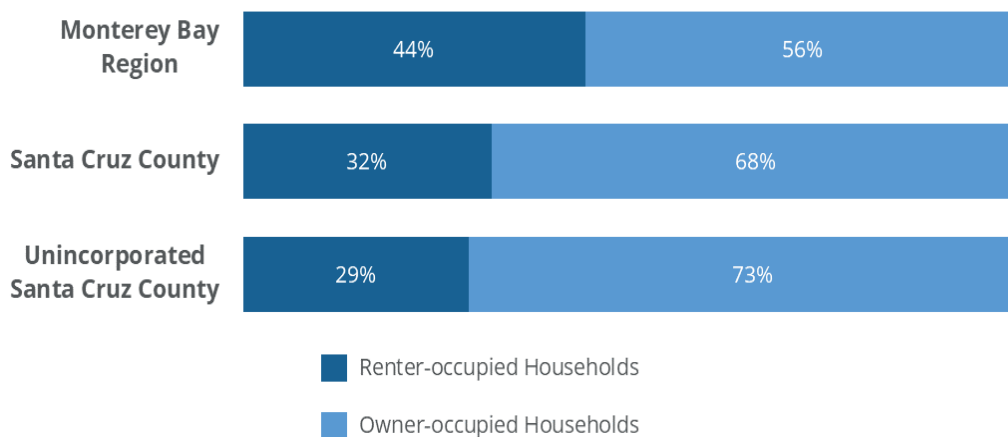


Source: California Department of Housing and Community Development AFFH Data Viewer.

Compared to the county as a whole, unincorporated Santa Cruz County has a slightly smaller proportion of renter-occupied households (29% vs. 32%, respectively), as shown in Figure HE-A-4 below. However, when compared to the Monterey Bay Region, unincorporated areas in the county have a significantly smaller proportion of renter-occupied households than the region (29% vs. 44%, respectively).



Figure HE-A-4: Households by Tenure, 2021

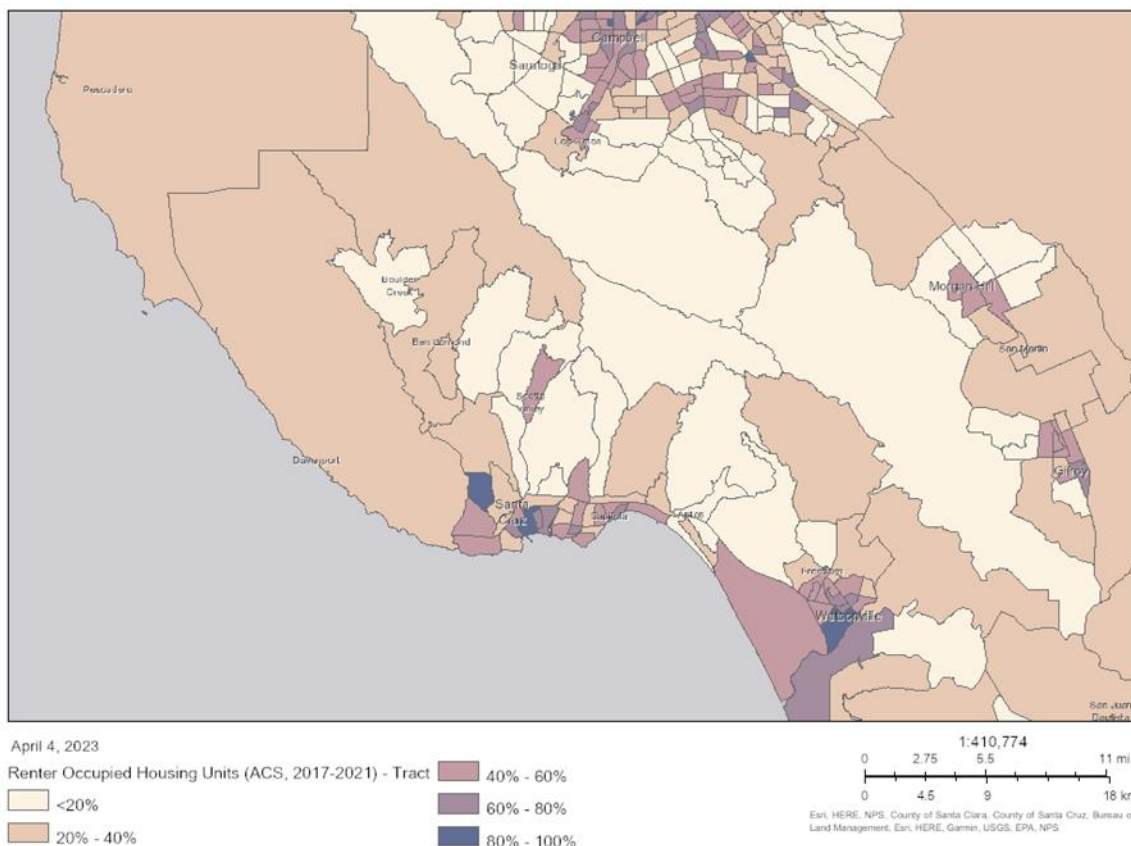


Source: 2021 5-year ACS.

Figure HE-A-5 below shows the jurisdictional distribution of renter-occupied housing units in Santa Cruz County in 2021. The greatest concentration of rental units in the county is in and around the City of Santa Cruz, likely driven by the presence of the university. Additionally, Watsonville also has a high concentration of renters, driven by the availability of more affordable rental options in south county. Live Oak has the greatest concentration of renter-occupied households in unincorporated Santa Cruz County, with census tracts that have 62%, 46%, and 42% of renter-occupied households, respectively. Additionally, the census tract including Rio Del Mar and La Selva Beach (52%), census tracts in Twin Lakes (52%), Aptos, south of Highway 1 (40%), and the southern area of Pleasure Point (40%) also have relatively high concentrations of renters compared to other unincorporated areas in the county.



Figure HE-A-5: Percent of Renter Occupied Housing Units by Census Tract, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

AGE OF HOUSING

Nearly 60% of the housing inventory in unincorporated Santa Cruz County was constructed between 1940 and 1980 (Figure HE-A-6). As such, these units are older, may lack energy efficiency features, could be costly to adapt for disability accessibility, and may have deferred maintenance if households cannot afford to make improvements. The only census tracts in unincorporated Santa Cruz County that don't have 80-100% of their units built before 1990 are located in Soquel; Live Oak; census tracts in and north of Corralitos; and census tracts in the very northern part of the county, east of Big Basin State Park and north of Boulder Creek and Ben Lomond (60-80% of the units in these census tracts were built prior to 1990). Between 40-60% of the structures in the census tract west of Scotts Valley were built prior to 1990. Figure HE-A-7 contains a map showing the percentage of units built after 1990.



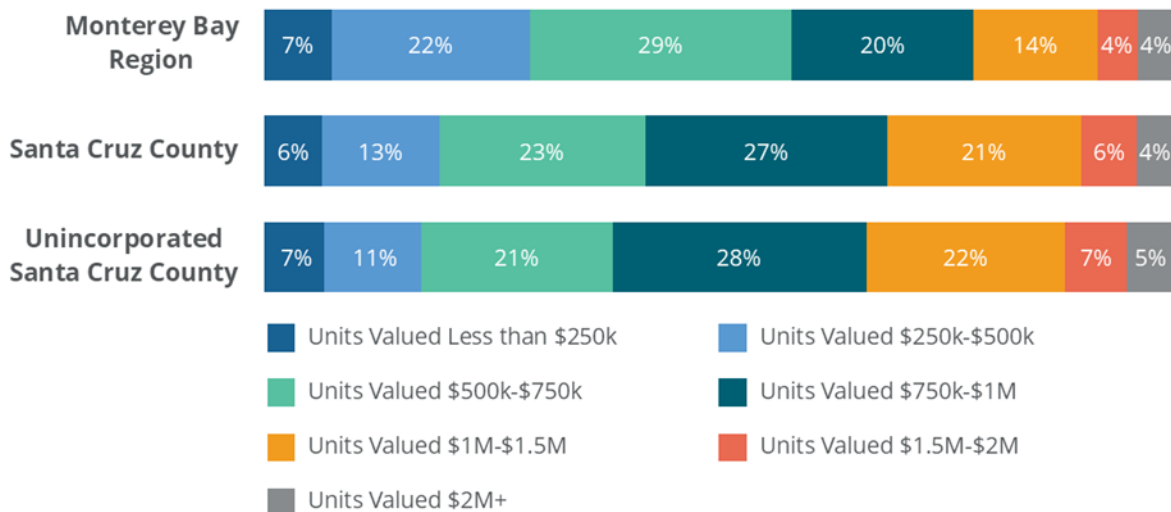
HOUSING COSTS

Figure HE-A-8 shows the distribution of home values for owner-occupied units in unincorporated Santa Cruz County compared to the county as a whole and the region overall.

Unincorporated areas have a slightly higher share of owner-occupied units priced above \$1 million compared to the county as a whole—34% of homes in unincorporated Santa Cruz County are valued above this price, compared to 31% countywide. Conversely, there are 1% fewer homes valued below \$500,000 in unincorporated Santa Cruz County (18%) compared to the county as a whole (19%), suggesting that first-time homebuyers and low- and moderate-income households face slightly greater challenges breaking into the homeownership market in

the unincorporated area. The Monterey Bay region has a significantly larger supply of homes valued below \$500,000, as nearly three in 10 (29%) homes in the region are within this price range, compared to only 19% in Santa Cruz County overall and 18% in the unincorporated County.

Figure HE-A- 8:. Distribution of Home Value for Owner Occupied Units by Jurisdiction, 2021

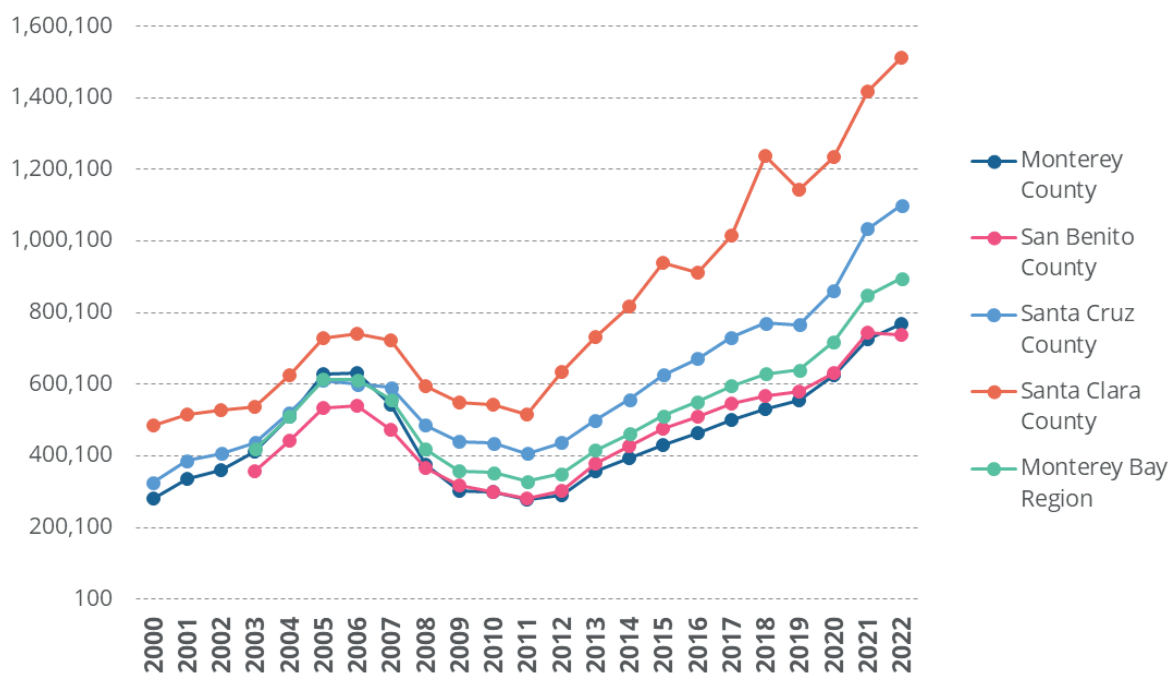


Source: 2021 5-year ACS.



Figure HE-A-9 shows trends in home prices from 2000 to 2022 using the Zillow Home Value Index. According to the index, the home values in Santa Cruz County have increased by 238% over the last 22 years. While Santa Cruz County has the highest home values in the Monterey Bay region, Santa Clara County (which includes the City of San Jose) far outpaces the home values in the other comparison counties. Santa Clara County’s home values increased by 211% over the same time period. One factor attributed to rising home values in Santa Cruz County is housing demand is far outpacing the supply of housing. Other local pressures influencing demand are the “...the movement of Silicon Valley workers and industry to the coast...”³ A 2019 article from The Mercury News noted that over the last few years, “...affluent buyers in the technology field [are] buying primary or secondary residences in Santa Cruz County” because they are being priced out of the market in the Bay Area.

Figure HE-A- 9: Zillow Home Value Index, 2000-2022



Note: The Zillow Home Value Index (ZHVI) reflects the typical value for owner-occupied homes between the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The ZHVI for Monterey Bay Region values were estimated using a housing unit weighted average of the Santa Cruz, Monterey, and San Benito counties.
 Source: Zillow Home Value Index.

³Ibid



Prevailing home prices within Santa Cruz County, including its cities, as of August 2023, are shown below, with change from the prior month’s prices in parentheses:

Santa Cruz County	Single-Family	Condominiums
Median Price	\$1,200,000 (-7.7%)	\$805,000 (0.0%)
Average Price	\$1,301,030 (-12.0%)	\$854,862 (+5.2%)

Source: *Rereport.com*, accessed on 10/2/2023, Santa Cruz County report.

It is generally more difficult to obtain reliable data for current prevailing rents at the county level, however HUD publishes “fair market rents” or FMRs, which indicate the general range of prevailing rents in a metropolitan statistical area or MSA. The FMRs reflect the 40th percentile of rents in the area, or slightly below the median rent levels. The FY 2023 FMRs by unit size for the county as a whole are provided below.

Final FY 2023 FMRs By Number of Bedrooms in Unit, Santa Cruz-Watsonville MSA

Fair Market Rents	Efficiency (Studio)	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
	\$2,212	\$2,502	\$3,293	\$4,077	\$4,568

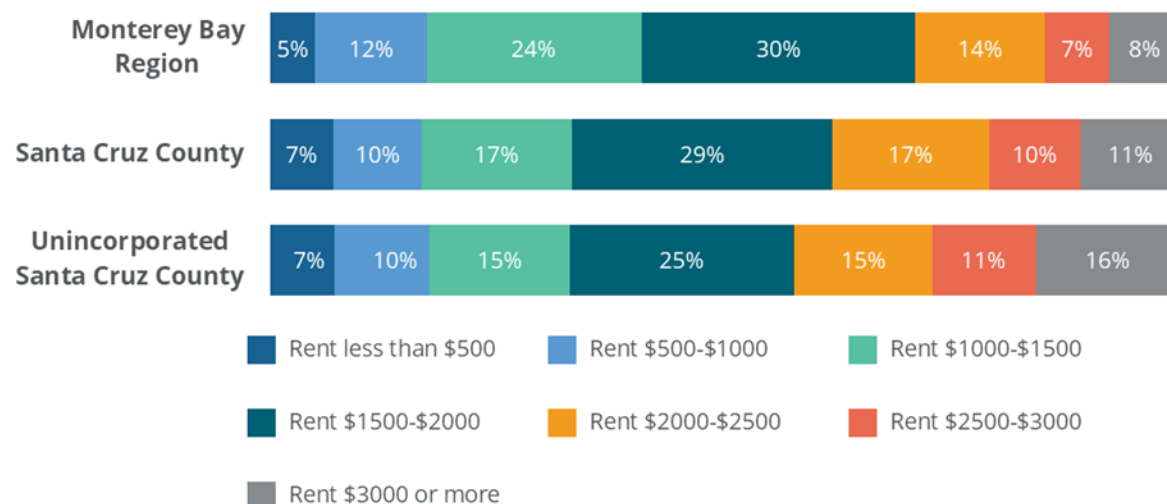
HUD FMR data from:

https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023summary.odn?&year=2023&fmrtype=Final&selecton_type=county&fips=0608799999, accessed on 10/2/2023.



Figure HE-A-10 shows the distribution of contract rents for all renter occupied units by jurisdiction in 2021. Compared to the county as a whole and the region, unincorporated Santa Cruz County has more high-priced rental units: 16% of units rent for more than \$3,000 in unincorporated Santa Cruz County compared to 11% countywide and 8% in the region. Conversely, the tri-county region has a greater proportion of renter-occupied units that rent for below \$1,500 (41%) compared to the county (34%) and unincorporated county (32%).

Figure HE-A- 10: Distribution of Contract Rents for Renter Occupied Units by Jurisdiction, 2021



Source: 2021 5-year ACS.

VACANCY AND NEW DEVELOPMENT

Table HE-A-1 presents ACS data on the number and type of vacant units for the unincorporated areas of Santa Cruz County. The unincorporated area data are derived from removing vacant units by type for incorporated areas from the county totals. According to ACS data, the number of vacant units for rent or for sale has dropped considerably since 2010. In 2010, 11% of the county’s vacant units were available to rent; this dropped to 7% by 2021 for an overall decline of 37%. The number of units available to buy also dropped, from 9% of all vacant units in 2015 to 4% in 2021, for an overall decline of 56%.

The number and share of units vacant for seasonal or recreational use have increased since 2010, likely due to conversion of existing units into short-term and vacation rental use. Those units now comprise 60% of all vacant units, up from 52% in 2010. “Other vacant” are units whose status cannot be identified by the Census; these are likely seasonal or recreational units and units whose use is in transition.



The 2021 data reflect unusual housing market conditions. The county’s overall vacancy rate fluctuated considerably during the pandemic, as faculty, staff, and students at UC Santa Cruz, as well as tech workers living in the county, left the county to attend school and work remotely. Rental vacancies were relatively high as a result, and the market has since normalized.

The rental and for sale market is currently very tight, with few available units. Population and housing estimates provided by the California Department of Finance show that between 2020 and 2023, the vacancy rate has essentially remained unchanged (~11% vacancy rate). This can be primarily attributed to the lack of new development. While the rental construction that has occurred has largely been for affordable (LIHTC) units, there has been essentially no new market-rate, rental development in the unincorporated areas of the County.

Table HE-A-1: Vacancy Status, Unincorporated Santa Cruz County, 2010-2021

Vacancy status	2010		2015		2021		Pct. Change
	# of units	% of units	# of units	% of units	# of units	% of units	2010-2021
For rent	709	11%	256	4%	444	7%	-37%
Rented, not occupied	260	4%	230	3%	137	2%	-47%
For sale only	550	9%	452	6%	240	4%	-56%
Sold, not occupied	286	5%	151	2%	117	2%	-59%
For seasonal or recreation use	3,255	52%	4,282	61%	3,616	60%	11%
For migrant workers	0	0%	53	1%	25	0%	0%
Other vacant	1,255	20%	1,645	23%	1,471	24%	17%

Source: 2010, 2015, and 2021 5-year ACS.

Since December 31, 2015⁴, the building permits issued by the County of Santa Cruz have largely been for homes affordable to above-moderate and moderate-income households, with 662 moderate- and above-moderate-income units permitted, compared to 381 low- and very low-income units permitted (Table HE-A-2). However, based on the county’s 5th Cycle RHNA, **the County has permitted 94% of its low-income RHNA**. Additionally, the County has permitted 83% of its above moderate-income allocation, 87% of its moderate-income allocation, and 59% of its very low-income allocation.

⁴ December 31st, 2015, was the first day of the Fifth Housing Element cycle.



Table HE-A-2: Permits by Income Level, 5th Cycle RHNA Progress, Unincorporated Santa Cruz County.

Income Level	5 th Cycle RHNA	Units Permitted	Percent
<i>Very Low</i>	317	187	59%
<i>Low</i>	207	194	94%
<i>Moderate</i>	240	208	87%
<i>Above Moderate</i>	550	454	83%
Total	1,314	1,043	79%

Source: County of Santa Cruz, CDI Planning Division.

EFFECTIVENESS AT ASSISTING SPECIAL NEEDS POPULATIONS

This section reviews the County’s progress on assisting populations with special housing needs during the 5th Cycle. The County of Santa Cruz supports the preservation of long-term housing affordability and stability. The County has been awarded and allocated funding during the 2015-2023 planning cycle for special needs households, which includes extremely low-income households, seniors, large families, female-headed single-parent households, people with disabilities, and people experiencing homelessness.

Funding for supportive services and affordable housing for special needs households during the 5th Cycle came primarily from the County’s Low and Moderate Income Housing Asset Fund (LMIHAF). That fund contains reuse revenues generated by the County’s former Redevelopment Agency Housing Set-Aside Fund (tax increment revenues), that was available prior to the State dissolution of redevelopment agencies in 2011. Information about the County’s use of LMIHAF funds dating back to FY 2013-14 is available online at:

<https://www.sccoplanning.com/PlanningHome/Housing/OtherResources/HousingSuccessorAgencyReports.aspx>.

Low Moderate Income Housing Asset Funds (LMIHF) totaling \$2.1 Million were used for homeless prevention and rapid rehousing services for individuals and families including the short-term rental assistance, housing relocation and stabilization services, security or utility deposits, utility payments, rental assistance for a final month at a location, moving cost assistance and case management.

Additional *ad hoc* grants occasionally received through the State of California’s competitive funding programs, which distribute federal funds such as the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds to non-entitlement jurisdictions such as the County, as well as State funds such as CalHome, were also used by the County, when available, to provide services and/or affordable housing to special needs households. Recently, the County



also obtained several Covid-related grants, such as “CDBG CV 2/3 (Covid-19)” to provide shelter and supportive services to special needs households at risk of Covid and related impacts of the pandemic.

CDBG Funding: The County was awarded \$2 Million in 2015, which was allocated for construction of a recycled water project serving primarily low-income residents in the community of Davenport, as well as a case management program for homeless clients, and supportive services for farmworker households. In 2018, the County was awarded two separate CDBG grants: one allocated \$421,000 to rehabilitate low-income rental housing for farm workers and their families in the Watsonville area, and the other allocated \$100,000 for a domestic water feasibility study for the rural community of Davenport.

CDBG-CV 2/3 Funding: The County allocated \$2.1 Million in CDBG-CV 2/3 to address the impacts resulting from the Covid-19 pandemic, funding included a program for Meals on Wheels (\$100,000) which provided breakfast meals for seniors and disabled persons unable to leave their homes, North Coast Covid -19 Support Services (\$348,000) which provided services for low-income farmworkers, seniors, and persons experiencing homelessness, Live Oak School Covid-19 Support Services (\$350,000) which provided mental health services to low income youth, and Project Roomkey Extension and Transition (\$1,359,727) which provided hotel/motel stays for person experiencing homelessness that needed to recuperate or isolate to stop the spread of Covid-19.

HOME Funding: The County was awarded HOME funds in 2015, 2016, and 2019, including allocations of \$962,710 for downpayment assistance for low-income, first-time homebuyers, and over \$1.6 Million to provide Tenant-Based Rental Assistance (TBRA), including monthly subsidies for up to two years, and security deposits, for low-income households, including female-headed households and households who are at risk of, or experiencing homelessness.

PLHA Funding: The County Board of Supervisors recently approved a 5-year expenditure plan for Permanent Local Housing Allocation (PLHA) funds, which is a newer source of state funding for local governments to use for affordable housing purposes, established through new legislation in 2018. The County’s plan is to use 75-77% of its projected PLHA revenues during this 5-year period to assist people experiencing or at risk of homelessness through programs such as rapid re-housing, rental assistance, supportive/case management services to help obtain and retain housing, and/or operating and capital costs for navigation centers and emergency shelters. Approximately 18-20% of the PLHA funds are planned to be used as matching funds for the County’s Low- and Moderate-Income Housing Asset Fund (LMIHAF), to be used for predevelopment, development, acquisition, rehabilitation, and/or preservation of multifamily rental housing that is affordable to extremely low-, very low-, low-, and moderate-income households. PLHA funds may be used to assist homeless people or those at risk of homelessness, seniors, veterans, disabled adults, transition-aged youth



(TAY), and families with minor children through these affordable housing programs and projects. Examples of recent uses of PLHA funds include:

- The Freedom House project, owned by CFSC, Inc. a local non-profit housing provider, has been awarded a PLHA predevelopment loan of \$101,871 to support renovation of an existing 20-bed, vacant residential care facility located on a larger existing multi-family affordable rental property at 2716 Freedom Blvd., outside the city of Watsonville. This structure will be converted into an 11-unit transitional housing facility to provide housing and supportive services to approximately 20 young adults at a time. The Freedom House project is designed to qualify for Round 3 of the State of California Homekey Program ("Homekey"). The project is currently under review by HCD for this funding source and anticipates an award in the near future. If awarded, this project upon completion will serve extremely low-income, homeless or at-risk TAY aged 18-25, with onsite supportive services for and 24/7 on-site staffing. The PLHA funds have been awarded and expended by CFSC for predevelopment activities.
- A total of \$435,783 in PLHA funds were allocated to the Housing Authority of Santa Cruz County and Senior Network Services, two local non-profit agencies which used it to assist people experiencing homelessness and those who are at-risk of homelessness, with services including rapid rehousing, rental assistance, supportive/case management services that allow persons to obtain and retain housing. Funds were also used for operation of local navigation centers and emergency shelters, and to provide seniors assistance with housing search support, referrals, and application assistance.

Homekey Funding: Homekey is a new California state program that provides funding for permanent supportive housing for extremely low income (ELI), homeless and at-risk special needs households, which housing must be developed and occupied within a short time frame (usually within one year of award date). In 2021, the County co-applied for State Homekey Round 2 funds with several different co-applicants. Three of its four applications in Homekey Round 2 were awarded funds in 2022: two for projects in the unincorporated area, and one for a project in the city of Santa Cruz, which had asked the County's Human Services Department to seek Homekey funds for that project. The fourth application, for a project in Watsonville, was not funded in Round 2, although the team has reapplied in Round 3, which application is now under review. The County's Round 2 awards included \$6.4 Million for a project in Ben Lomond and \$10.6 Million for a project in Soquel, as well as \$2.2 Million for the project in Santa Cruz. The project in Ben Lomond, known as "Vets Village" will provide 20 units for veterans and other Homekey-eligible tenants, plus a manager's unit. The project in Soquel, now under construction, will provide 35 units for veterans, transition-age youth (TAY), and ELI families with children, plus a manager's unit. Both of these projects will include on-site supportive services, and project-based awards of VASH and/or Housing Choice vouchers. In 2023 the County co-applied for Homekey Round 3 funds for two projects: a TAY transitional housing project of 11 units plus room



for onsite supportive services and 24/7 staffing, located in south county, and a resubmittal of the Watsonville project that was not funded in Round 2. Both Round 3 applications are currently under review by the State.

County-Assisted Affordable Housing Projects assisted and/or built in the 5th Cycle

As noted above, a number of new subsidized affordable housing projects were assisted during the 5th Cycle with millions in funding from the County's LMIHAF. Some of the original funding commitments were made in the 4th cycle but were disbursed in full or part in the 5th cycle. Most of these projects also received low-income housing tax credits (LIHTC), and/or funding for supportive housing units, such as Mental Health Services Act (MHSA) funds or No Place Like Home (NPLH) funds from the State. These projects included:

- St. Stephens is a 100% affordable, senior housing project that was entitled, constructed and occupied during the 5th Cycle. The project's 40 units consisting of studios, 1- and 2-bedroom units, for seniors earning less than 60% Area Median Income.
- Pippin Orchard Apartments is a 100% affordable housing project that was entitled, constructed and leased during the 5th cycle planning period. Of the 46 units, two are reserved for TAY who have experienced homelessness, six are reserved for residents with developmental disabilities, and 14 units are for families with children, including large families. All units are for households earning less than 60% of the Area Median Income.
- Rodeo Creek is an 11-home Habitat for Humanity homeownership project, located on a former County-owned property that was sold to Habitat to provide affordable homeownership opportunities to very low- and low-income households. The project was funded by the County's LMIHF with additional funding from the State HCD CalHome Program. One of the homes is fully accessible for wheelchair access.
- Los Esteros is a seven-unit Habitat for Humanity homeownership project located on a former County-owned property that was sold to Habitat to provide affordable homeownership opportunities to very low- and low-income households. The project was funded by the County's LMIHAF. One of the units is fully accessible for wheelchair access.
- Bienestar Plaza is a 100% affordable housing project that was funded in part by County LMIHAF and built on a former County-owned property. The units are affordable to lower-income households, with a mix of affordability levels ranging from ELI to Low, as required by the CA Tax Credit Allocation Committee (TCAC), including 10 permanent supportive housing (PSH) units assisted by CA No Place Like Home (NPLH) funds. The project includes 57 units



consisting of 26 1-bedrooms, 15 2-bedrooms, and 16 3-bedrooms. The project includes project-based vouchers to assist lower income households, including formerly homeless and large families. The project includes support services for all households.

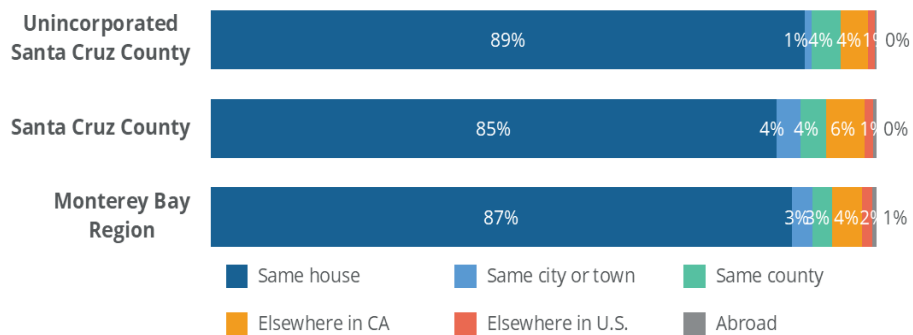
- Cienega Heights is a 100% affordable housing project that was funded by LMIHAF and is the second phase of the Pippin Orchard Apartments. The project is 80 units which consists of 32 one-bedroom units, 24 two-bedrooms, and 24 three-bedroom units for households earning less than 60% Area Median Income. Thirty-nine of the units are set aside for farmworker households, and 12 are set aside for households with supportive housing needs.

DISPLACEMENT

Displacement can occur for a number of reasons, such as rent increases, gentrification, natural disasters (e.g., fires or flooding), complications with landlords, and loss of income or employment. This section explores risks of displacement for households in unincorporated Santa Cruz County as well as environmental hazards that exacerbate displacement risks.

Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). While both owner and renter households moved at the same rate between 2015-2018, renters have moved at a much higher rate since 2019 (Figure HE-A-12).

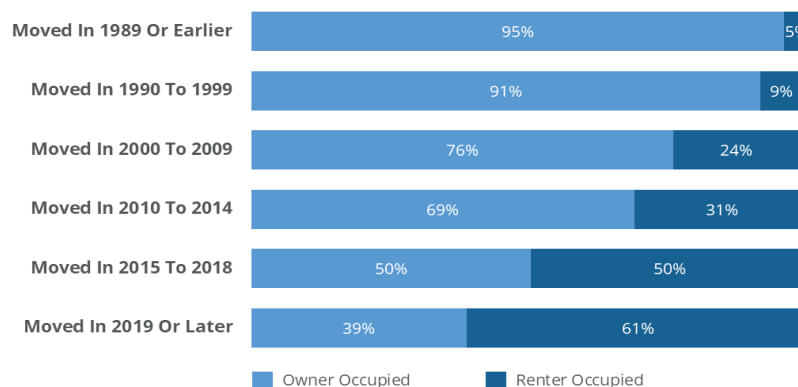
Figure HE-A- 11: Location of Population One Year Ago, Unincorporated Santa Cruz County, 2022



Source: 2021 5-year ACS.



Figure HE-A-12: Tenure by Year Moved to Current Residence, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

ASSISTED HOUSING AT RISK OF CONVERSION

Out of 1,327 total existing assisted units located in unincorporated Santa Cruz County, one 84-unit HUD assisted project known as Seaside Apartments, has been identified as being at high risk for conversion during the 6th Cycle. This project represents 6% of the total existing assisted rental housing units in the unincorporated area (see Table HE-A-3 below), not counting a number of assisted housing projects currently under construction in the unincorporated area, some of which are listed earlier in this report. Seaside Apartments, located in the Live Oak neighborhood, is a formerly HUD-assisted property for which the original HUD contract has expired, but its owner has entered into extension contracts with HUD for two additional 5-year periods. It is now in its second 5-year extension contract with HUD which expires in 2027. Prior discussions with the property manager indicate that the property may continue extending its contracts with HUD when the current one expires in 2027.

Housing Authority staff are aware of the potential expiration of the current HUD contract in 2027, and are willing and prepared to coordinate with the County and/or HUD, and the current property owner, on various available approaches to preserving the affordability of units at this property beyond 2027, subject to the owner’s agreement. These approaches include but are not limited to: another five-year or longer HUD contract, HUD issuance of tenant preservation vouchers to current residents, exploration of options available through HUD’s Rental Assistance Demonstration (RAD) program, or any other mutually agreeable solutions that could be negotiated between the owner and the Housing Authority and/or HUD.



An earlier version of CHPC’s at-risk database erroneously identified the Lagoon Beach Cooperative Apartments, located at 540 13th Ave, Santa Cruz, CA 95062, as an at-risk property, however CHPC has since corrected this error. That property was assisted by the State, County, and FEMA in 1991-92 to acquire and renovate the property, and form a limited-equity resident-owned cooperative. A fifty-year low-income housing restriction was recorded at that time in favor of the Santa Cruz County Redevelopment Agency, with an affordability term that expires in 2042. Because each occupant household owns a share in the cooperative, they are unlikely to displace themselves. The property is owned and managed by Mercy Properties California⁵, an affiliate of Mercy Housing, a non-profit corporation, which leased it to the resident-owned cooperative for a 55-year term.

Table HE-A-3: Assisted Units at Risk of Conversion, Santa Cruz County, 2022

	Low	Moderate	High	Very High	Total Assisted Units
Unincorporated Santa Cruz County	1,243	0	84	0	1,327
City of Capitola	134	0	0	0	134
City of Santa Cruz	1,393	18	5	156	1,572
City of Scotts Valley	46	0	0	0	46
City of Watsonville	1,347	109	0	0	1,456
Santa Cruz County	4,163	127	89	156	4,535

Source: California Housing Partnership’s Preservation Clearinghouse.⁶

HCD-Required Analysis of At-Risk Assisted Units

1. Complete inventory of at-risk units: See top row of Table HE-A-3 above.
2. Assessment of risk of conversion: The source of this inventory (CA Housing Partnership) has classified the Seaside Apartments as high risk. However, based on the owner’s recent willingness to extend the term of affordability for another ten years through two additional contracts with HUD, it may not be as high-risk as is indicated in the inventory.
3. Estimate of cost to replace versus preserve the units at risk of conversion: Staff estimates that it would be less costly to preserve the assisted status of these units rather than replace them. A similarly sized 80-unit affordable housing development currently under construction,

⁵ <https://www.mercyhousing.org/california/lagoon-beach/>

⁶ <https://chpc.net/ta/preservation/preservation-clearinghouse/>



known as Pippin II or Cienega Heights, has a total development cost upwards of \$57 million. Costs for all components of development have escalated steeply since the time that project's costs were locked in (from land acquisition in 2019 through construction bidding in 2021-22). Assuming a cost increase of 25% by 2027 would result in a project cost of over \$71 million for 80 units. In addition, the site of that project was fallow agricultural land in south county, which had a much lower value per acre than land zoned for multi-family housing in north county, where Seaside Apartments is located. Preservation of the units may not have a significant cost if the owner again opts to extend their HUD contracts for another 5 or more years, in 2027. If that is not the case, other preservation options would similarly be less costly as they would most likely rely on HUD funding such as tenant preservation vouchers, participation in the RAD program, an award of project-based vouchers to the property by the Housing Authority, or other approaches based on HUD funding available at the time for this purpose.

4. Identify entities qualified to replace or preserve the at-risk units:
 - a. Housing Authority of the County of Santa Cruz; or
 - b. Any one of various affordable housing developers active in the region which have developed, acquired and/or renovated and preserved other affordable housing, including but not limited to (in alphabetical order): Bridge Housing, Christian Church Homes, Eden Housing, First Community Housing, and MidPen Housing, among others.
5. Identify potential funding sources to maintain affordability of at-risk units:
 - a. Various sources of HUD funding, such as funding for tenant preservation vouchers, Rental Assistance Demonstration project funding, and/or funds available to the Housing Authority through its Section 8 Administrative Plan for uses such as project-based voucher awards or Moving to Work activities, among others. An excerpt from pp. 38-39 of this plan is provided below.
 - b. Various sources of State funding for preservation of affordable housing, including various federal sources administered by the State, such as the Portfolio Reinvestment Program (PRP), CDBG, CDBG-DR, HOME, PLHA, NPLH, LIHTC, or any other source that HCD may make available to qualified entities for this purpose between now and 2027.
 - c. Various sources of County funding for preservation of affordable housing, such as its Affordable Housing Impact Fee (AHIF) fund, local PLHA funds, and/or any other source that the County may have access to for this purpose between now and 2027. County funding for affordable housing, post-dissolution of its redevelopment agency, is now generally available in small amounts (six-figure to low seven-figure loans), so local funds



would only constitute gap funding for a project of this nature, and would not be sufficient without other larger sources such as those listed above.

Moving to Work – Local Non-Traditional Activities

As a Moving to Work (MTW) Agency, the Housing Authority has broad regulatory flexibility, including the ability to use federal HAP funds for Local Non-Traditional (LNT) activities.

The Housing Authority intends to use MTW funding to acquire, renovate and/or build affordable units that are not public housing units. Eligible activities may include gap financing or construction costs for development of affordable housing, conducted by the PHA or a PHA-controlled affiliate or by a non-PHA affordable housing developer, including but not limited to development of project-based voucher units, tax credit units, or affordable units funded with any other local, state, or federal funds. Local, nontraditional development activities will be conducted in accordance with the applicable requirements of PIH Notice 2011-45 and the MTW Operations Notice and other approved HUD waivers as applicable to this activity.” (Housing Authority of the County of Santa Cruz, Administrative Plan dated 9/20/2023, pp. 38-39.)

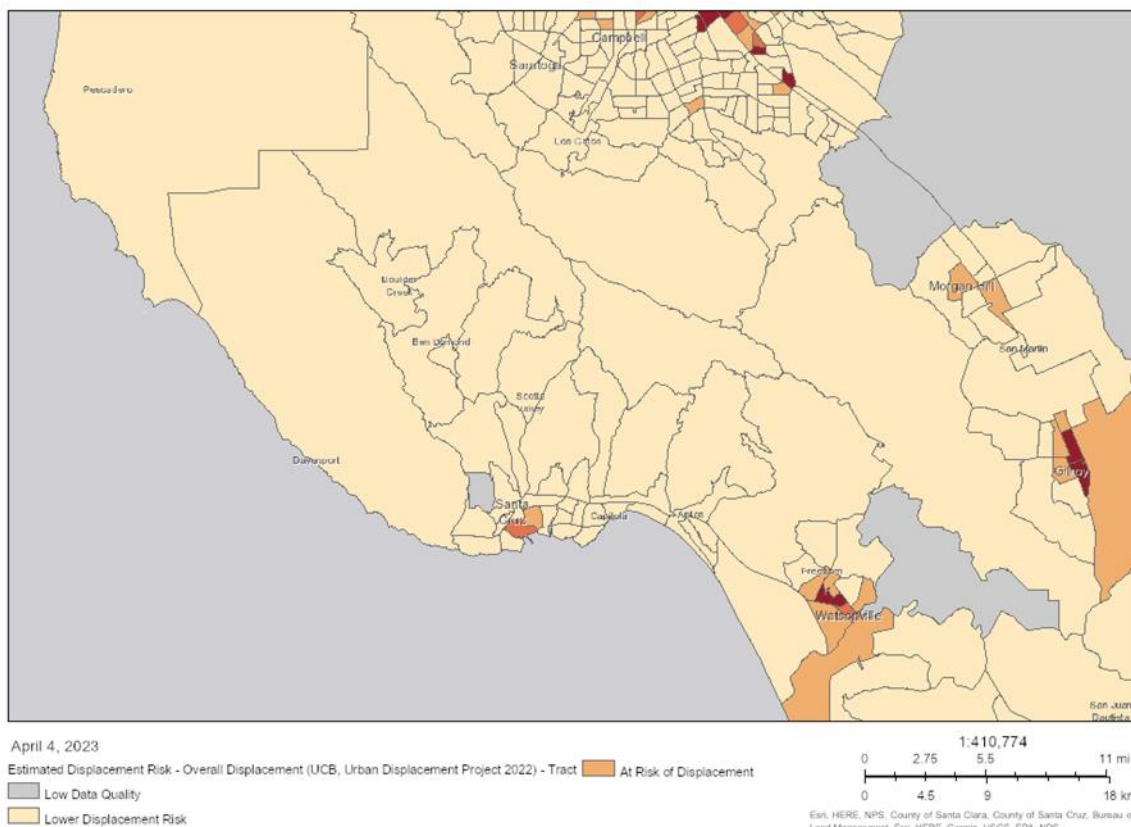
DISPLACEMENT RISK

The University of California, Berkeley (UCB) conducted a study to determine the estimated displacement risk for households across California. The project defines displacement risk as “[a census tract with characteristics that are strongly correlated with more low-income population loss than gain.](#)” In other words, UCB’s model estimates that areas at risk of displacement have more low-income households leaving the area than moving in.

Figure HE-A-13 presents displacement risk for all households in the county. All census tracts in unincorporated Santa Cruz County are designated as “lower displacement risk.” Both Santa Cruz and Watsonville have census tracts that are at higher risk of displacement.



Figure HE-A- 13: Estimated Displacement Risks for All Households by Census Tract, Santa Cruz County, 2022

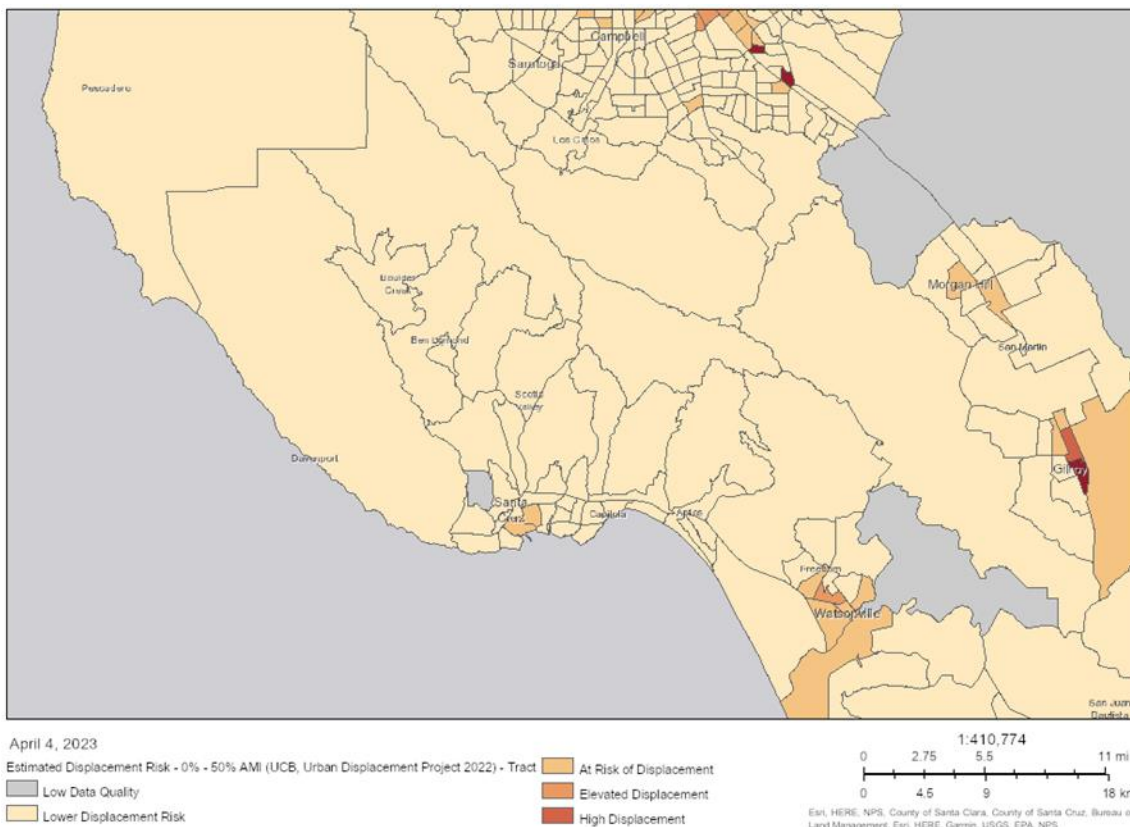


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figures HE-A-14 and HE-A-15 show displacement risk for households with 0-50% area median income (AMI), which are referred to as very low-income households in the RHNA, and households with 50-80% AMI, referred to as low-income households in the RHNA, in Santa Cruz County. Curiously, the risk of displacement declines for very low-income households. This suggests that very low-income households may have better access to publicly subsidized units or rental assistance that is working to keep their households more stable. This is consistent with the significant number of deed-restricted affordable rental housing projects that have been built in the unincorporated area with County assistance in recent decades, as well as the more than 5,000 local households receiving monthly assistance from the local Housing Authority.



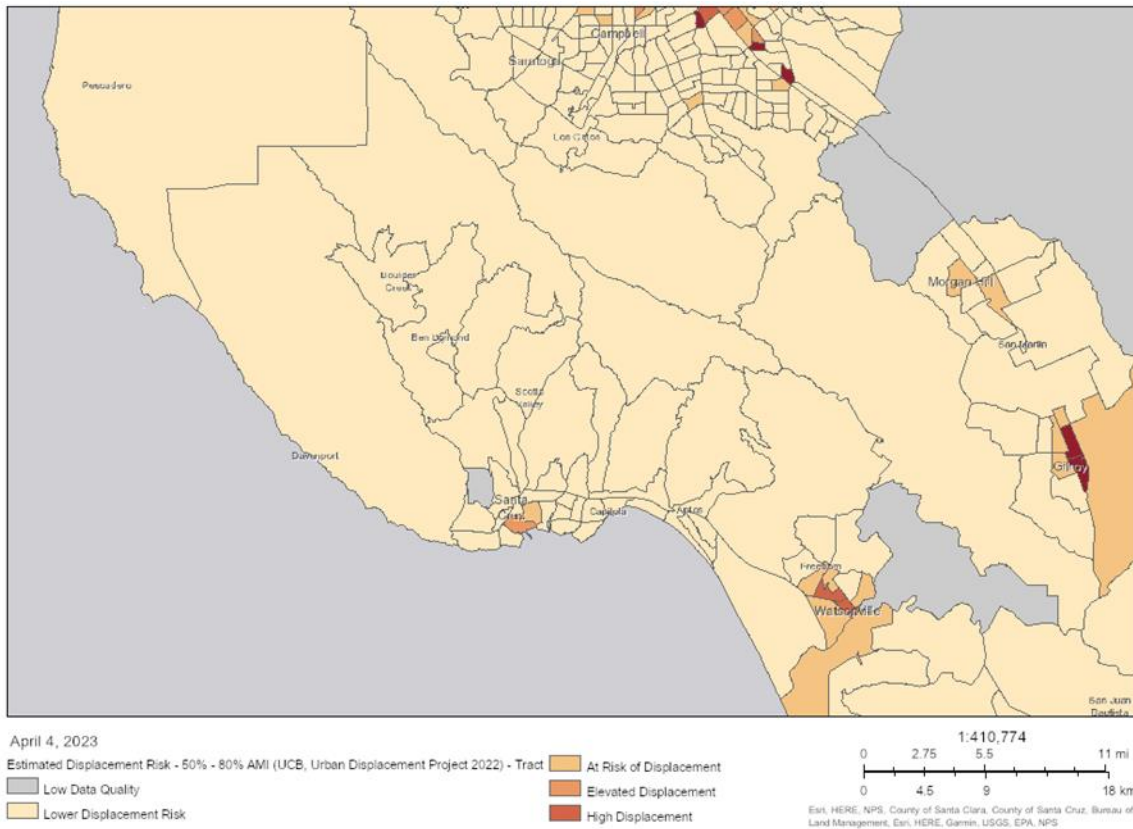
Figure HE-A-14: Estimated Displacement Risk for 0% - 50% AMI by Census Tract, Santa Cruz County, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer.



Figure HE-A- 15: Estimated Displacement Risk for 50%-80% AMI by Census Tract, Santa Cruz County, 2022

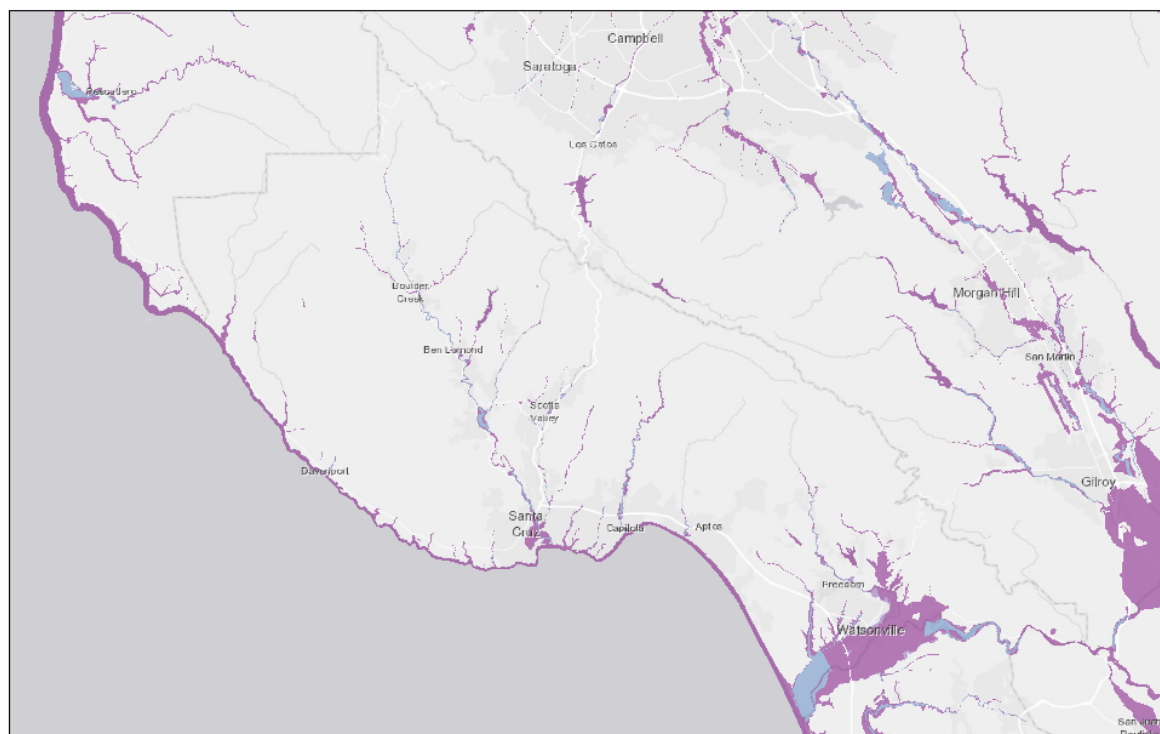


Source: California Department of Housing and Community Development AFFH Data Viewer.



Figure HE-A-16 shows Santa Cruz County’s special flood hazard areas as identified by FEMA in 2022. Unincorporated areas in the county with census tracts that have a 1% flood hazard designation include Interlaken (west of Kelly Lake) and Amesti (west of Pinto Lake). In the county as a whole, areas adjacent to the San Lorenzo River in Santa Cruz and the southeastern part of Watsonville are at the highest risk of experiencing flooding.

Figure HE-A- 16: Special Flood Hazard Areas, Santa Cruz County, 2022



April 4, 2023

Special Flood Hazard Areas (FEMA, 2022)

- 1% Annual Chance Flood Hazard
- 0.2% Annual Chance Flood Hazard
- Regulatory Floodway

1:410,774

0 2.75 5.5 11 mi

0 4.5 9 18 km

Esri, HERE, NPS, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.



FAIR HOUSING ASSESSMENT

In 2018, Governor Brown signed Assembly Bill 686 (AB 686), which required all public agencies in the state to “administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing (AFFH), and take no action inconsistent with this obligation” beginning January 1, 2019.⁷ AB 686 also made changes to Housing Element law to incorporate requirements to AFFH as part of the Housing Element and General Plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

Affirmatively Furthering Fair Housing

“Affirmatively furthering fair housing” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency’s activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)”

SOURCE: California Department of Housing and Community Development Guidance, 2021, page 14.

CONTRIBUTING FACTORS

The disparities in housing choice and access to opportunity discussed throughout this report stem from historical actions, the inability of the broader region to respond to housing demand, regional

⁷ Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take “meaningful actions” to address segregation and related barriers to fair housing choice.



barriers to open housing choice, and limited resources to respond to needs, despite efforts to increase resources. Specific issues and contributing factors are discussed below.

Fair housing issue: Black and Hispanic households experience disproportionate housing needs among other households living in unincorporated Santa Cruz County. Both populations experience housing cost burden, high poverty rates, and are overrepresented in the homeless population.

Contributing Factors:

- Typical of communities across the country, higher poverty rates among Black and Hispanic residents in unincorporated Santa Cruz County stem from decades of discrimination in employment, education, and housing markets. These residents have faced greater challenges building wealth through economic mobility and homeownership.
- Hispanic residents are more likely than others to work low wage jobs, including agricultural jobs, that make the county’s housing prices unaffordable to them, resulting in higher rates of cost burden and overcrowding. Although it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and right-sized housing.
- There is a concentration of voucher-holders in the southern portion of the county because this area offers the most affordable homes and/or because landlords in this area may be more willing to accept vouchers. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well. A recent article in *Cityscape* found that Hispanic homebuyers—when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.⁸
- According to the 2022 Point-in-Time Count, Black or African American residents made up 12% of the homeless population (but only 1% of the general population) and Hispanic residents made up 39% of the homeless population (compared to 34% of the general population).

Fair housing issue: Hispanic households are most likely to live in low resource areas and experience poor education outcomes.

Contributing Factors:

- Hispanic residents living in the unincorporated area of Santa Cruz County are primarily concentrated in the southern portion of the county. According to the California Tax Credit

⁸ Sanchez-Moyano, R. (2021). Achieving spatial equity through suburban homeownership? Neighborhood attributes of Hispanic homebuyers. *Cityscape: A Journal of Policy Development and Research*. Volume 23(3).



Allocation Committee's (TCAC's) opportunity maps⁹, both the southern and north coast rural, predominantly agricultural areas of the county, as well as some tracts in the San Lorenzo Valley, are "low resource" areas, with fewer economic opportunities, lower educational outcomes, lower median home prices, and more exposure to environmental hazards such as toxics, pesticides, or air pollution.¹⁰

- The prevalence of more affordable housing in this area of the county contributes to the concentration of poverty and low opportunity. Most of the affordable housing projects in this area were funded in part by the State's Joe Serna, Jr. Farmworker Housing program, which must be located in areas where, according to the program regulations, "there is an urgent need for farmworker housing in the area where the housing development will be located based on local vacancy rates or evidenced by verification from the local government or as shown in a Department-approved market study." The areas that meet this description in Santa Cruz County are primarily the Pajaro Valley, according to the County-assisted [2018 Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley \(Farmworker Study\)](#). The Pajaro Valley comprises most of the area in south county, outside of Watsonville, which is shown as low opportunity on the TCAC opportunity maps.
- Hispanic students experience some of the lowest proficiency standards in the county and highest rates of chronic absenteeism in the county and have significantly lower rates of educational attainment compared with their non-Hispanic white counterparts.

Fair housing issue: Persons with disabilities have disproportionately high unemployment rates compared to residents without a disability.

Contributing Factors:

- The unemployment rate for the County's disabled residents is twice that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.

Fair housing issue: Persons with disabilities are most likely to file complaints of housing discrimination.

Contributing Factors:

- Housing discrimination against residents with disabilities.

⁹ <https://belonging.berkeley.edu/2023-ctcac-hcd-opportunity-map>

¹⁰ Methodology for the 2023 CTCAC/HCD Opportunity Map, January 2023, <https://www.treasurer.ca.gov/ctcac/opportunity/2023/methodology.pdf>



- Lack of understanding of reasonable accommodation requirements by landlords and property owners.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND MEANINGFUL ACTIONS TO AFFIRMATIVELY FURTHER FAIR HOUSING

The County has adopted programs and actions that address the contributing factors identified in the AFFH analysis. While all contributing factors are important, higher priority was given to factors that limit fair housing choice and/or negatively impact fair housing.

The Table HE-A-4 below displays the identification of fair housing issues, contributing factors, actions taken to address the contributing factors, and priority level. The relevant programs are identified in the action column for each contributing factor.



Table HE-A-4: Fair Housing, Contributing Factors, and Proposed Actions			
Fair Housing Issue	Contributing Factor	Action	Priority
Black and Hispanic households experience disproportionate housing needs, including cost burden and high poverty rates, and are overrepresented in homeless population.	<p>Higher poverty rates among Black and Hispanic residents stem from decades of discrimination in employment, education, and housing markets.</p> <p>There is a concentration of voucher- holders in South County because the area offers the most affordable/available homes, which results in lower incomes and higher rates of poverty.</p> <p>Black or African American residents made 12% of homeless population (but only 1% of general population) and Hispanic residents made up 39% of homeless population (compared to 34% of general population).</p>	<ul style="list-style-type: none"> • Implement Policy H-1.3: Minimum Density Standards for multi-family zones • Program H-1B Rezone sites to multi-family or mixed-use to accommodate RHNA • Program H-1C: By-right overlay zone • Program H1-D: Update Density Bonus Code with parcel assembly incentives, etc. • Program H-1E: Rezone sites to RF • Program H-1F: Update MF development standards • Program H-1G: Streamline parcel map procedures • Program H1-J: Rezone residential parcels per SB10 • Program H-1K: Priority Processing • Program H-1L: Increase height limits in East Cliff Village Tourist Area • Program H-3A: Use Local Housing Funds to support affordable housing development • Program H-3G: Study of Local Coastal Program barriers to higher density housing and/or impacts on fair housing • Program H-4A: Implement CoC Strategic Plan 	High



Table HE-A-4: Fair Housing, Contributing Factors, and Proposed Actions			
Fair Housing Issue	Contributing Factor	Action	Priority
Hispanic households most likely to live in low resource areas and experience poor education outcomes.	<p>Hispanic residents are primarily concentrated in southern portion of County. The TCAC opportunity map rates this area in the “low” resource category.</p> <p>The prevalence of more affordable housing in this area contributes to the concentration of poverty and low opportunity.</p> <p>Hispanic students experience some of the lowest proficiency standards, high rate of chronic absenteeism, and lower rates of educational attainment.</p>	<p>All actions listed in row above; and</p> <p>Program H-4G: Prioritize use of County housing funds for extremely low income and special needs households, including farmworkers</p> <p>Program H-6A: Collaboration with regional stakeholders on farmworker housing</p> <p>Program H-6B: Community engagement with broad stakeholder group to increase support for new multi-family infill housing development</p> <p>Program H-6C: Collaboration with regional stakeholders to provide fair housing training to those involved with land use and infrastructure planning, development review and permitting</p>	High
Persons with disabilities are most likely to file complaints of housing discrimination.	<p>Housing discrimination against residents with disabilities.</p> <p>Lack of understanding of reasonable accommodation requirements by landlord and property owners.</p>	<p>Program H4- D Increase supply and awareness of affordable units for persons with disabilities.</p> <p>Program H2-I Support legal aid programs.</p> <p>Policy H-4.2 (AFFH) Reasonable Accommodation</p>	High
Persons with disabilities have disproportionately high unemployment rates compared to residents without a disability.	Unemployment rate for County's disabled residents is twice that of persons without a disability, likely related to job opportunities, access to employment, and market discrimination.	Program H2-I Support legal aid programs	Low to Moderate



HISTORY OF SEGREGATION IN THE REGION

The United States' oldest cities, counties, and regions have a history of mandating segregated living patterns—and Santa Cruz County is no exception. Several local historians have chronicled the legacy of racism in the area and how it helped lay the foundation for discriminatory housing policies and practices that have produced segregatory living patterns and lack of access to housing choice in Santa Cruz County for non-White populations.

Local historian Phil Reader articulated that “[r]acism has always been a basic component in the socio-economic makeup of [Santa Cruz County].”¹¹ In the late 18th century, Spanish missionaries began the erasure of local Indigenous culture, history, and language in the area in the name of economic benefit and religion, as well as forcing local Indigenous people into slavery at the Santa Cruz Mission. When Mexico gained its independence from Spain, it secularized the missions and “...granted the former mission land to retired soldiers and their families” while “Indigenous ‘Californians’ were to continue working [the] land they once inhabited.”¹² According to Reader, “[f]ollowing the American takeover of California in 1848, there occurred a 25-year period of intense Hispanophobia during which the vast majority of the land found its way into the hands of the aggressive Yankees—most in a dubious manner.”¹³ In the 1870s and 1880s, there was “...a highly organized attempt to rid the region of Chinese.”¹⁴ Reader articulated that “[t]hroughout the remainder of the century one minority group after another became the subject of this cycle of racism.”¹⁵

In the early 20th century, robust efforts were underway throughout the country to bar households of color from homeownership through discriminatory lending practices and deed restrictions. In Santa Cruz County, “developers and realtors wrote racial covenants into the deeds of many new homes in Aptos, Scotts Valley and Santa Cruz [in the 1920s], which stated that the premises ‘shall not be

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

¹¹ To Know My Name: A Chronological History of African Americans in Santa Cruz County, October 2018. <https://www.santacruzmah.org/blog/to-know-my-name-a-history-of-african-americans-in-santa-cruz-county>

¹² Historical Reconciliation in Santa Cruz, August 2017. <https://www.romeroinstitute.net/blog/historical-reconciliation>

¹³ To Know My Name: A Chronological History of African Americans in Santa Cruz County, October 2018. <https://www.santacruzmah.org/blog/to-know-my-name-a-history-of-african-americans-in-santa-cruz-county>

¹⁴ Ibid

¹⁵ Ibid



rented, leased, or conveyed to, or occupied by, any person other than of the white or Caucasian race' with the exception of 'domestic servants of a different race domiciled with an owner or tenant.'"¹⁶ Sandy Lydon, another local historian who wrote *The Japanese in the Monterey Bay Region: A Brief History*, described anti-Japanese sentiment in the county at the time and affirmed that "[i]n Santa Cruz county, local officials wrote real estate deeds which contained language such as 'Property not to be sold, transferred, leased, rented or mortgaged to any other than [the] Caucasian [sic] race, except servants' or 'no property transferred to other than Caucasians.'"¹⁷ This decade also brought about the arrival of the Ku Klux Klan in Santa Cruz County with klaverns located in Watsonville, Santa Cruz, and several in Live Oak.¹⁸

Phil Reader articulated that there has always been an African American presence, albeit small, in Santa Cruz County. He noted that the county's Black population "...were spared the intensity of the racial hatred experienced by other minority groups"¹⁹ because of their smaller size. However, in the early 20th century, the area's Black population began to bear the brunt of racism and housing discrimination in the county. Reader described that "...bigotry became a policy in many quarters as blacks were banned or discriminated against at local hotels, road houses, and inns. [African American] vacationers with their tourist dollars were unwelcome visitors at many recreational spots in the county. Finding housing and jobs became an impossible task, so many [African American] families left the area in anger and discouragement. Even churches, the supposed moral pillars of the community, now refused to accept Black parishioners."²⁰

According to Reader, "in the decades following the Second world war, many of the new African American families moving into the area found housing difficult to obtain and, on several occasions, white residents attempted to block the integration of their neighborhoods, sometimes resorting to arson."²¹ One local example occurred in 1951, where a Black pastor named Rev. William Brant made a down payment on a house in Live Oak. The night before he was set to move in, it was burned down by arsonists.²²

The collective impacts of systematically denying access to housing to households of color are seen today in Santa Cruz County, primarily in the geographic segregation of the White and non-White populations and the disparate economic, health, and education outcomes experienced by those

¹⁶ Blacked Out, May 2022. <https://savilasurf.com/blacked-out/>

¹⁷ <https://www.romeroinstitute.net/blog/historical-reconciliation>

¹⁸ To Know My Name: A Chronological History of African Americans in Santa Cruz County, October 2018. <https://www.santacruzmah.org/blog/to-know-my-name-a-history-of-african-americans-in-santa-cruz-county>

¹⁹ Ibid

²⁰ Ibid

²¹ Ibid

²² Blacked Out, May 2022. <https://savilasurf.com/blacked-out/>



populations. According to UC Berkeley’s Roots of Structural Racism Project, segregation increased in the Santa Cruz-Watsonville metropolitan region from 1990-2019. However, the report found that the “Santa Cruz-Watsonville [region] saw the 16th highest increase in segregation out of 209 regions studied over that span.”²³ As the article’s authors lay out, “redlining and other exclusionary 20th-century American housing policies laid the groundwork for such divides and exacerbated them.”²⁴ These divides can be seen quite starkly in the county, where the northern end of the county is disproportionately White and higher income while the southern end of the county has a disproportionate share of people of color and lower income households. Populations living in the southern end of Santa Cruz County also experienced worst health outcomes during the COVID-19 pandemic relative to the rest of the county.²⁵

Exclusionary housing policies, namely zoning, in the county continued to hinder the development of affordable housing into the late 20th century. One of the main findings in No Place Like Home, an affordable housing report commissioned by UC Santa Cruz in 2021, was the “imposition of exclusionary zoning since the 1970s, fueled by local anti-growth politics, in Santa Cruz and throughout California, helped prevent the provision of more affordable multifamily housing. This disparately impacted low-income, nonwhite renters, exacerbating spatial segregation along lines of race and class.”²⁶ The report specifies that these policies “made it more difficult for developers to assemble parcels, while also placing limits on the height of the buildings they could find parcels for, making it nearly impossible to build new multifamily housing.”²⁷

In 1978, Santa Cruz County residents passed Measure J, an ordinance that created a growth management program for the county. The impetus behind the measure was to protect agricultural lands and rural character of the county and direct growth to its existing urban areas. While policies were implemented in the 1980s to increase density and produce affordable housing in the county, such as inclusionary zoning, there was pushback from some residents for directing growth into their communities. According to a former Santa Cruz County planning director Tom Burns, as a result, areas designated for growth got “suburbanized, not urbanized.”

A change in political leadership in the early 1990s saw the County revert back to favoring development of single-family homes on large lots. As a result, “the shift rendered county IZ [inclusionary zoning] measures ineffective and resulted in a steep reduction in the production of

²³ New Report Shows Santa Cruz County’s Demographic Division, June 2021. <https://www.goodtimes.sc/santa-cruz-demographic-division/>

²⁴ Ibid

²⁵ Ibid

²⁶ No Place Like Home report, August 2021. <https://transform.ucsc.edu/wp-content/uploads/2021/08/No-Place-Like-Home-Report-2021.pdf>

²⁷ Ibid



affordable, multifamily housing.”²⁸ The lack of production resulted in a “successful class action lawsuit in 2006...to ‘upzone’ and increase density in designated areas along transit corridors. Nonetheless, given the scope of the settlement, subsequent zoning revisions enabled very few affordable units to be built.”²⁹

In his book *Color of Law: A Forgotten History of How Our Government Segregated America* (2017), researcher Richard Rothstein explores segregation patterns across California and argues that these patterns were the result of structural inequities in society as well as self-segregation (preference to live near similar people).³⁰ The timeline of major Federal Acts and court decisions related to fair housing choice and zoning and land use appears in Figure HE-A-17.

As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory and allowed those that would be considered today to have a “disparate impact” on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co.* (272 U.S. 365) supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as “mere parasite(s)” with the potential to “utterly destroy” the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

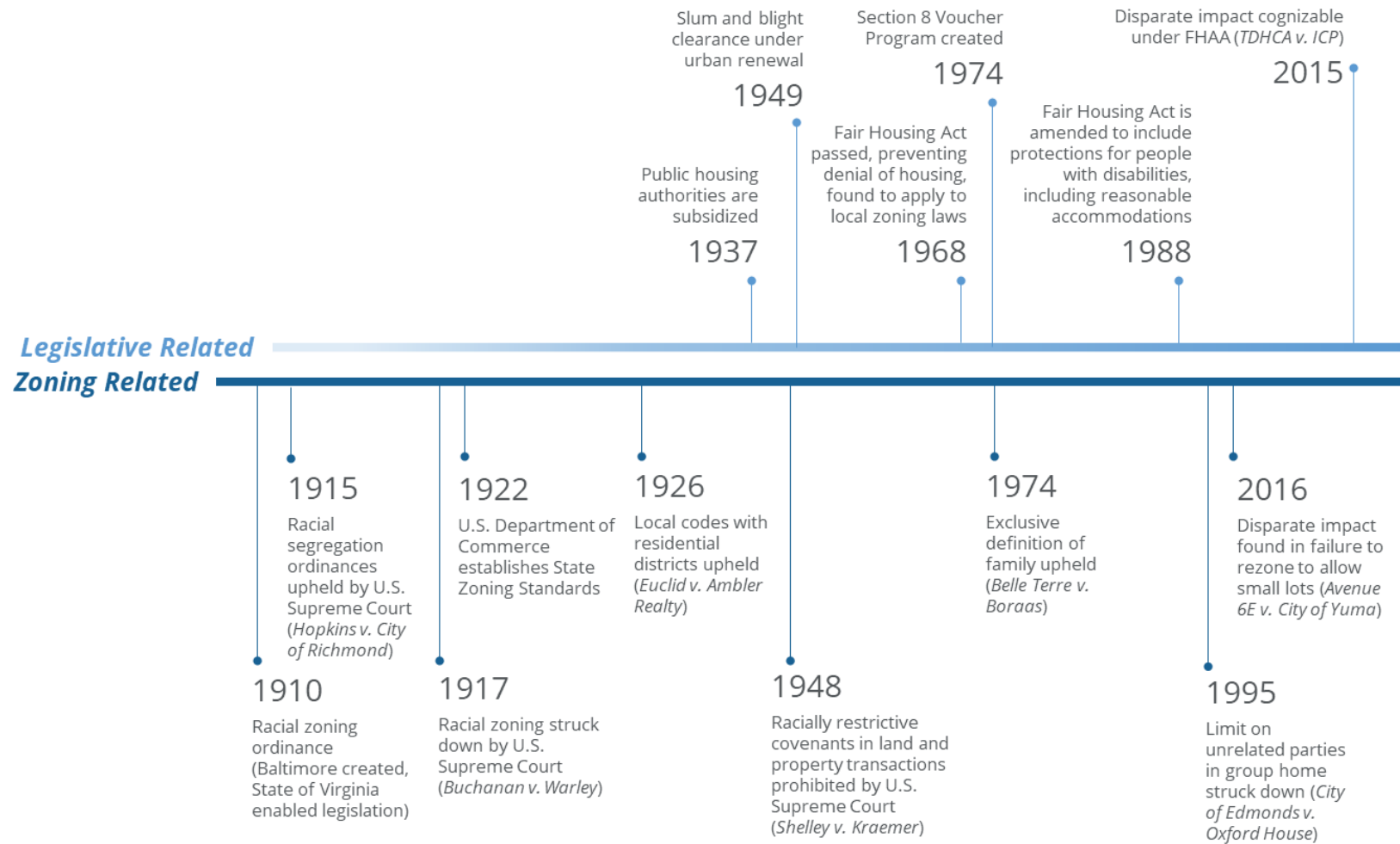
²⁸ Ibid

²⁹ Ibid

³⁰ Richard Rothstein, *The Color of Law: A Forgotten History of How our Government Segregated America*, New York: Liveright Publishing Corporation (2017),



Figure HE-A-17: Major Public and Legal Actions that Influence Fair Access to Housing



Source: Root Policy Research.



POPULATION AND DEMOGRAPHIC TRENDS

This section provides an analysis population and demographic trends of unincorporated Santa Cruz County, Santa Cruz County as a whole, and the Monterey Bay Region. Population demographics are presented here as an introductory for the following section—integration and segregation.

POPULATION GROWTH

Over the last 20 years, population growth in the unincorporated areas of Santa Cruz County has remained relatively stagnant, losing 4% of its population between 2000 and 2010 and growing by 3% between 2010 and 2020. Comparatively, Santa Cruz County as a whole has seen a stable rate of growth, maintaining a 3% population increase over the last two decades. The Monterey Bay region grew slightly between 2000 and 2010 before growing by 6% over the next decade. While the unincorporated areas and County as a whole have experienced slower population growth relative to the state over the last 20 years, the state of California has also experienced a population decline. According to the Public Policy Institute of California, since 2000, the state has experienced its slowest rates of population growth ever recorded.³¹

Table HE-A-5: Total Population, 2000-2020

	2000	2010	2020	Percent Change	
				2000-2010	2010-2019
Unincorporated Santa Cruz County	135,326	129,739	133,153	-4%	3%
Santa Cruz County	255,602	262,382	270,861	3%	3%
Monterey Bay Region	723,893	732,708	774,105	1%	6%
State of California	33,871,653	37,253,956	39,538,223	10%	6%

RACE AND ETHNICITY

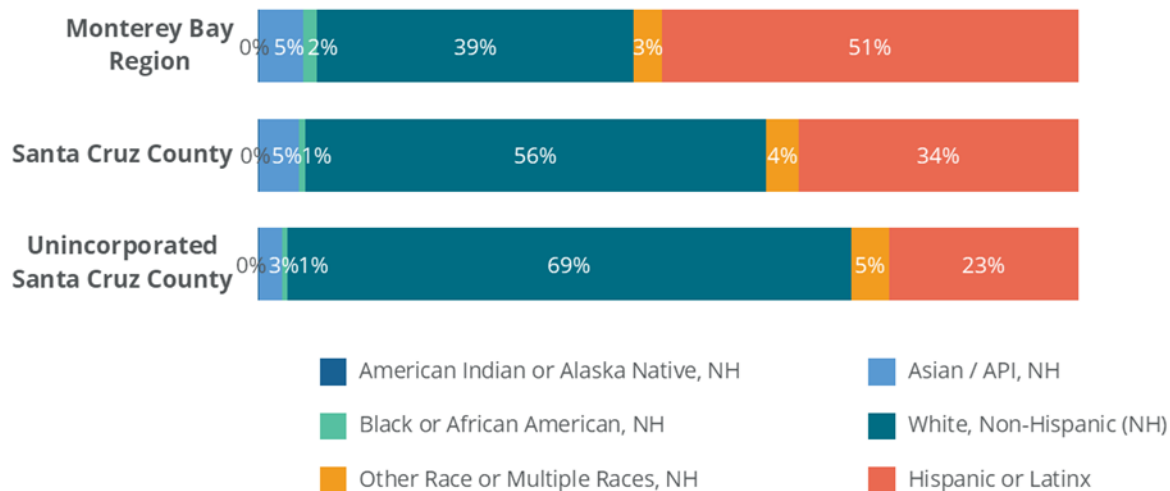
The demographic characteristics of unincorporated Santa Cruz County are less diverse when compared with the overall demographics of Santa Cruz County. While the non-Hispanic White population represents the largest proportion of the population for both unincorporated areas of the county and the county as a whole, the non-Hispanic White population is 13 percentage points higher in the unincorporated areas (69% compared to 56%). Similarly, while unincorporated Santa Cruz County has a slightly greater proportion of residents that identify as Other or Multiple

³¹ <https://www.ppic.org/publication/californias-population/>



Races, it has smaller proportions of Hispanic residents (23% compared to 34%) and Asian residents (3% compared to 5%) compared to the county as a whole (Figure HE-A-18).

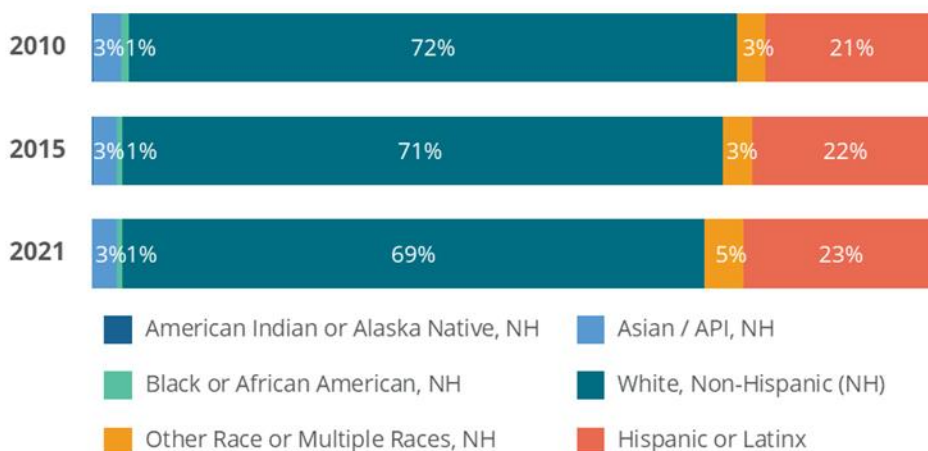
Figure HE-A-18: Population by Race and Ethnicity and Jurisdiction, 2021



Source: 2021 5-year ACS.

Since 2010, the share of the population in unincorporated Santa Cruz County that identifies as Hispanic or Latinx and Other or Multiple Races has slightly increased while the share of the non-Hispanic White population has slightly decreased (Figure HE-A-19).

Figure HE-A-19: Population by Race and Ethnicity, Unincorporated Santa Cruz County, 2010-2021

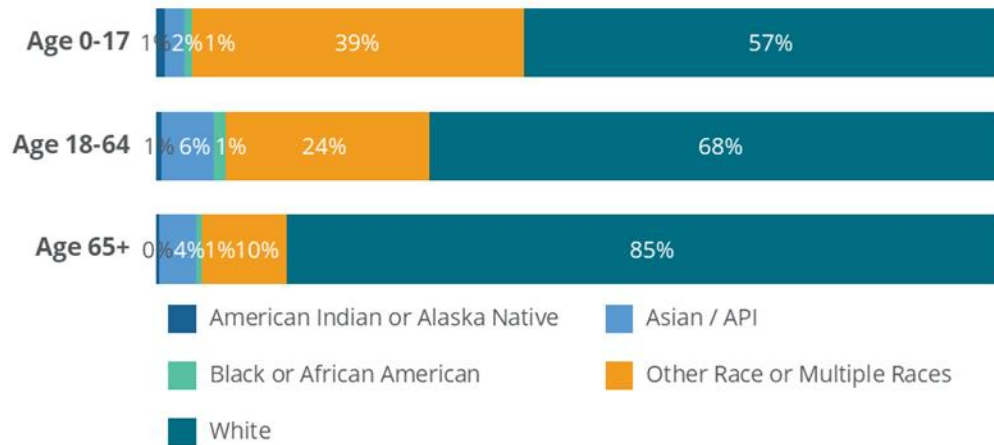


Source: 2010, 2015, and 2021 5-year ACS.



Older residents in the unincorporated areas of the county are less diverse, with 85% of the population older than 65 years identifying as White compared to only 57% of the population for children less than 18 years old (Figure HE-A-20).

Figure HE-A-20: Senior and Youth Population by Race, Unincorporated Santa Cruz County, 2021



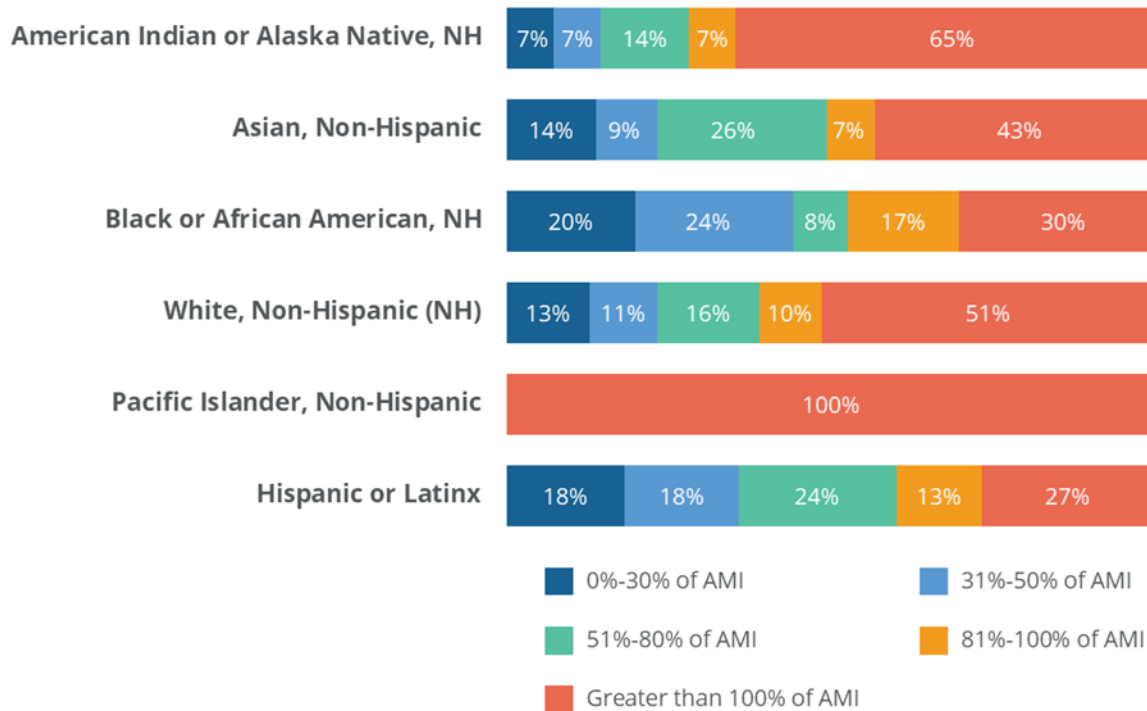
Source: 2021 5-year ACS.

Figure HE-A-21 presents area median income in unincorporated Santa Cruz County by race and ethnicity in 2021. Over half (51%) of non-Hispanic White residents and nearly half of Asian residents (43%) earn above 100% AMI. Conversely, a greater proportion of Black/African American (44%) and Hispanic/Latino (36%) residents earn between 0-50% AMI.

While Pacific Islander (100%) and American Indian/Alaska Native (65%) residents have the greatest proportion of those earning 100% AMI or more among all racial/ethnic groups in unincorporated Santa Cruz County, due to their small population size, interpretation of the data should be made with caution.



Figure HE-A-21: Area Median Income by Race and Ethnicity, Unincorporated Santa Cruz County, 2021

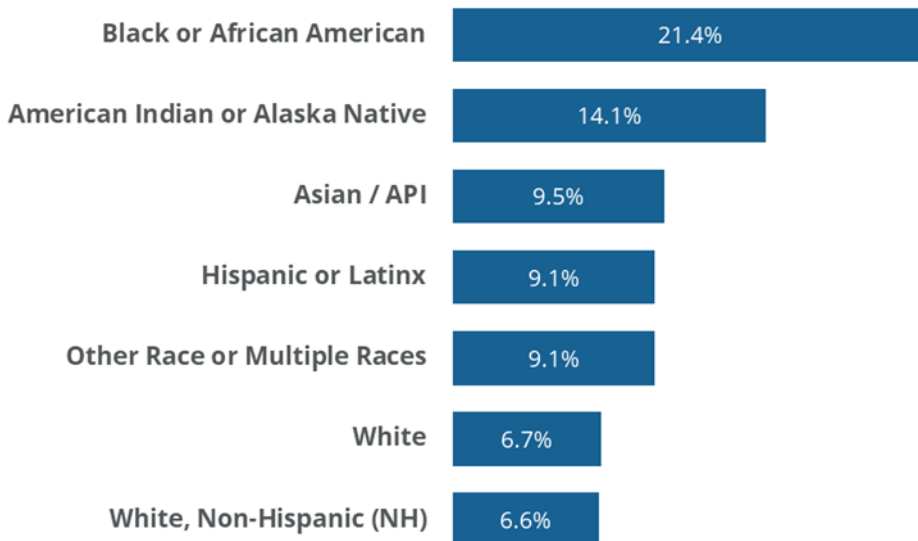


Source: CHAS, 2015-2019 5-year.

Racial and ethnic minority populations generally have higher rates of poverty compared to the non-Hispanic White population in unincorporated Santa Cruz County. As shown in Figure HE-A-22, Black or African American residents in the county's unincorporated areas have a significantly higher poverty rate than other groups with almost a quarter (21%) living in poverty. White and non-Hispanic White households experience poverty at a much lower rate (7%).



Figure HE-A-22: Poverty Rate by Race and Ethnicity, Unincorporated Santa Cruz County, 2021

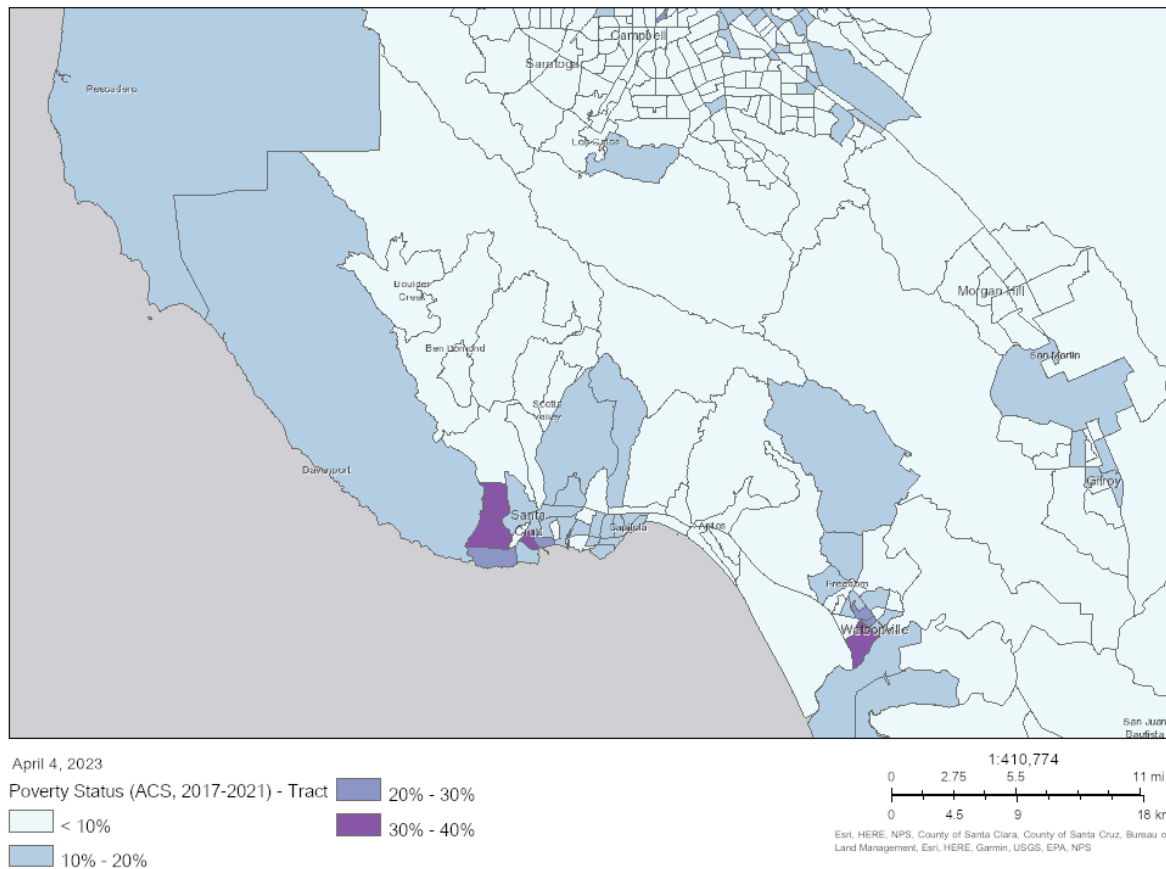


Source: 2021 5-year ACS.

Geospatially, Figure HE-A-23 shows concentrations of poverty in Santa Cruz County. The census tracts with the highest poverty rates in unincorporated Santa Cruz County are in the eastern part of Corralitos (east of Browns Valley Road, 17.7%), Twin Lakes (east of 17th Avenue, north of Portola Drive, and south of the Union Pacific rail line, 16.3%), and in Pleasure Point (east of Rodeo Gulch, north of Portola Drive, and south of the Union Pacific rail line, 15.1%).



Figure HE-A-23: Poverty Status by Census Tract, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

AGE CHARACTERISTICS

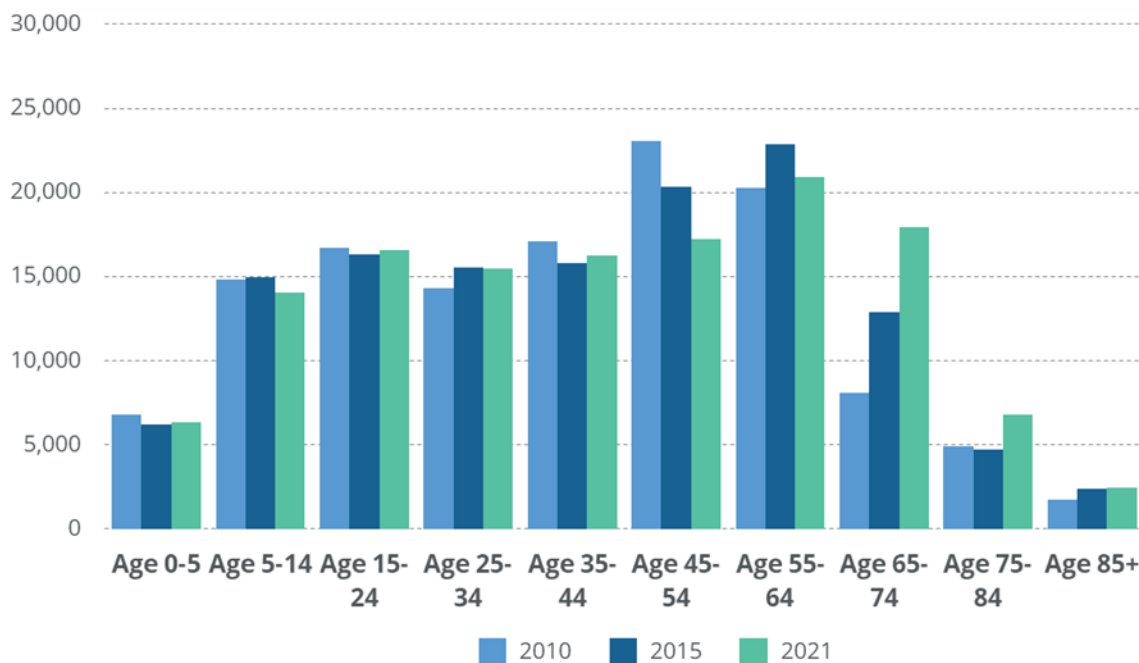
Housing preferences among different age groups and household types can shed light on the housing needs for the community overall. When seeking housing, households may prioritize factors such as size, accessibility, and price. For instance, younger and middle-aged households may seek homes that can accommodate a growing household size, whereas older adults may seek to downsize to an apartment with assistive care services or a smaller more affordable single-family home. People living with disabilities may seek homes that are accessible and include universal design or visitability features. These trends illustrate the factor life stages play in determining the types of housing needed in the county and region.

Figure HE-A-24 illustrates the distribution of age groups between 2010 and 2021 in unincorporated Santa Cruz County. The largest shift in age occurred for the 65 to 74 year old age cohort, with an increase of nearly 10,000 residents between 2010 and 2021. Conversely, unincorporated Santa Cruz County saw the cohort of residents aged 45 to 54 years decline, with



a decrease of nearly 6,000 residents over the same time period. Other age groups have remained relatively stable—a positive trend. The increase in older residents in unincorporated Santa Cruz County suggests that the County should encourage the development of housing types that help seniors age in place.

Figure HE-A-24: Age Distribution, Unincorporated Santa Cruz County, 2010-2021



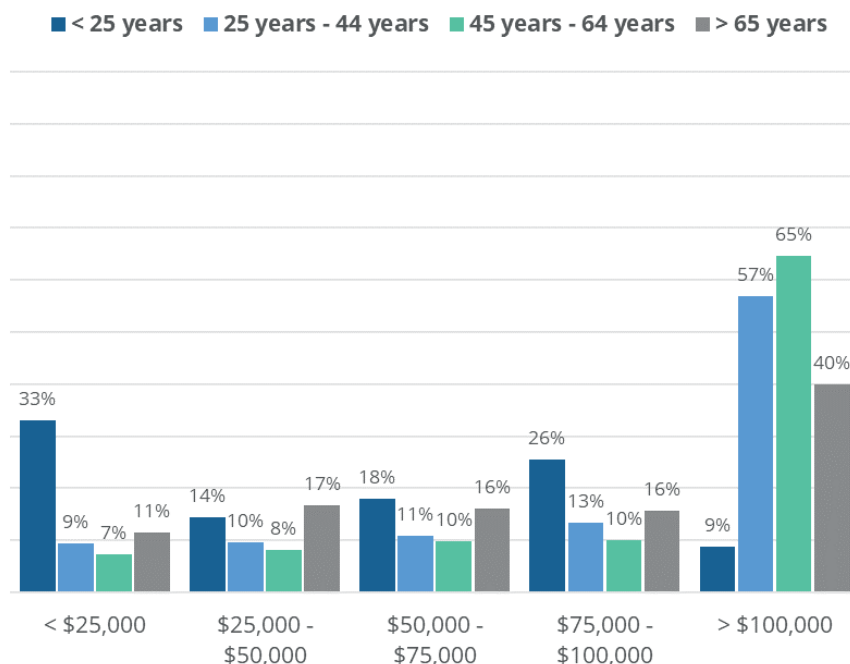
Source: 2010, 2015, and 2021 5-year ACS.

Figure HE-A-25 shows the household income distribution by the age of householder in Santa Cruz County. Nearly half of householders 25 years and younger earn less than \$50,000 in unincorporated Santa Cruz County—33% have incomes under \$25,000 and 14% have incomes between \$25,000 and \$50,000.

Almost six in 10 households in the 25 to 44 years cohort (57%) and nearly two-thirds of households in the 45 to 64 years cohort earn incomes of \$100,000 or more and are least likely to be low income. Additionally, 40% of seniors in unincorporated Santa Cruz County have a household income of \$100,000 or more.



Figure HE-A-25: Household Income by Age of Householder, Unincorporated Santa Cruz County, 2021



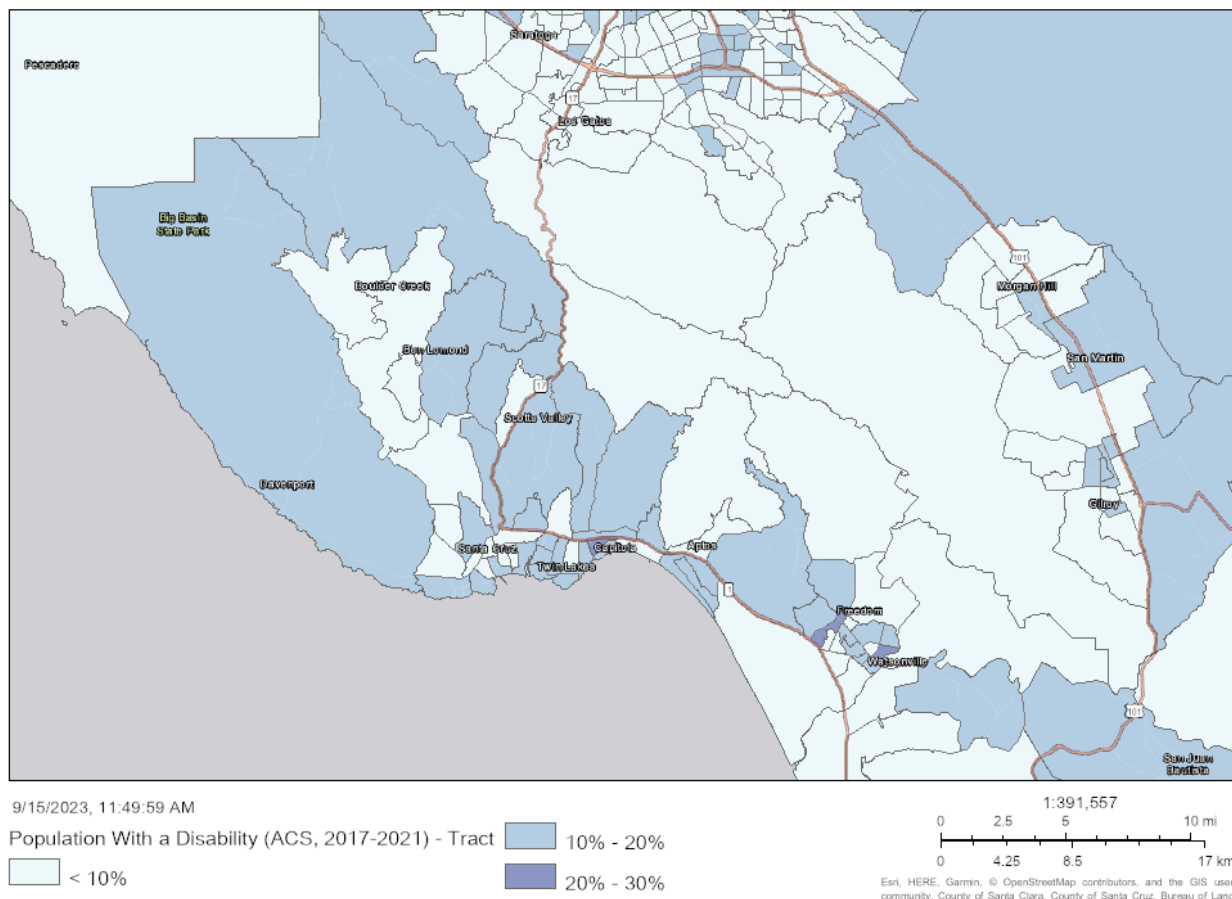
Source: 2021 5-year ACS.

DISABILITY STATUS

Persons with disabilities. Eleven percent of unincorporated Santa Cruz County’s population has a disability. The population with a disability is concentrated in the incorporated cities of Watsonville and Capitola—the only areas in Santa Cruz County to contain census tracts with 20% to 30% of the population with a disability. The census tracts in Watsonville with a high concentration of people with a disability contain Montecito Manor, an assisted living facility, and a hospital, indicating that the concentration can be explained through the availability of resources for older adults. The tract with the concentration in Capitola contains a mobile home park that may offer accessible, affordable units to those with a disability and Pacific Coast Manor, an assisted living facility. Tracts north of Cabrillo Highway and along the coastline around Santa Cruz have concentrations of 10% to 20% of people with a disability (see Figure HE-A-26).



Figure HE-A-26: Percent of the Population with a Disability by Census Tract, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

Disability and Tenure. Household members with a disability (have an ambulatory limitation, hearing or vision impairment, cognitive limitation, or independent living limitation) are more likely to be owners than renters. In each disability category, over 60% are owners. See Figure HE-A27 below, “Disability Status by Tenure and AMI, Unincorporated Santa Cruz County, 2020”. About one in five (20%) of household members with an ambulatory limitation, cognitive limitation, and independent living limitations are under 30% AMI. Renters with a disability are more likely to have income under 30% AMI, while owners with a disability are more likely to have income above 80% AMI. Renters with a disability with fixed income are particularly vulnerable to housing instability due to rent or utility increases. They may also face more difficulty in finding accessible units due to budget and supply constraints.



Figure HE-A-27: Disability Status by Tenure and AMI, Unincorporated Santa Cruz County, 2020

	Renter		Owner		All	
	n	%	n	%	n	%
Household member has an ambulatory limitation	1,790	100%	3,825	100%	5,615	100%
<30% AMI	595	33%	530	14%	1,125	20%
30-50% AMI	415	23%	550	14%	965	17%
50-80% AMI	355	20%	610	16%	965	17%
>80% AMI	425	24%	2,135	56%	2,560	46%
Household member has a hearing or vision impairment	1,335	100%	4,635	100%	5,970	100%
<30% AMI	485	36%	395	9%	880	15%
30-50% AMI	290	22%	420	9%	710	12%
50-80% AMI	180	13%	1,055	23%	1,235	21%
>80% AMI	380	28%	2,765	60%	3,145	53%
Household member has a cognitive limitation	1,875	100%	3,005	100%	4,880	100%
<30% AMI	670	36%	315	10%	985	20%
30-50% AMI	350	19%	280	9%	630	13%
50-80% AMI	400	21%	640	21%	1,040	21%
>80% AMI	455	24%	1,770	59%	2,225	46%
Household member has a self-care or independent living limitation	1,485	100%	3,460	100%	4,945	100%
<30% AMI	480	32%	450	13%	930	19%
30-50% AMI	275	19%	360	10%	635	13%
50-80% AMI	375	25%	550	16%	925	19%
>80% AMI	355	24%	2,100	61%	2,455	50%

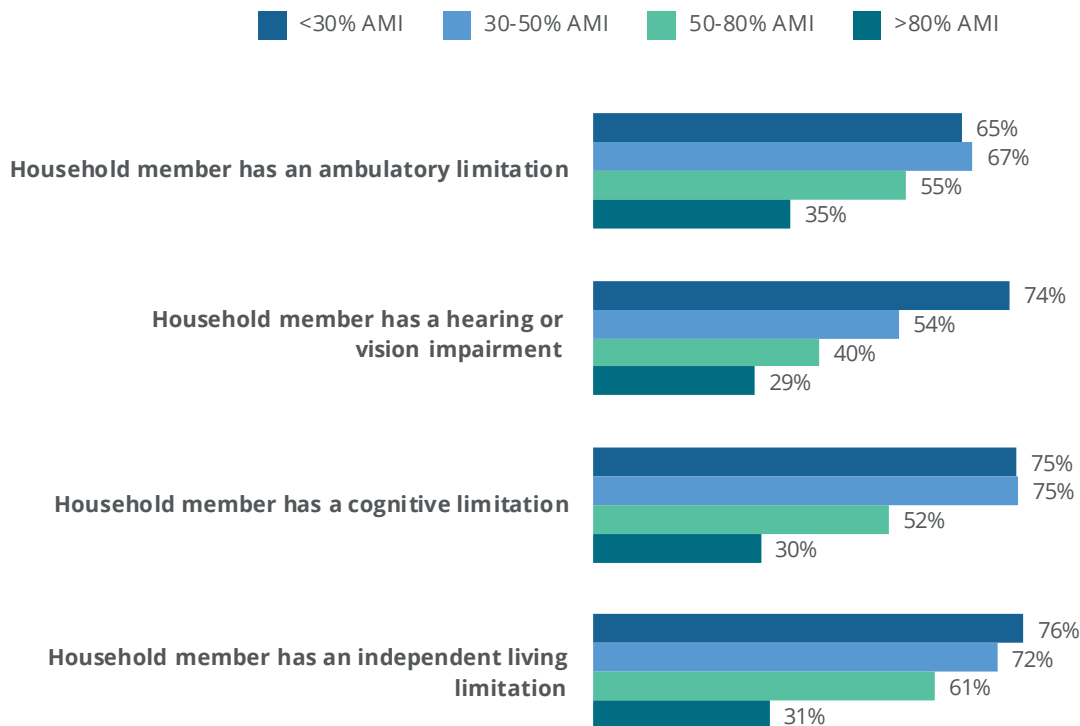
Source: 2016-2020 CHAS and Root Policy Research.

Overpayment and housing situation. CHAS data provided by HUD does not provide detail into the specific proportions of households with a disability who face the housing problems of cost burden, severe cost burden, overcrowding, severe overcrowding, and substandard living conditions, but does detail the percent of those with at least one of the listed housing problems. Out of all disability statuses, those with an independent living limitation under 30% AMI have the highest rate of housing problems at 76%. This is followed by households with a cognitive limitation under 30% AMI at 75% and households with a hearing or vision impairment under 30% AMI at 74%. As income increases, housing problems decrease across disability types. However, around 30% of those with a disability and with income above 80% AMI face at least one housing problem across disability types. See



Figure HE-A-28, “Percent with One or More Housing Problems by Disability Type and AMI, Unincorporated Santa Cruz County, 2020.”

Figure HE-A-28: Percent of Disabled Households with One or More Housing Problems, by Disability Type and AMI, Unincorporated Santa Cruz County, 2020



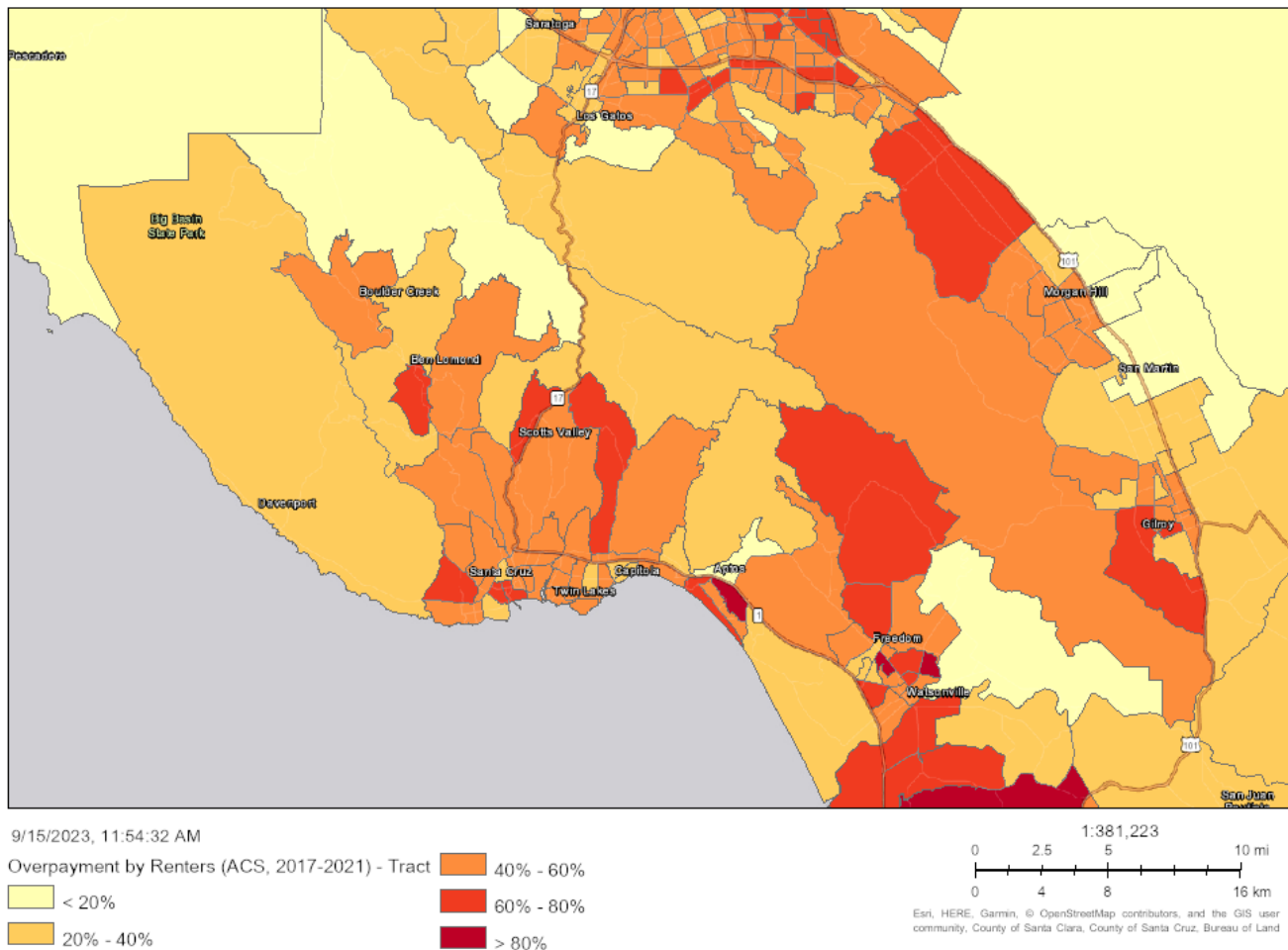
Note: Housing problems include cost burden, severe cost burden, overcrowding, severe overcrowding, and substandard housing conditions. Refer to Figure ?-?. Disability Status by Tenure and AMI, Unincorporated Santa Cruz County, 2020” for total n by disability type and AMI.

Source: 2016-2020 CHAS and Root Policy Research.

Using the HCD AFFH mapping tool, census tracts with a concentration of people with a disability and cost burdened households can be compared. Not every census tract that has a high concentration of people with disabilities also has a high concentration who are cost burdened, but there are, however, census tracts along the coast outside of the City of Santa Cruz (neighborhoods know as Live Oak and Pleasure Point) and directly to the north of Highway One (Soquel) that have both a 10% to 20% concentration of the population with a disability and 40% to 60% of the renter population who are cost burdened. See Figure HE-A-29 below titled “Overpayment by Renters, Santa Cruz County, 2021”.



Figure HE-A-29: Overpayment by Renters, Santa Cruz County, 2021



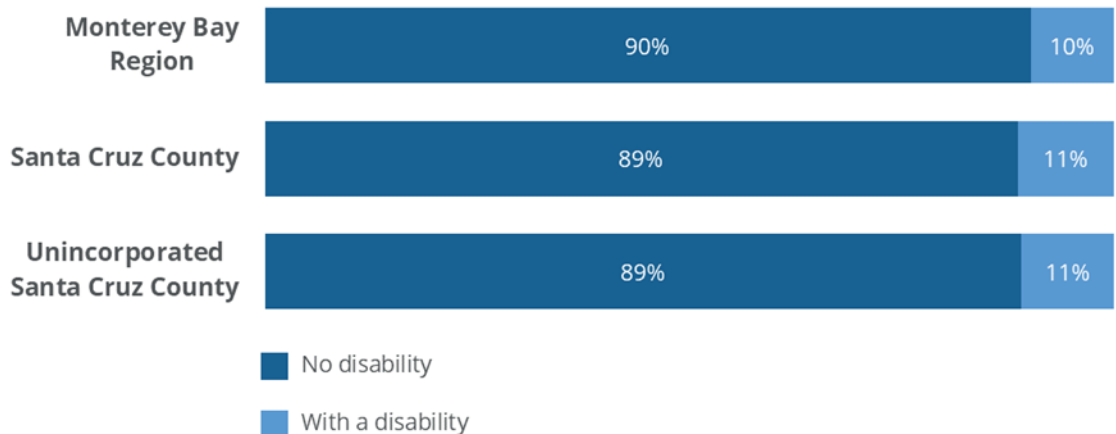
Source: HCD AFFH Data Viewer and Root Policy Research.

Disproportionate impacts. Renters with a disability in unincorporated Santa Cruz County are more likely to be ELI. With low income comes intensified cost burden, overcrowding, and substandard housing conditions that threaten housing stability. ELI renters with a disability face the additional burden of finding an accessible unit nearby transportation or other services. This is an especially difficult task with a limited budget and tight rental market. ELI residents may take on a higher cost burden to meet their housing needs, thus sacrificing financial stability to live in adequate accommodations.

The share of the population living with at least one disability is 11% in unincorporated Santa Cruz County. This is the same population share as that of all of Santa Cruz County, and slightly higher than that of the Monterey Bay Region (10%). See Figure HE-A-30.



Figure HE-A-30: Share of Population by Disability Status and Jurisdiction, 2021

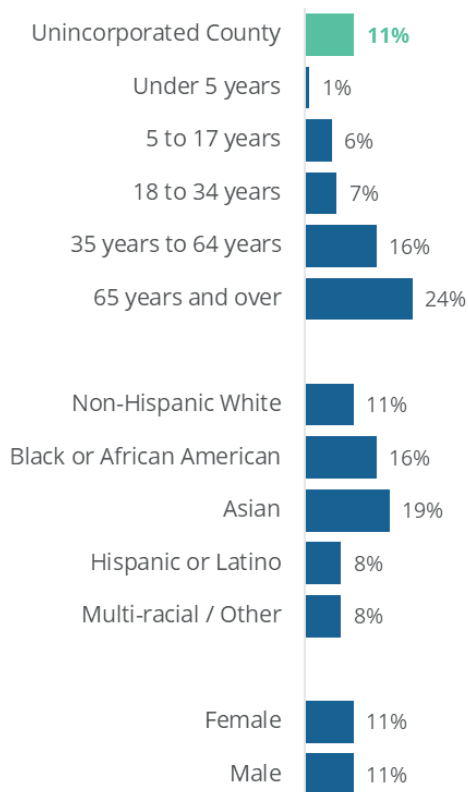


Source: 2021 5-year ACS.

Figure HE-A-31 below shows persons living with disabilities by characteristic including age, race/ethnicity, and sex in unincorporated Santa Cruz County. Nearly a quarter (24%) of residents over the age of 65 are living with a disability. Other groups in unincorporated areas of the county that have higher rates of disability are Asian residents (19%), Black or African American residents (16%), and residents between the ages of 35 and 64 (16%). These groups also tend to be older, with 75% of all Asian residents in unincorporated Santa Cruz County older than 35 (29% older than 65) as well as 59% of Black/African American residents (13% older than 65).



Figure HE-A-31: Disability Status by Characteristic, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

FAMILIAL STATUS

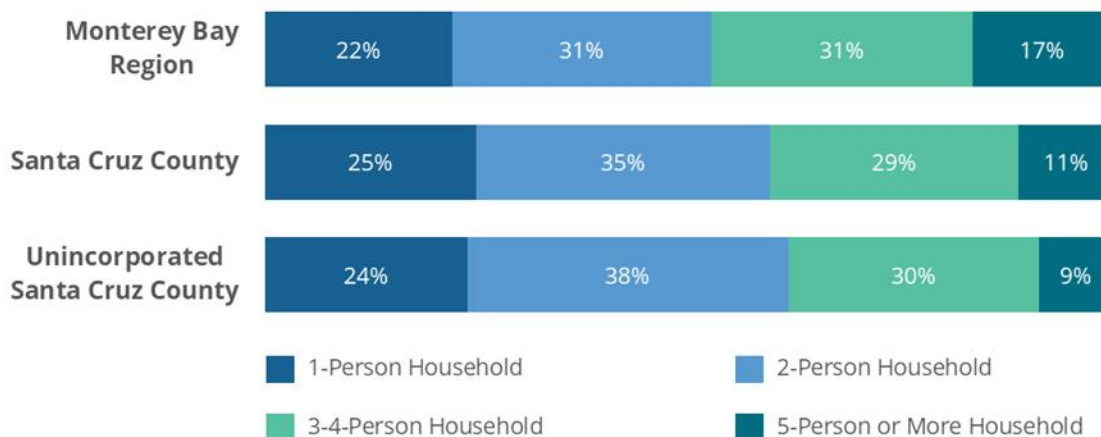
Household size and composition are important to consider in planning for adequate housing supply in order to meet the County’s RHNA. As discussed below, the county and region are characterized by small households without children. This may be driven, in part, by the challenges younger families face finding affordable and right-sized housing, as well as by the number of colleges and universities in the region (ie, UCSC, CalState Monterey Bay, Cabrillo College, among others), and the many younger tech workers living in small households in northern Santa Cruz County, closer to Silicon Valley. Family households often require housing units with more than one bedroom to avoid overcrowding, and families with children typically prefer housing located near high quality schools.

Figure HE-A-32 shows the share of households in Santa Cruz County, its unincorporated areas, and the Monterey Bay region. Unincorporated Santa Cruz County has the greatest share of



households with two or fewer people (62%) compared to Santa Cruz County (60%) and the Monterey Bay region (53%). Proportionally, the Monterey Bay region almost has twice as many large households (5 or more persons) as the unincorporated areas of the county.

Figure HE-A-32: Share of Households by Size and Jurisdiction, 2021

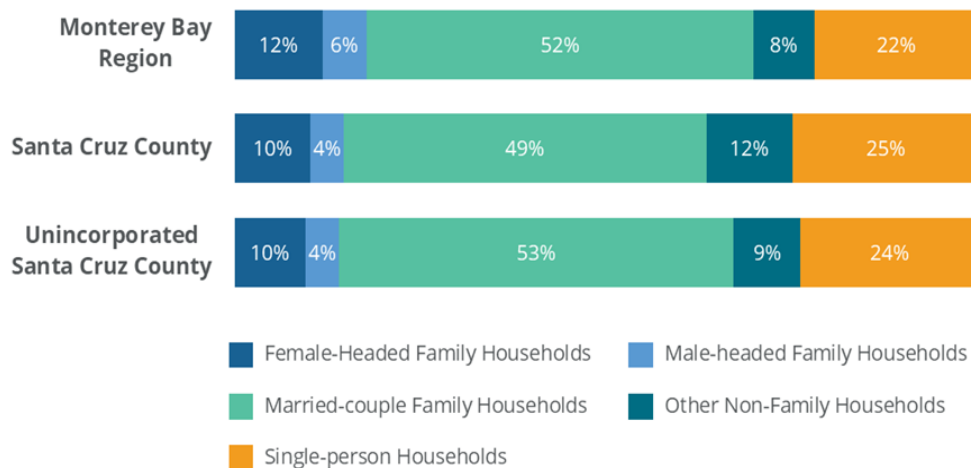


Source: 2021 5-year ACS.

Figure HE-A-33 below shows the share of households by type and jurisdiction in 2021. Compared to the county overall, unincorporated Santa Cruz County has a larger share of married couple family households: 53% of households in the county’s unincorporated are married compared to 49% of households in Santa Cruz County.



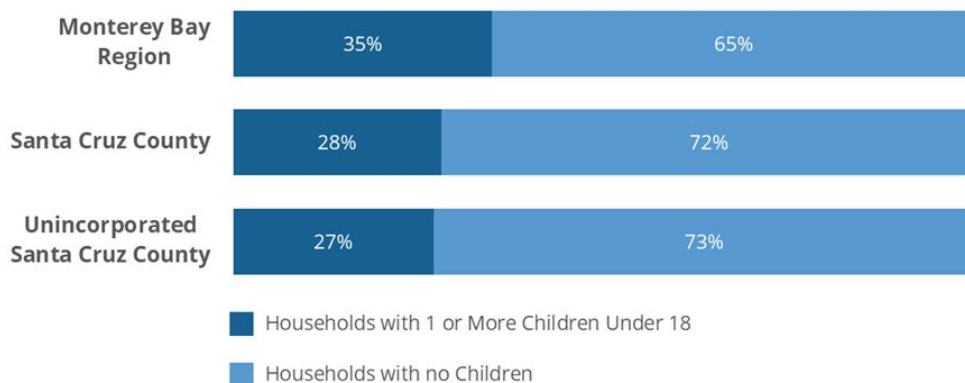
Figure HE-A-33: Share of Households by Type and by Jurisdiction, 2021



Source: 2021 5-year ACS.

Figure HE-A-34 presents the share of households by children and by jurisdiction in 2021. As shown below, unincorporated Santa Cruz County has a significant share of households with no children—almost three in four households do not have children. This is similar to the county as a whole and higher than the region overall, in which 65% of households have no children.

Figure HE-A-34: Share of Households by Presence of Children and by Jurisdiction, 2021



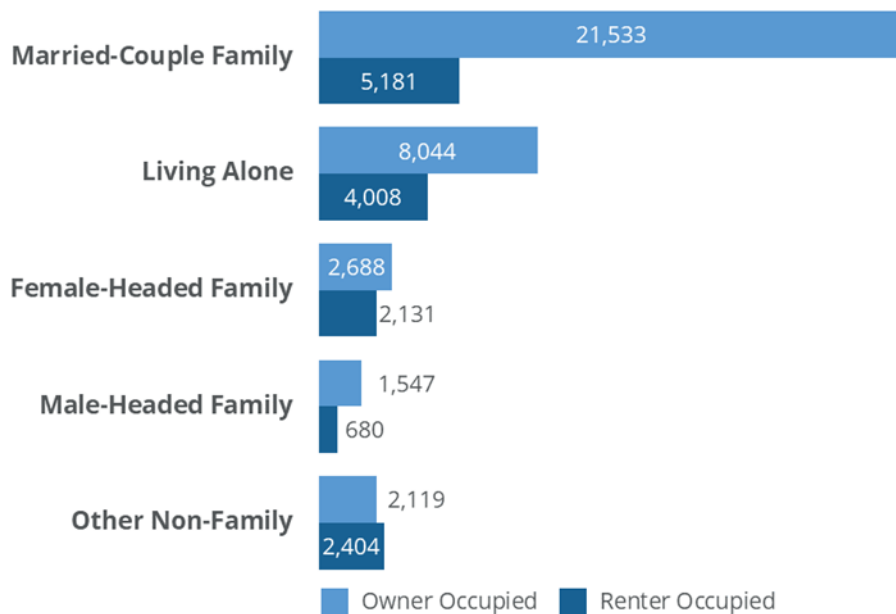
Note: Children represent those under the age of 18 years.
Source: 2021 5-year ACS.

Figure HE-A-35 illustrates tenure by household type (e.g., married couple, living alone). Married couple families in unincorporated Santa Cruz County are significantly more likely to own their home than rent—81% of these families own their homes compared to just 19% who rent. Residents living alone and single parent households are also more likely to own their home,



though these trends are not as pronounced as that of married couple families. Non-family households are the only household type to have a greater share of renters than owners.

Figure HE-A-35: Housing Type by Tenure, Unincorporated Santa Cruz County, 2021

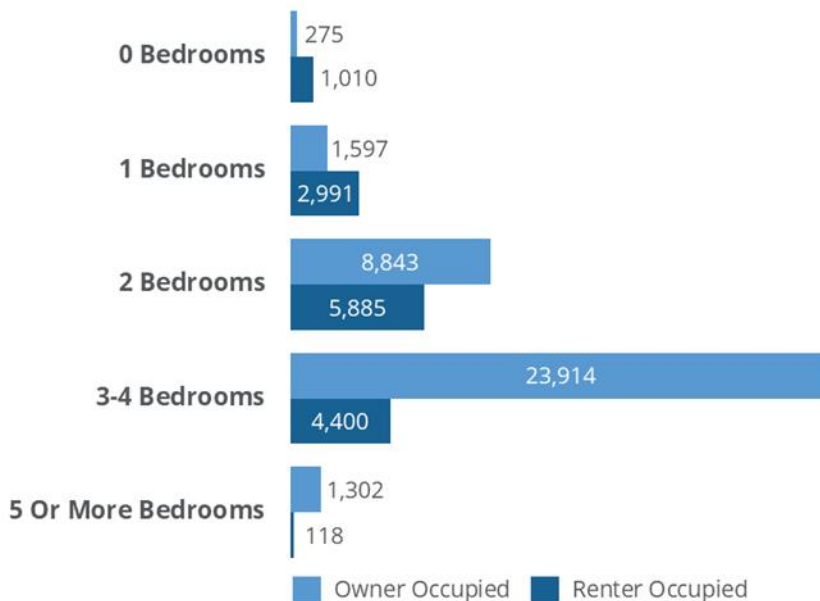


Source: 2021 5-year ACS.

Figure HE-A-36 below presents unincorporated Santa Cruz County’s housing units by the number of bedrooms and by tenure in 2021. The majority of housing units with three to four bedrooms are occupied by owners: nearly 24,000 of these units are owner-occupied compared to only 4,400 that are occupied by renters. This is likely the result of high housing prices—larger housing units often increase dramatically in price and, given renters’ comparatively lower household income, owners are more likely to access these units without experiencing cost burden or overpaying for housing. It is also more common for developers to build homes for sale with three or more bedrooms, whereas multi-family rental projects tend to have more units with two or fewer bedrooms.



Figure HE-A-36: Housing Units by Number of Bedrooms and Tenure, Unincorporated Santa Cruz County, 2021



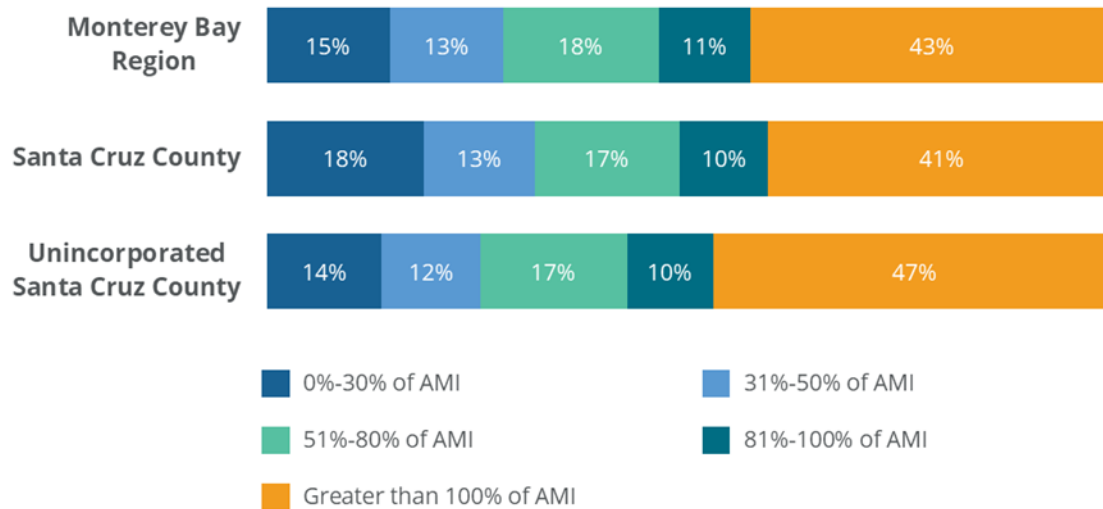
Source: 2021 5-year ACS.

HOUSEHOLD INCOME

Figure HE-A-37 presents the share of households by area median income in 2021 for unincorporated Santa Cruz County, the county as a whole, and the region. All geographies have a significantly high share of households with incomes above 100% AMI—unincorporated Santa Cruz County has the greatest share at 47%. Conversely, the unincorporated areas of the county have the smallest proportion of households with the lowest incomes (14%). Households earning between 81-100% AMI comprise the smallest proportions of households in all three geographies, followed by those earning between 31 – 50% AMI.



Figure HE-A-37: Share of Households by Area Median Income (AMI) and Geography, 2019



Source: 2015-2019 CHAS data.

Geographic Area	Total Households
Monterey Bay Region	241,110
Santa Cruz County	95,820
Unincorporated Santa Cruz County	49,645

Source: 2015-2019 CHAS estimates, from <https://www.huduser.gov/portal/datasets/cp.html>

Table HE-A-6 below shows the change in household income in Santa Cruz County by household characteristics between 2010 and 2021. Over this time period, overall median income for all county households grew by nearly half (47%), an increase of nearly \$31,000. By household type and characteristic:

- Family households kept pace with all households in the county—between 2010 and 2021, median income among families grew by \$38,715 (or 48%). This is significantly higher than income growth, in dollars, for non-family households with an increase of only \$17,670.
- Household incomes increased the most for seniors (80%); Black or African American households (69%); and multi-racial households (66%).



- Asian households were the only group to have median household incomes decline between 2010 and 2021; however, the decline was minimal. Household income for Asian residents decreased by two percent (2%) or slightly less than \$2,000.

By household type, married-couple households experienced the greatest increase in median household income between 2010 and 2021 (\$43,838) while single parents and residents living alone experienced the smallest increase (<\$12,500) over the same time period.

Table HE-A-6: Change in Median Household Income by Characteristic, Santa Cruz County, 2010 and 2021

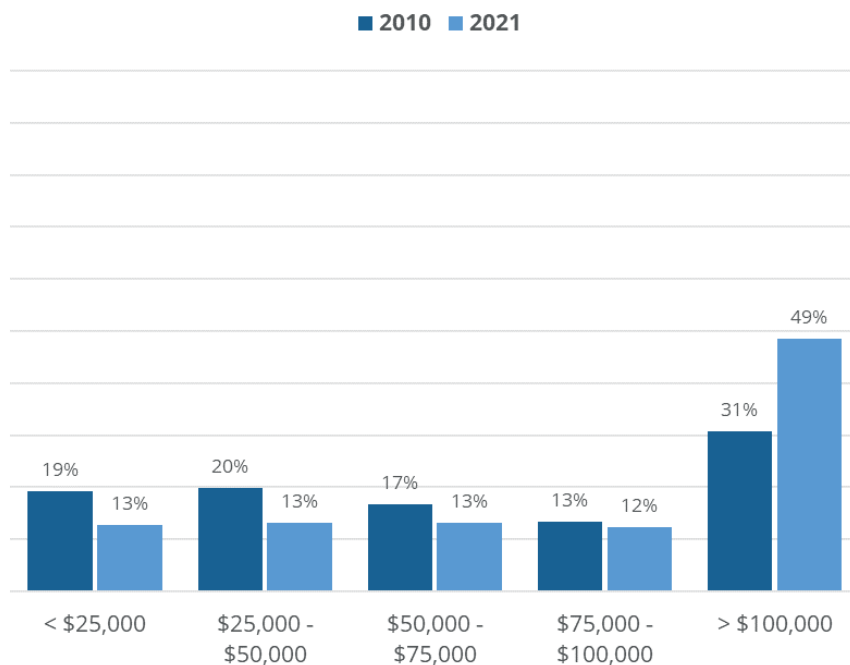
Household Characteristics	2010	2021	Income Change 2010-2021	
			\$ Change	Pct. Change
All households	\$65,253	\$96,093	\$30,840	47%
Family Households	\$80,264	\$118,979	\$38,715	48%
Non-family Households	\$41,621	\$59,288	\$17,667	42%
Race/Ethnicity				
Non-Hispanic White	\$70,834	\$107,361	\$36,527	52%
Black or African American	\$49,625	\$83,642	\$34,017	69%
American Indian or Alaska Native	\$58,239	\$79,000	\$20,761	36%
Asian	\$80,296	\$78,482	-\$1,814	-2%
Multi-racial / Other Race	\$52,525	\$87,021	\$34,496	66%
Hispanic or Latino	\$49,260	\$78,502	\$29,242	59%
Age of Householder				
25 years - 44 years	\$68,945	\$103,331	\$34,386	50%
45 years - 64 years	\$81,604	\$120,967	\$39,363	48%
65 years and over	\$41,915	\$75,429	\$33,514	80%
Household Type				
With Children	\$72,739	\$111,266	\$38,527	53%
Without Children	\$83,638	\$121,873	\$38,235	46%
Married couple	\$94,642	\$138,480	\$43,838	46%
Single Parents	\$46,237	\$58,734	\$12,498	27%
Living Alone	\$34,302	\$46,675	\$12,373	36%

Note: Data unavailable for unincorporated Santa Cruz County.
 Source: 2010 and 2021 5-year ACS.

Figure HE-A-38 expands on the analysis above and shows population changes by household income in Santa Cruz County between 2010 and 2021. In 2010, 69% of the county’s population made less than \$100,000; however, in 2021, now just over half of the county’s population makes less than \$100,000. Lower income households are likely leaving the county due to increased housing costs and the lack of availability of affordable housing.



Figure HE-A-38: Population Change by Household Income, Santa Cruz County, 2010 and 2021



Note: Data not available for unincorporated Santa Cruz County.

Source: 2010 and 2021 5-year ACS.

INTEGRATION AND SEGREGATION

California’s HCD requires jurisdictions to complete an analysis of segregation and integration patterns and trends as well as racially or ethnically concentrated areas of affluence. This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status and concludes with an analysis of racially and ethnically concentrated areas of poverty.

DEFINITIONS

Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.



Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.”³²

FORMS OF SEGREGATION

Neighborhood level segregation (within a jurisdiction): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

Jurisdiction level segregation (between jurisdictions in a region): Race and income divides also occur between jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.³³

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017).

Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

The following section examines segregation patterns in Santa Cruz County as well as zoning and land use policies that may contribute to such patterns. The remaining portion of the section provides an analysis of segregation and integration in Santa Cruz County by protected class including racial and ethnic groups; age; disability status; familial status; and household income status. The section concludes with an analysis of racially or ethnically concentrated areas of poverty as well as areas of affluence.

³² California Department of Housing and Community Development AFFH Guidance, 2021, page 31.

³³ Ibid



HISTORICAL SEGREGATION PATTERNS IN SANTA CRUZ COUNTY

Land Use and Zoning

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).

HOLC Redlining

The Home Owners' Loan Corporation (HOLC) was created in the New Deal Era to establish a neighborhood ranking system—now known as redlining. Local real estate developers and appraisers in over 200 cities assigned grades to residential neighborhoods which set the rules for decades of discriminatory real estate practices. Banks also incorporated the ranking system in their lending criteria—in fact, many banks backed by the federal government refused to lend to residents in areas with the lowest grade. The grade system includes the following:³⁴

- A (Best): Always upper- or upper-middle-class White neighborhoods that HOLC defined as posing minimal risk for banks and other mortgage lenders, as they were "ethnically homogeneous" and had room to be further developed.
- B (Still Desirable): Generally, nearly or completely White, U.S.-born neighborhoods that HOLC defined as "still desirable" and sound investments for mortgage lenders.
- C (Declining): Areas where the residents were often working-class and/or first or second generation immigrants from Europe. These areas often lacked utilities and were characterized by older building stock.
- D (Hazardous): Areas here often received this grade because they were "infiltrated" with "undesirable populations" such as Jewish, Asian, Mexican, and Black families. These areas were more likely to be close to industrial areas and to have older housing.

HOLC maps are typically only available for urban areas, which were developing when the HOLC maps were created. No HOLC maps were created for Santa Cruz County.

³⁴ Adapted from HCD AFFH Data Viewer.

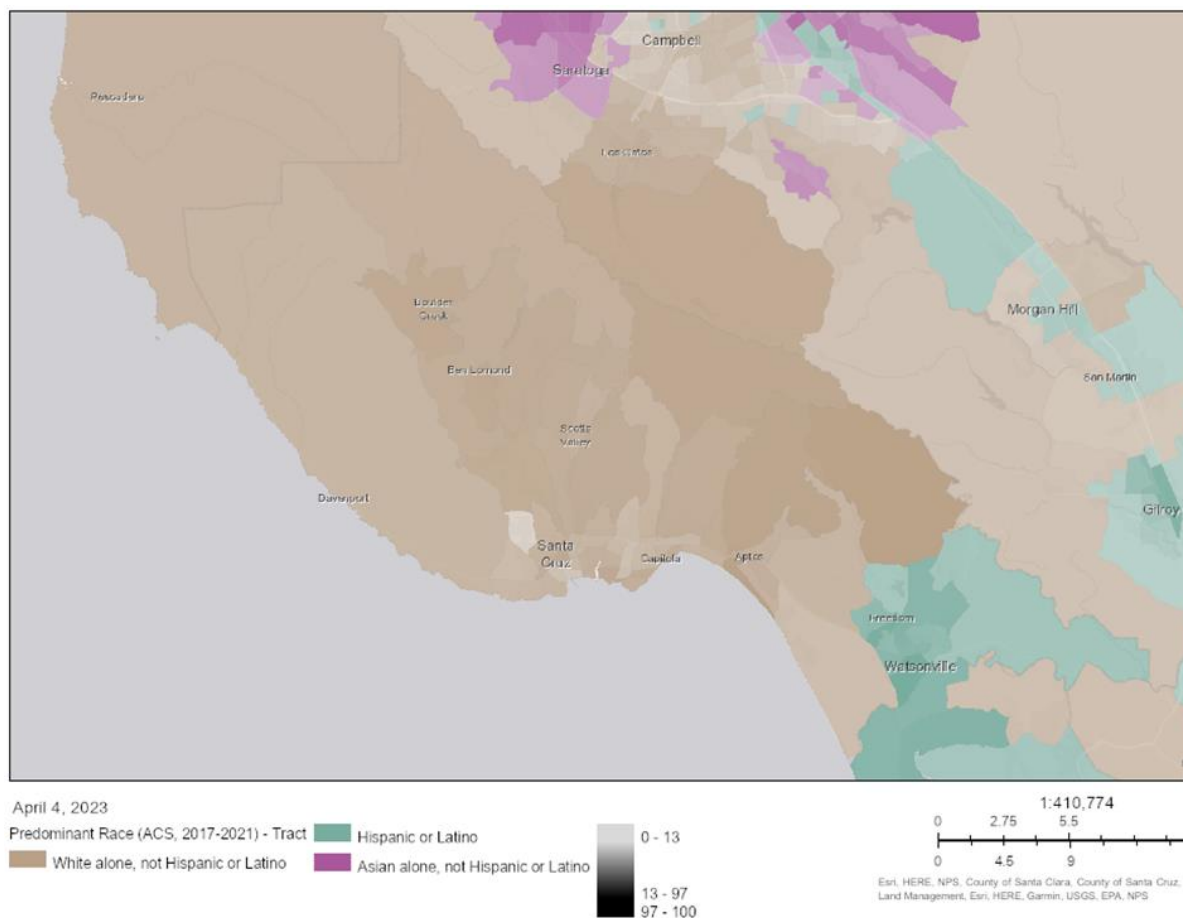


RACIAL AND ETHNIC SEGREGATION

Geospatially, almost all of unincorporated Santa Cruz County is comprised of White majority census tracts—ranging from slim majorities (less than 10%) to predominant majorities (greater than 50%) (Figure HE-A-39). However, Hispanic majority census tracts are found in the communities of Interlaken, Freedom, Amesti—all located adjacent to Watsonville. These patterns are likely attributed to the county’s larger population of White and Hispanic households compared to other racial and ethnic groups.

Hispanic households are primarily concentrated in the southern portion of the county. This reflects at least in part the availability of agricultural employment in the agricultural economies of Santa Cruz and Monterey counties.

Figure HE-A-39: Predominant Race, Santa Cruz County by Census Tract, 2021



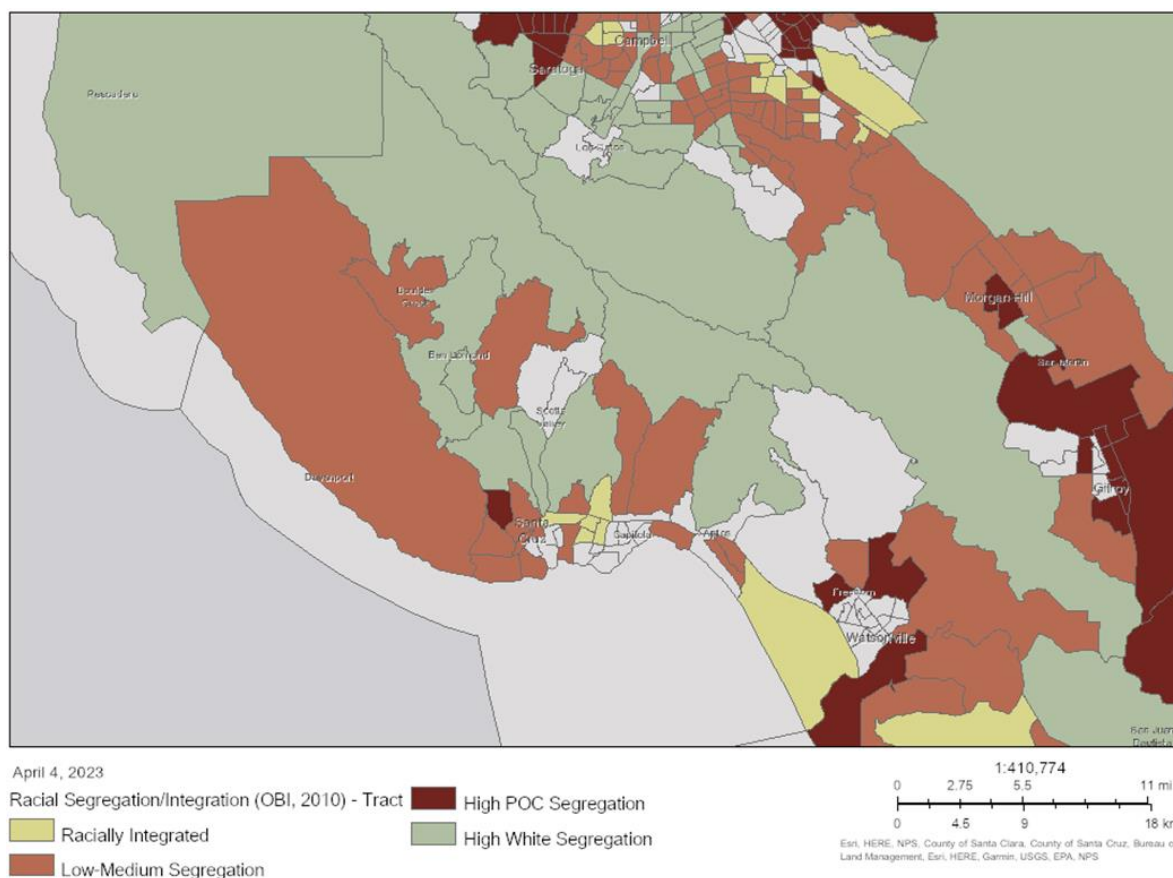
Source: California Department of Housing and Community Development AFFH Data Viewer.



Figures HE-A-40 and HE-A-41 below compare areas of racial segregation in Santa Cruz County in 2010 and 2020. The northern part of the unincorporated county mainly consists of census tracts with High White Segregation and Low-Medium segregation, while the southern part of unincorporated Santa Cruz County mainly consists of Low-Medium Segregation and High People of Color (POC) Segregation—located in Freedom and Amesti. Census tracts that are racially integrated are located in Live Oak, and Census tracts south of La Selva Beach, west of Highway 1, and north of the Santa Cruz and Monterey counties boundary line.

Between 2010 and 2020, the demographic composition of most of the Census tracts in the unincorporated county did not change dramatically. However, Census tracts east of Scotts Valley, north of Capitola and Aptos, and the Census tract including Ben Lomond, have all shifted from High White Segregation census tracts in 2010 to Low-Medium Segregation Census tracts in 2020.

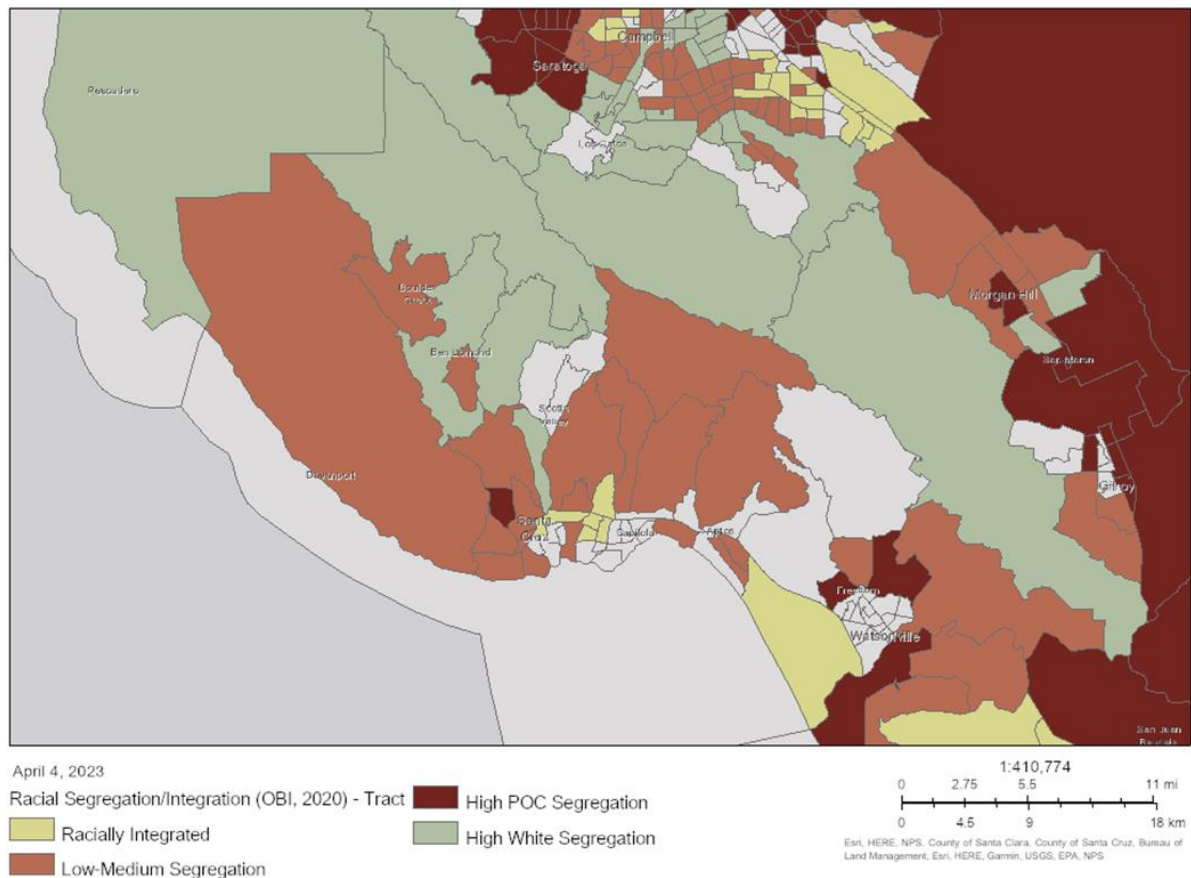
Figure HE-A-40: Racial Segregation by Census Tract, Santa Cruz County, 2010



Source: California Department of Housing and Community Development AFFH Data Viewer.



Figure HE-A-41: Racial Segregation by Census Tract, Santa Cruz County, 2020



Source: California Department of Housing and Community Development AFFH Data Viewer.

REGIONAL RACIAL SEGREGATION

Another way to measure segregation is by using a dissimilarity index:

- At the regional level, this index measures how evenly any two groups are distributed across cities or counties relative to their representation in a region overall. For cities, the index measures how evenly the two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index can be interpreted as the share of one group that would have to move to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g., they tend to live in different neighborhoods). Values below 0.4 indicate low segregation, values between 0.4-0.54 indicate moderate segregation, and values greater than 0.55 indicate high segregation.



- Dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction’s total population.

Table HE-A-7 provides the dissimilarity index values indicating the level of segregation in the Santa Cruz-Watsonville region between White residents and residents who are Black, Latinx, or Asian/Pacific Islander between 2000 and 2020. The figure also provides the dissimilarity index between White residents and all residents of color in the county.

In the Santa Cruz-Watsonville region, the highest level of segregation is between Hispanic/Latinx and White residents. The county’s Latinx/White dissimilarity index of 0.583 means that 58.3% of Latinx (or white) residents would need to move to a different neighborhood to create perfect integration between Latinx residents and White residents, indicating a high level of segregation among these residents. Dissimilarity index values for Asian and Black or African American and White residents indicate a low level segregation among these groups; however, the level of segregation has increased between White residents and these groups, as well as people of color collectively, over the last twenty years.

Table HE-A-7: Racial Dissimilarity Index Values for Segregation in the Santa Cruz-Watsonville Region, 2010-2020

Race	2000	2010	2020
Asian/Pacific Islander vs. White	0.248	0.274	0.352
Black/African American vs. White	0.257	0.242	0.336
Latinx vs. White	0.565	0.554	0.583
People of Color vs. White	0.480	0.477	0.531

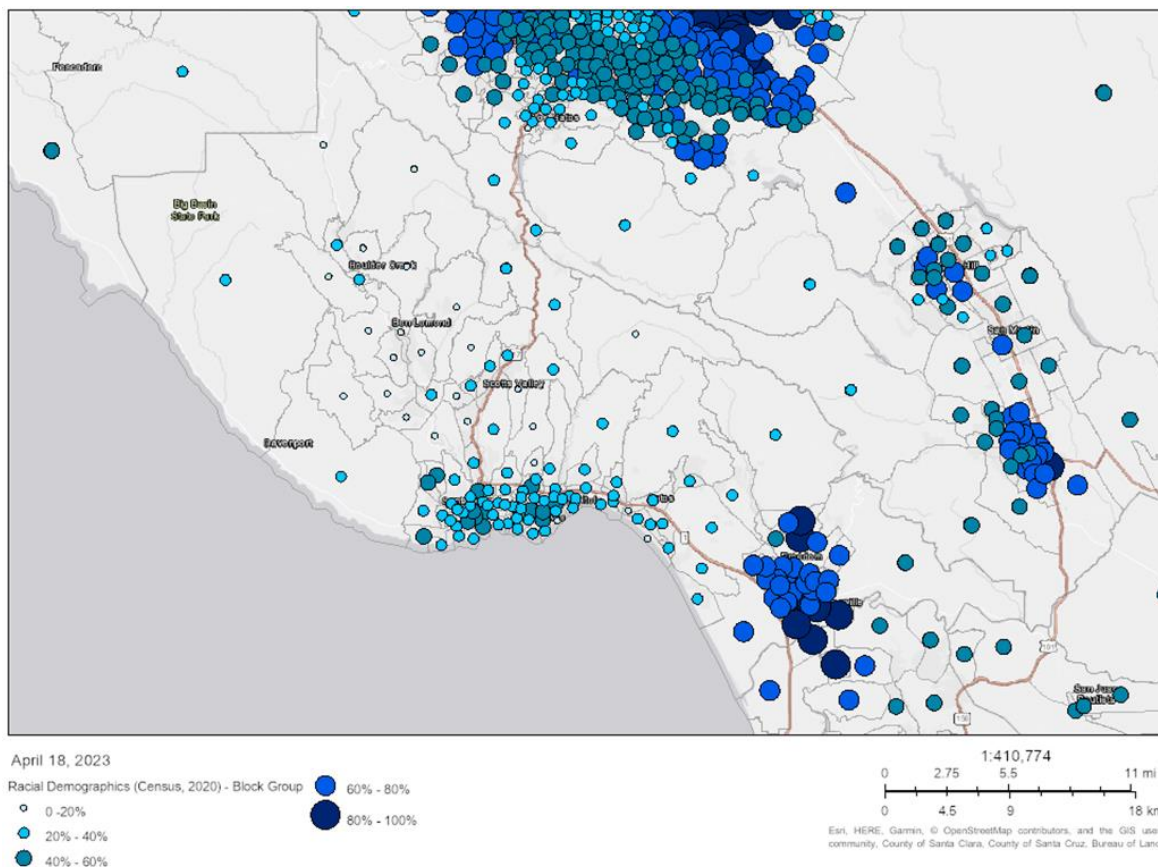
Note: The boundaries of the “Santa Cruz-Watsonville Region” in the HUD AFFHT Mapping Tool are the same as Santa Cruz County. The values in this figure represent all of Santa Cruz County, not just the unincorporated county.

Source: HUD AFFH Mapping Tool.

Racial dot maps can be used to explore the racial demographic differences between different jurisdictions in the region (Figure HE-A-42). The map below shows the percent of the population that identifies as Non-White and/or Hispanic, showing that non-White households are significantly more concentrated in the southern part of the county.



Figure HE-A-42: Percent Non-White Population by Block Group, Santa Cruz County, 2020



Source: California Department of Housing and Community Development AFFH Data Viewer.

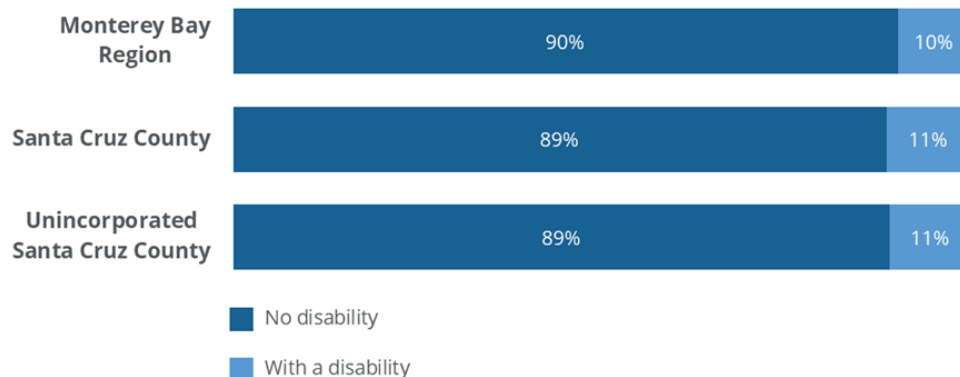
DISABILITY STATUS

The share of the population living with at least one disability is 11% in unincorporated Santa Cruz County. This is the same share as all of Santa Cruz County and slightly lower than the Monterey Bay Region (10%) (Figure HE-A-43).

There are a handful of Census tracts in the unincorporated areas of the county that have a 10% to 20% share of the population living with a disability (Figure HE-A-44). Capitola and Watsonville are the only communities in the entire county that have Census tracts that have a 20% to 30% share of the population living with a disability.

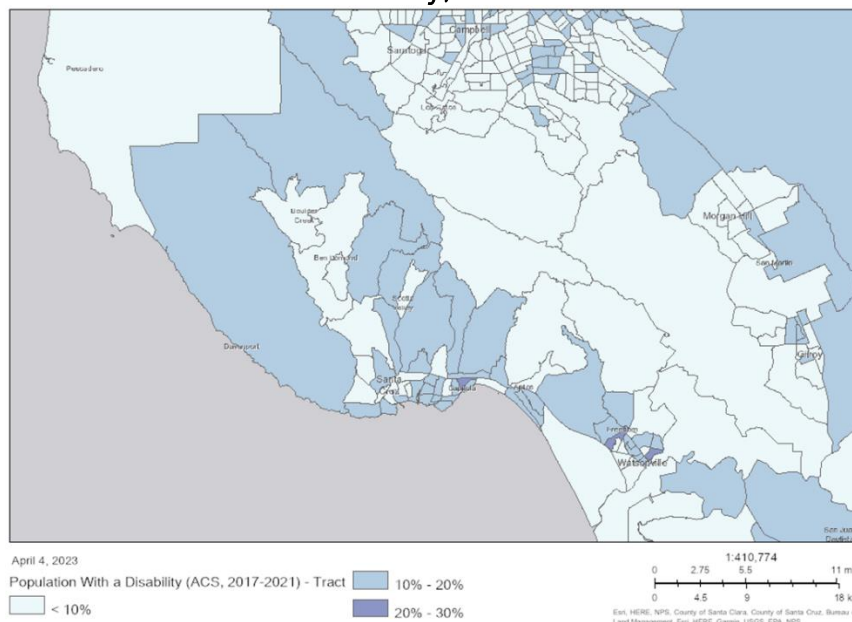


Figure HE-A-43: Share of Population by Disability Status and Jurisdiction, 2021



Source: 2021 5-year ACS.

Figure HE-A-44: Percent of Population with a Disability by Census Tract, Santa Cruz County, 2021



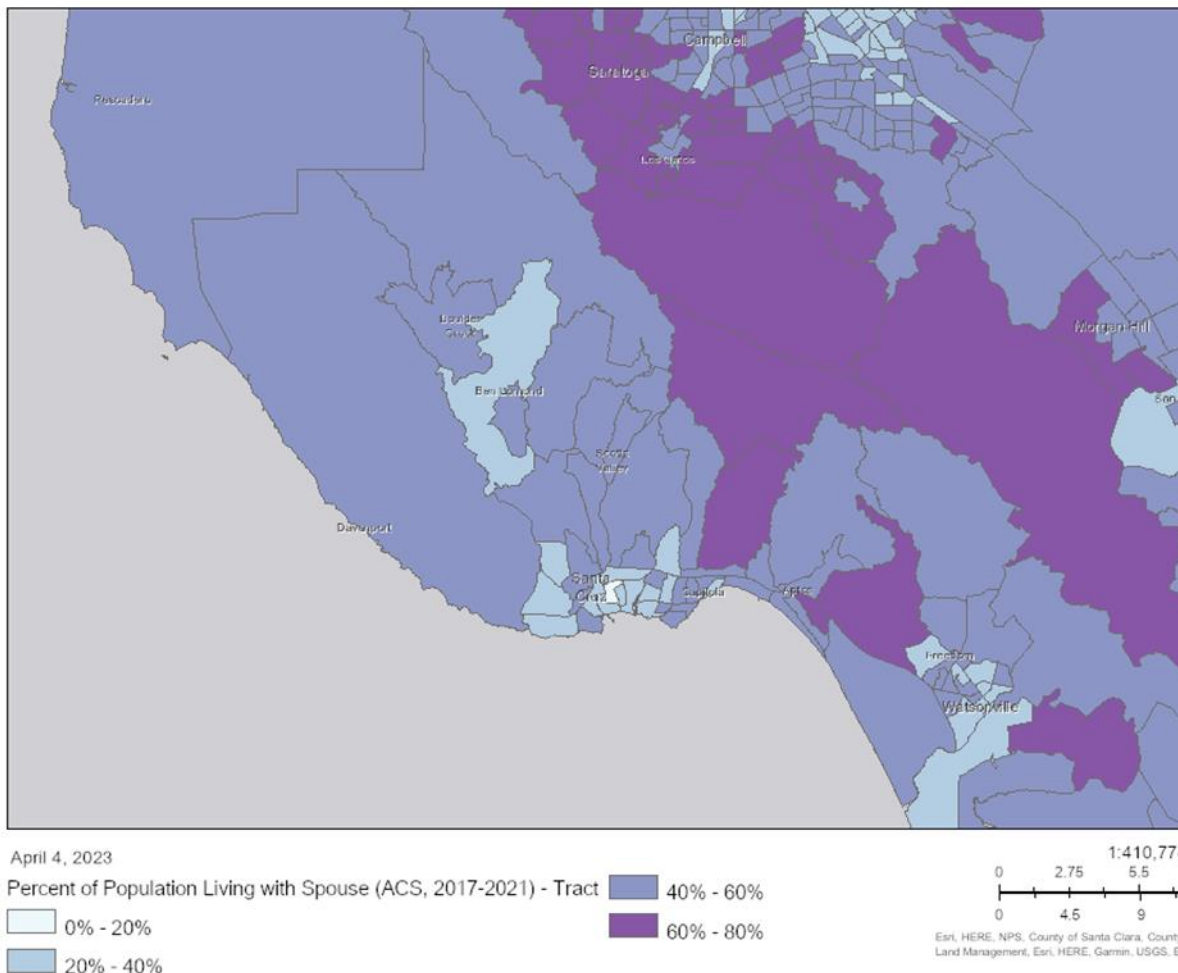
Source: California Department of Housing and Community Development AFFH Data Viewer.

FAMILIAL STATUS

Figures HE-A-45 through HE-A-48 show maps of the geographic distribution of household types, including married couple households; married households with children; children living in female headed households; and individuals living alone. Figure A-51 shows that most of the census tracts in unincorporated Santa Cruz County have between 40-60% of their respective populations living with a spouse. However, census tracts with 60-80% of the population living with a spouse are found in Rio Del Mar, Aptos Hills-Larkin Valley, Corralitos, and Day Valley.



Figure HE-A-45: Percent of Population Living with a Spouse by Census Tract, Santa Cruz County, 2021

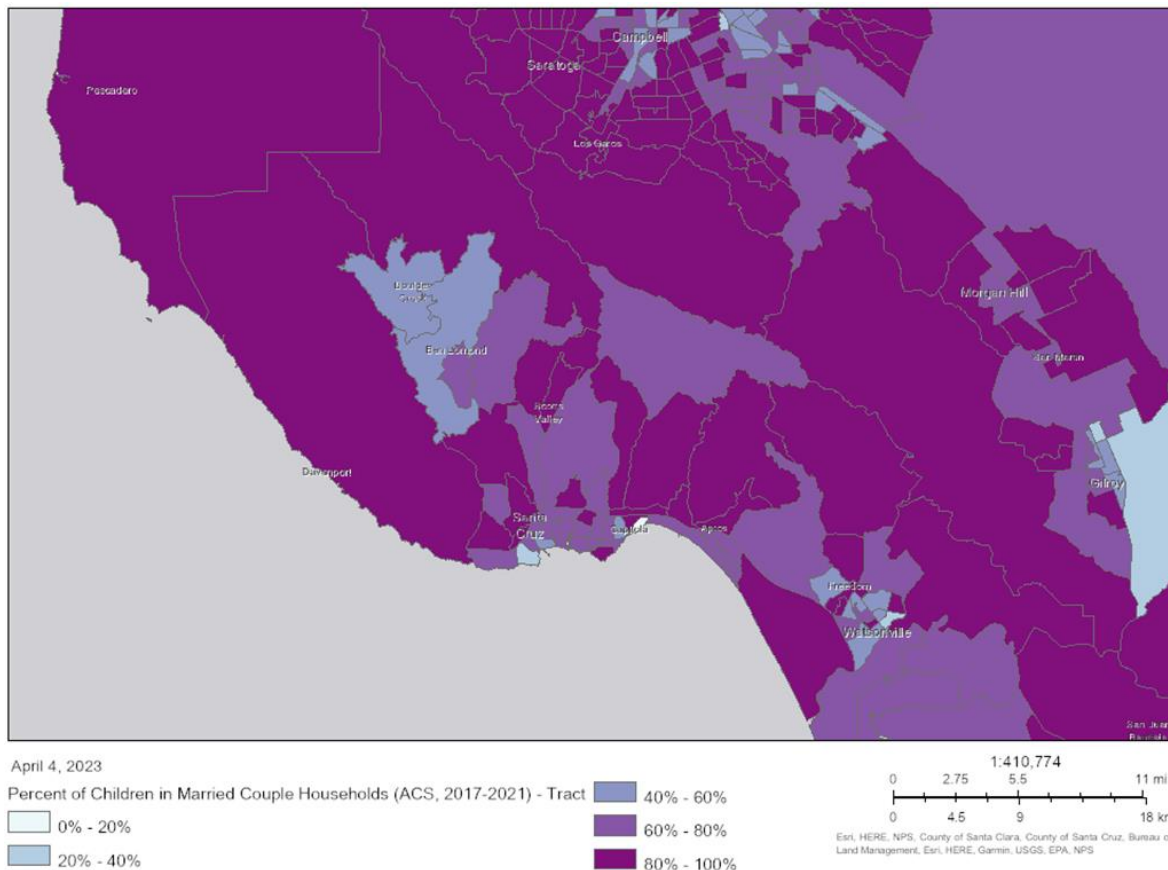


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-46 shows the percentage of children in married couple households in 2021. Overall, most of the census tracts in unincorporated Santa Cruz County are comprised of children living in married couple households. Only Freedom, parts of Felton, and communities north of Ben Lomond and south of Redwood Grove on Highway 9 are located in census tracts with a significantly smaller proportion of children (20-40%) in married-couple households.



Figure HE-A-46: Percent of Children in Married Couple Households by Census Tract, Santa Cruz County, 2021

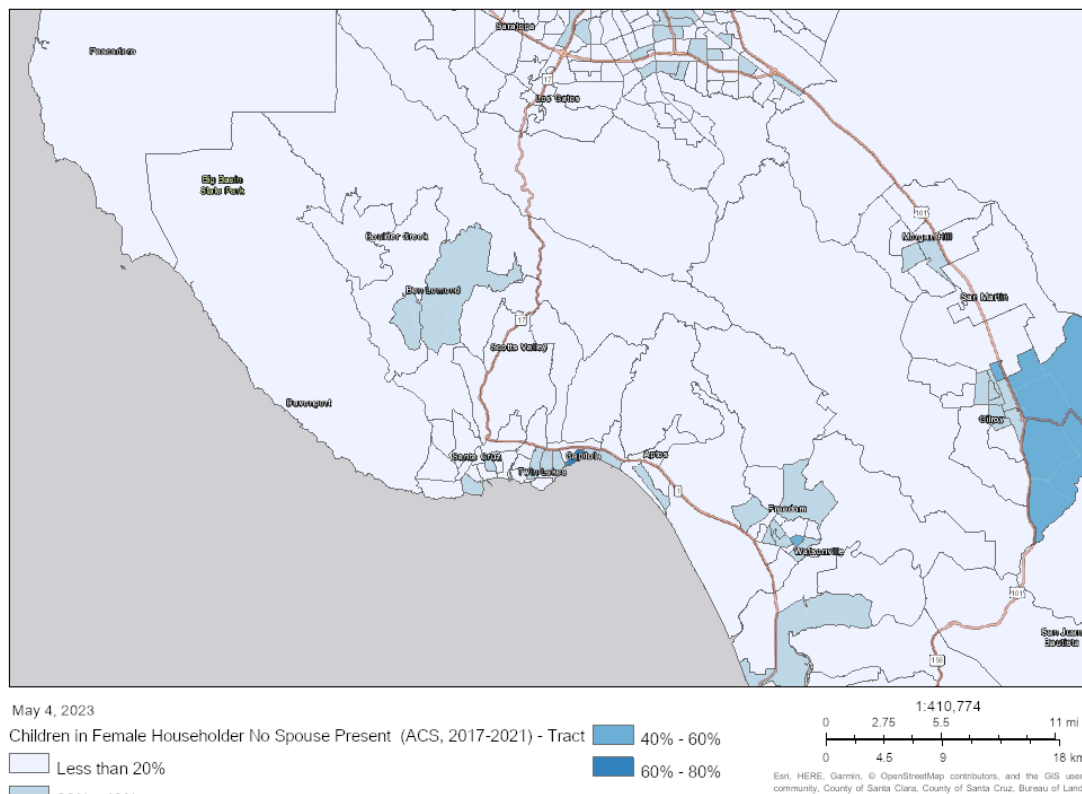


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-47 maps the concentration of children living in households with a female householder. Given that the county’s households are largely dominated by married couples, only a few census tracts have more than 20% of children living in a female-headed household. In unincorporated Santa Cruz County, the following communities are in census tracts with concentrations greater than 20%: Ben Lomond (34%), Aptos (31%), Twin Lakes (28%), Interlaken (22%), Rio Del Mar (22%), Freedom (21%), Live Oak (21%), and Lompico and Zayante (21%).



Figure HE-A-47: Children in Female Householder Households No Spouse Present by Census Tract, Santa Cruz County, 2021

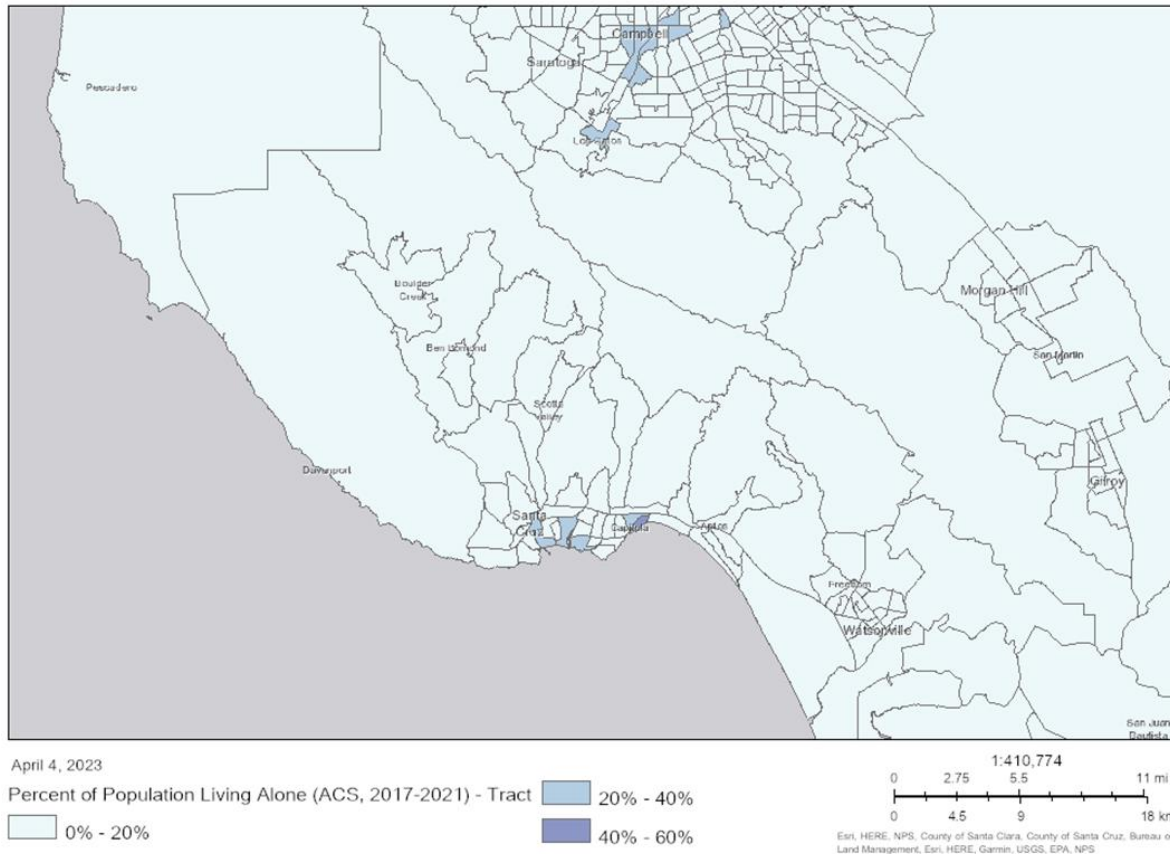


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-48 below shows where people who are living alone are concentrated in Santa Cruz County. In unincorporated Santa Cruz County, Twin Lakes (28%) is the only community with a concentration of people living alone.



Figure HE-A-48: Percent of Population Living Alone by Census Tract, Santa Cruz County, 2021



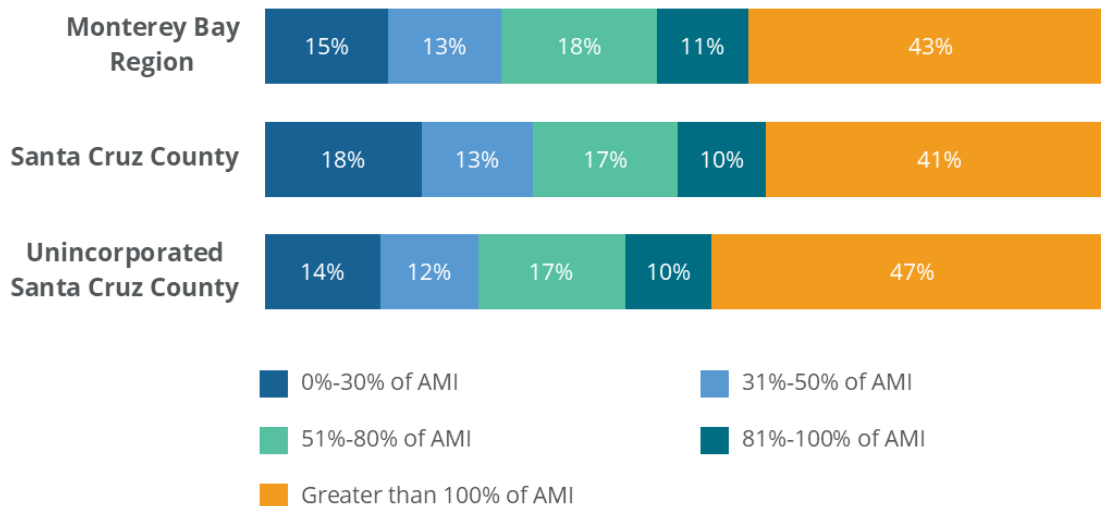
Source: California Department of Housing and Community Development AFFH Data Viewer.

HOUSEHOLD INCOME

The household income distribution by income level (percent of AMI) in unincorporated Santa Cruz County, according to HUD/Census estimates for the 2015-2019 period, was similar to that of the entire county (Figure HE-A-49). As noted previously, all geographies have a significantly high share of households with incomes above the median (100% AMI). Unincorporated Santa Cruz County has the greatest share, at 47%. Conversely, the unincorporated County has the smallest proportion of extremely low-income households (14%).



Figure HE-A-49: Share of Households by Area Median Income, Santa Cruz County, 2019

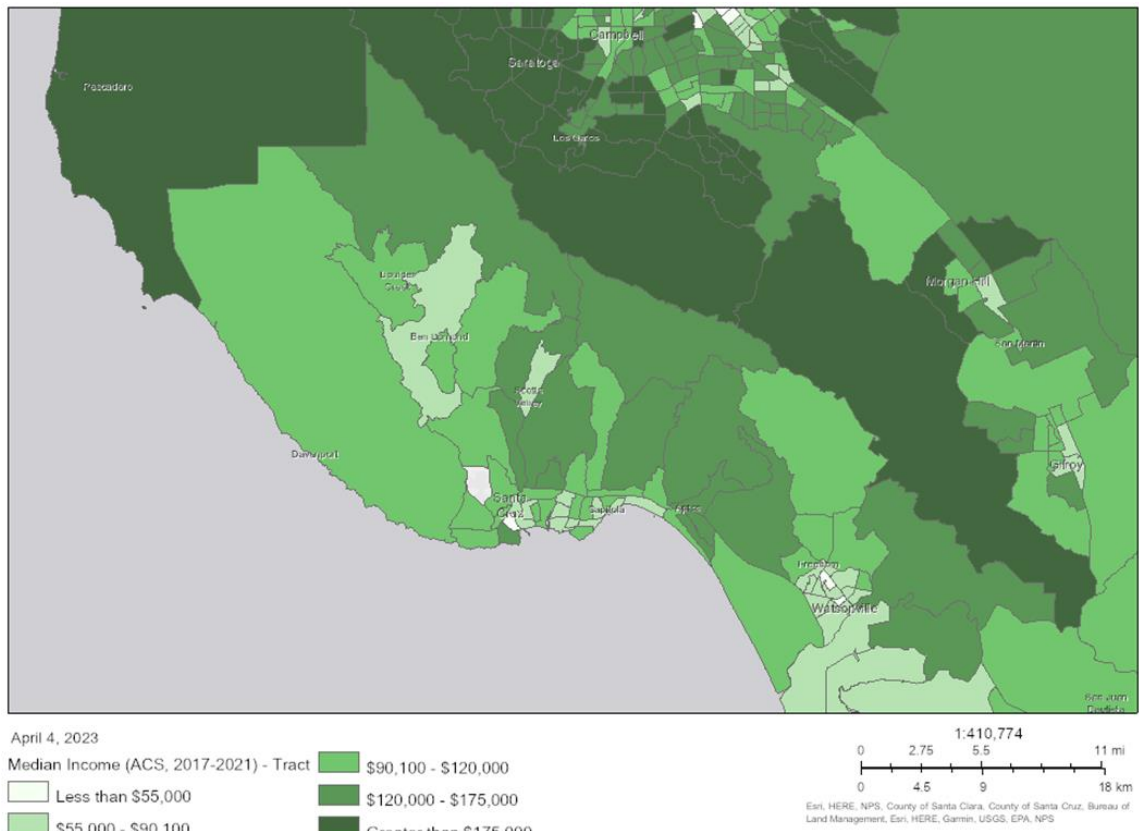


Source: 2015-2019 CHAS. *For total household counts for each region, see Figure HE-A-37 above.*

According to 2021 5-year ACS data, the median household income in Santa Cruz County is \$96,476. Figure HE-A-50 below shows that unincorporated areas with the highest median household income include census tracts that include the area east of Scotts Valley/Highway 17 and west of N. Rodeo Gulch Road (\$174,085) Day Valley (\$157,870), the area northeast and east of Interlaken (\$155,417), area west of Highway 17 including Pasatiempo (\$153,818), and Rio Del Mar (\$150,387). There are ten census tracts in unincorporated Santa Cruz County with household median income below the county median—the areas with the lowest median income include Twin Lakes (\$60,952), Live Oak (\$64,353 and \$79,300), Pleasure Point (\$75,500), and the census tract east of Boulder Creek and north of Ben Lomond that incorporates the western part of Felton (\$79,426).



Figure HE-A-50: Median Household Income by Census Tract, Santa Cruz County, 2021

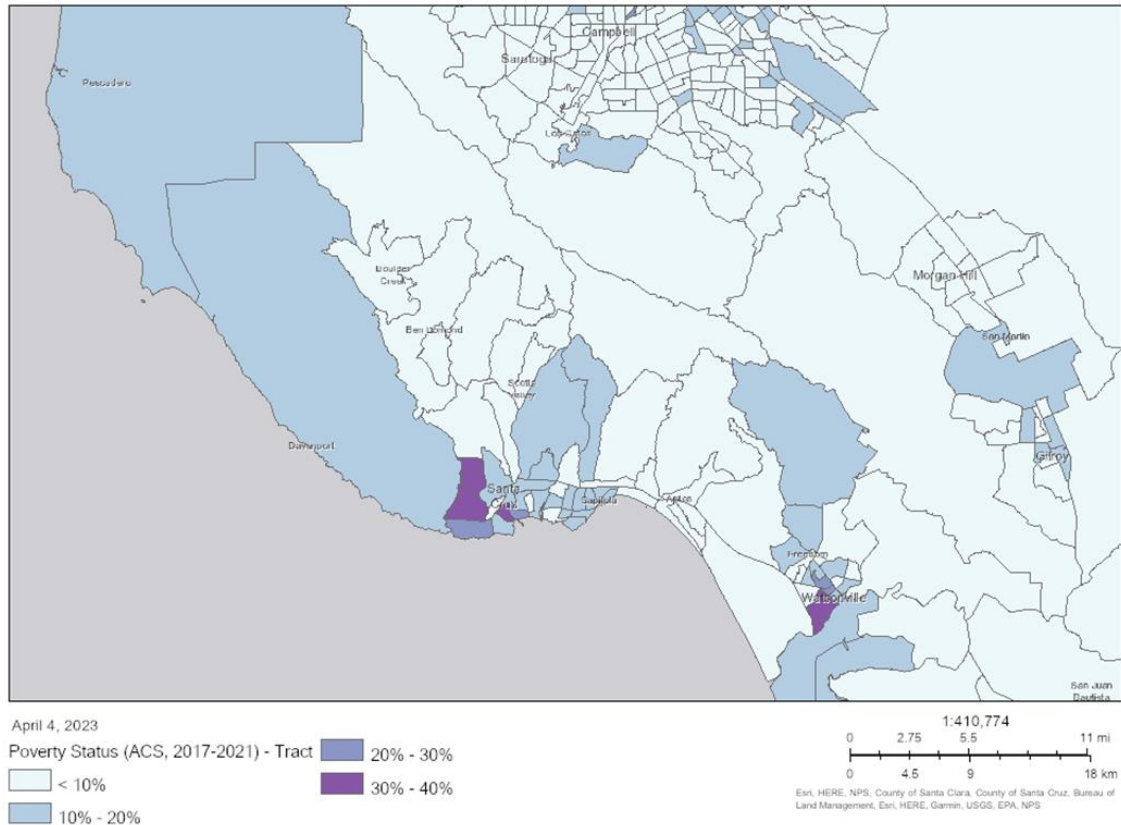


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-51 below shows poverty status by census tract in Santa Cruz County. While the majority of census tracts in the county have poverty rates at less than 10%, there are a handful of census tracts with higher concentrations of poverty. In unincorporated Santa Cruz County, the census tracts with the highest concentrations of poverty are located in Corralitos (17.7%), Twin Lakes (16.3%), Pleasure Point (15.1% and 14.4%), Amesti (14.2%), Live Oak (13.2%), and Freedom (11.4%).



Figure HE-A-51: Poverty Status by Census Tract, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY AND AFFLUENCE

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.³⁵

³⁵ Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Cityscape: A Journal of Policy Development and Research*, 21(1), 99–124



R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR A census tract that has a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

RCAAs

HCD and HUD's definition of an RCAA is a census tract 1) with a percentage of its total White population that is 1.25 times higher than the average percentage of the Council of Government's (COG's) region's White population; and 2) has a median income that is 2 times higher than the COG AMI. Generally, these are understood to be neighborhoods in which there are both high concentrations of non-Hispanic White households and high household incomes.

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

Santa Cruz County does not have any census tracts with racially or ethnically concentrated areas of poverty (R/ECAPs).

Figure HE-A-53, in the following section, shows the census tracts in Santa Cruz County that meet the definition of an RCAA.

Regional R/ECAP analysis. Although unincorporated Santa Cruz County does not contain any R/ECAP census tracts, there are a handful of such tracts in adjacent regions of the state, with those closest to Santa Cruz located in California's large, agricultural Central Valley region. As identified through the HCD AFFH Data Viewer, the closest census tracts with high rates of segregation and poverty are Los Banos, approximately 85 miles to the east, in Merced County, and Mendota, in



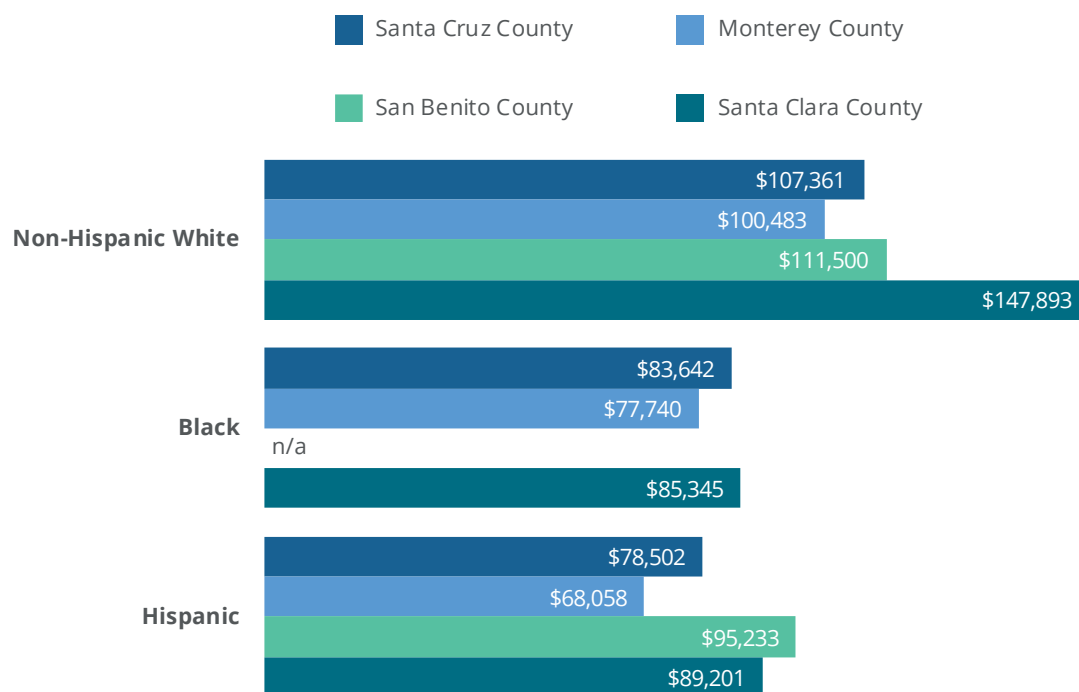
Fresno County, approximately 125 miles southeast, and Modesto, in Stanislaus County, approximately 108 miles to the northeast. These tracts have high concentrations of public housing and use of Housing Choice Vouchers, indicating that the existing housing resources in these communities are an important asset to those in poverty and in racial and ethnic minority groups.

The lack of segregation by both race and poverty in Santa Cruz County suggests that housing resources are more widely dispersed. As shown in Figure HE-A-78 later in this report, Housing Choice Vouchers (HCVs) are used in at least 5% of the rental stock in populated areas. Census tracts outside of Watsonville and the city of Santa Cruz have the highest concentration of HCVs, at 15%-30%. Census tracts between Watsonville and Santa Cruz have a rental stock with 5% to 15% HCV usage.

Regional RCAA analysis and income levels. Where R/ECAPs are the regional outcome of repeated displacement, RCAAs are the result of focused investment that stems from a history of wealth and social capital. The median household income of non-Hispanic White residents in Santa Cruz County is \$107,631 (median income of unincorporated Santa Cruz County is not available), compared to \$83,642 for Black households and \$78,502 for Hispanic households. Non-Hispanic White households across the region (in Monterey, San Benito, and Santa Clara Counties) have substantially higher median income than Black and Hispanic households (Figure HE-A- 52).

Figure HE-A-52: Median Income by Race, Santa Cruz, Monterey, San Benito, and Santa Clara Counties, 2021

Source: 2021 5-year ACS and Root Policy Research



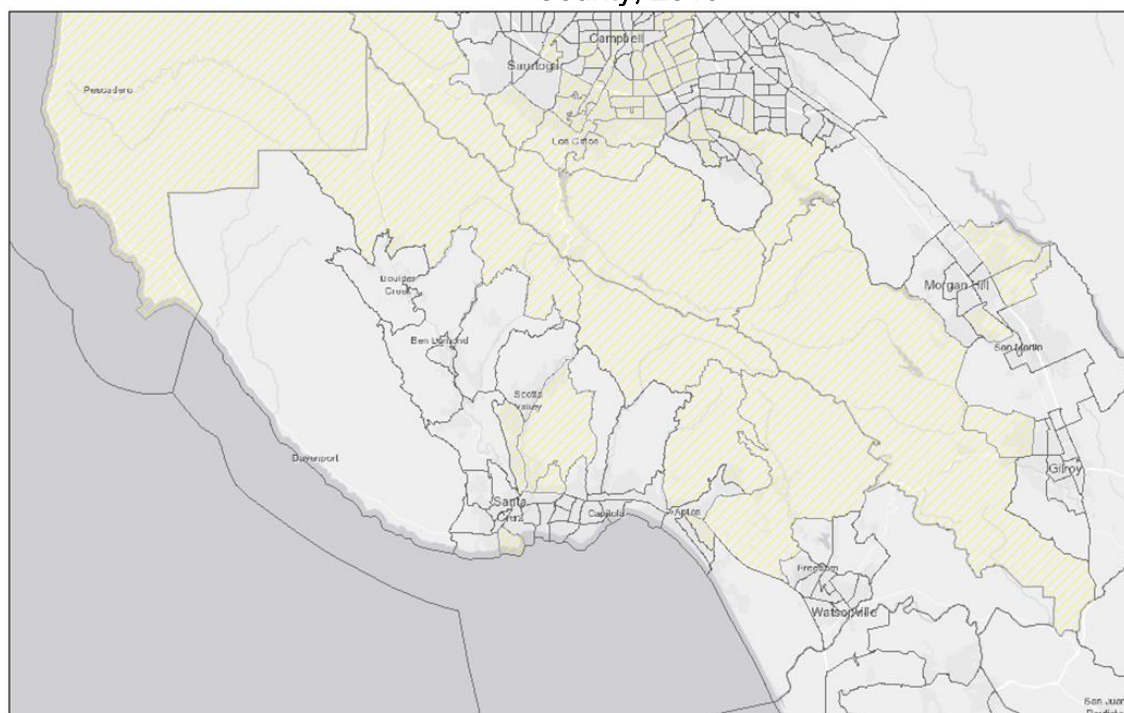


Those higher income levels provide more homeownership opportunities in neighborhoods with good schools and room to budget for quality childcare, higher education, and other additional advantages.

Figure HE-A-53 below shows a regional map of RCAAs. There are a few RCAAs in Santa Cruz County. In the unincorporated areas of the county, RCAAs are located along the northern border of the county adjacent to Santa Clara County, as well as in Rio Del Mar, Aptos Hills-Larkin Valley, Day Valley, Pasatiempo, and the census tract east of Scotts Valley and Highway 17.

Again, using HCV usage as a reflection of affordable housing opportunities, the areas with lower or no HCV usage overlap with RCAAs in the region. This emphasizes the exclusionary nature and history of RCAAs. As previously discussed, in the early 20th century, real estate agents and developers in Santa Cruz County “wrote racial covenants into the deeds of many new homes in Aptos, Scotts Valley, and Santa Cruz, which stated that the premises ‘shall not be rented, leased, or conveyed to, or occupied by, any person other than of the white or Caucasian race.’”³⁶

Figure HE-A-53: Racially Concentrated Areas of Affluence by Census Tract, Santa Cruz County, 2019



April 3, 2023
Racially Concentrated Areas of Affluence (HCD, 2019) - Tract
□ Not a RCAA
▨ RCAA

1:410,774
0 2.75 5.5 11 mi
0 4.5 9 18 km
Esri, HERE, NPS, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

³⁶ [Blacked Out, May 2022. https://salivasurf.com/blacked-out/](https://salivasurf.com/blacked-out/)



ACCESS TO OPPORTUNITY

AB 686 (2018) requires communities to provide a comprehensive analysis of access to opportunity as part of the AFFH—this analysis is important for all jurisdictions as it allows jurisdictions to identify the link between place-based characteristics (e.g., education, employment, transportation, and the environment) and life trajectories. This section explores access to opportunity for protected classes in Santa Cruz County as well as the region. Opportunity areas discussed here include access to high quality education, equal opportunity for employment, transportation access, and healthy environments.

ACCESS TO OPPORTUNITY

“**Access to opportunity** is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to ‘high resource’ neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions).”³⁷

TCAC in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low income residents—particularly children.

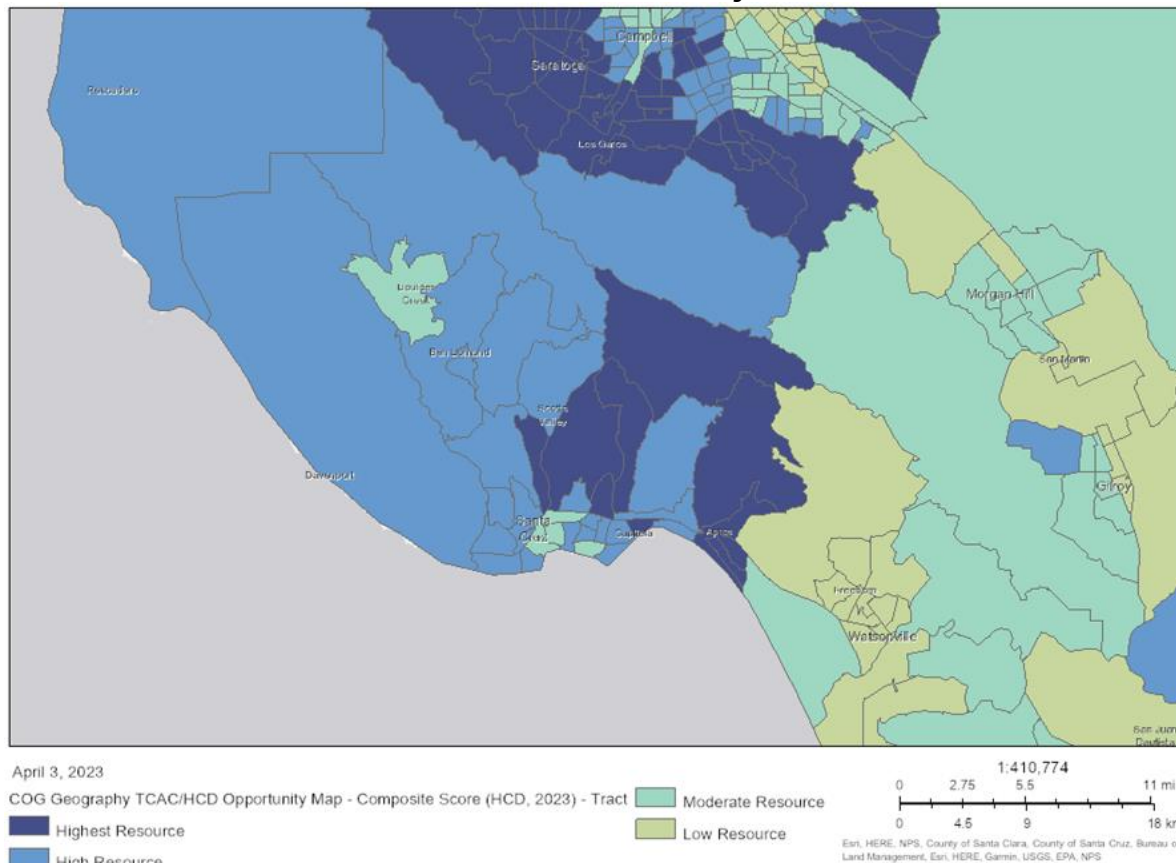
The opportunity maps highlight areas of highest resource, high resource, moderate resource, low resource, and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in education, employment, and the environment.

According to the TCAC maps, access to opportunity in Santa Cruz County is closely linked by where in the county residents live. In the northern part of the county, from Rio Del Mar, Corralitos, and Day Valley to the west, almost every census tract is designated as a high or highest resource area. Conversely, census tracts east of Rio Del Mar, Corralitos, and Day Valley are exclusively designated as low or moderate resource areas (Figure HE-A-54).

³⁷ California Department of Housing and Community Development Guidance, 2021, page 34.



Figure HE-A-54: TCAC/HCD Opportunity Map by Census Tract, Composite Score for Santa Cruz County, 2023



Source: California Department of Housing and Community Development AFFH Data Viewer.

EDUCATION

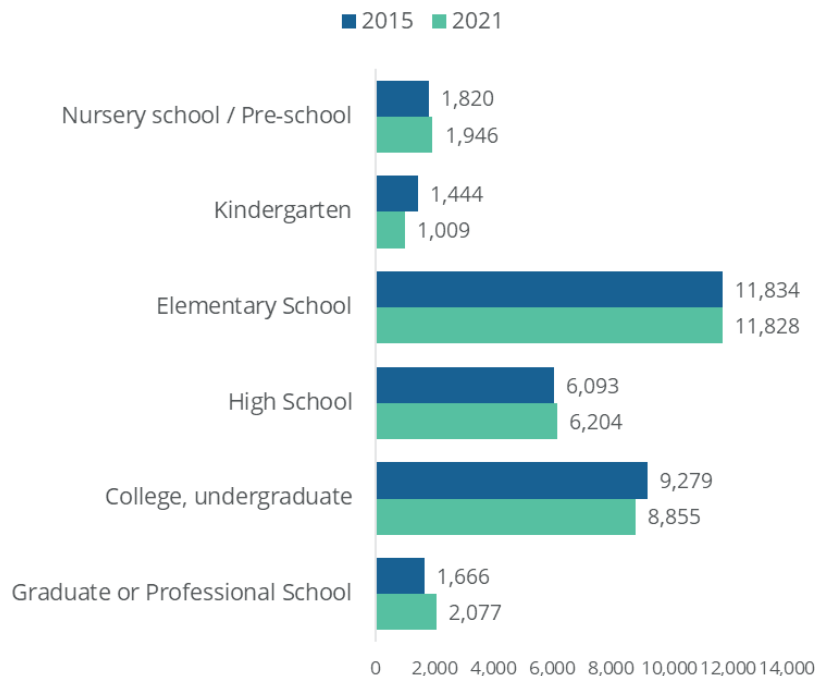
TCAC’s education score is based on math proficiency, reading proficiency, high school graduation rates, and student poverty rates. Other indicators of equal access to quality schools include school enrollment, educational attainment, student dropout rates, and student attendance.

Figure HE-A-55 shows school enrollment in 2015 and 2021 in unincorporated Santa Cruz County by grade including: nursery school/pre-school, elementary school, high school, college, and graduate and professional school. School enrollment has increased for most grades while kindergarten (435 students) and college (424 students) have lost students over this time period. While the number of students lost in each grade is similar, the number of kindergarteners has declined by 30% while college students have declined by 5% in unincorporated county. This could indicate that families with young children are finding it difficult to afford housing in the



unincorporated areas of the county. Students enrolled in graduate or professional school have increased by 26% since 2015.

Figure HE-A-55: School Enrollment by Grade, Unincorporated Santa Cruz County, 2015 and 2021

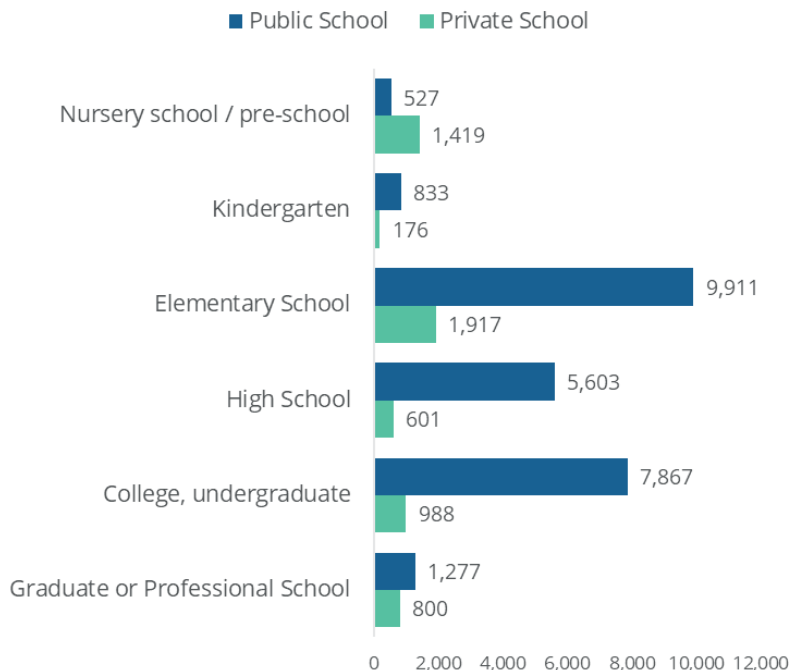


Source: 2015 and 2021 5-year ACS.

Nearly all students in unincorporated Santa Cruz County attend public schools—in 2021, enrollment in public school was 84% compared to only 16% attending private schools (Figure HE-A-56). Students enrolled in elementary school and college are significantly more likely to attend public schools. Higher enrollment numbers for public colleges could be attributed to the rising costs of secondary education—public institutions often offer in-state residents a cheaper alternative than private schools. Children in nursery school or pre-school were the only group to have higher rates of private school enrollment though this is likely due to the limited number of options for public nursery and pre-schools.



Figure HE-A-56: Public vs. Private School Enrollment, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

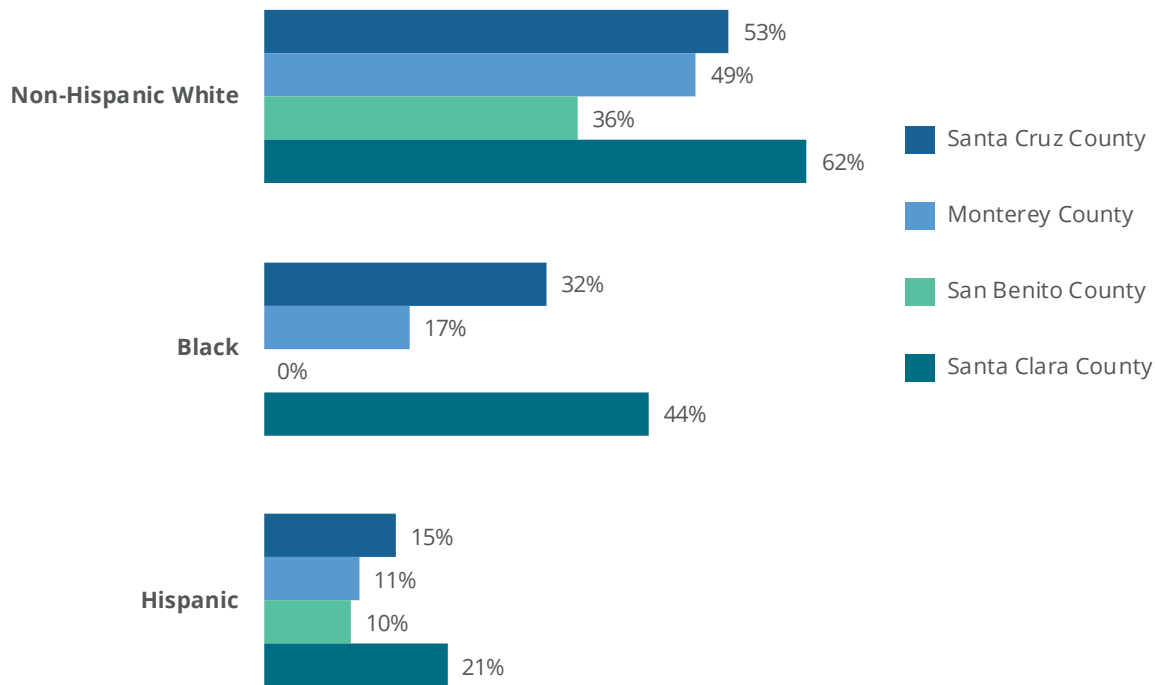
Regional education analysis. The TCAC/HCD Opportunity Maps measure fourth-grade reading and math proficiency from the 2018-2019 school year, high school graduation rate, and student poverty. The census tracts with the lowest opportunity scores are along Cabrillo Highway by Watsonville and extends into Monterey County by Castroville. Census tracts in Aptos are marked as highest resource and are directly next to low resource census tracts. Note that Aptos is also an RCAA. Regionally, there is overlap between RCAAs in Monterey and Santa Clara Counties and tracts with high and highest resource ratings.

Income for residents with a bachelor’s degree in Santa Cruz County rose from \$52,801 to \$72,216 from 2015 to 2021—a 37% increase. Compared to Monterey, San Benito, and Santa Clara Counties, Santa Cruz had the highest growth in income for those with a bachelor’s degree (Figure HE-A-57 and Figure HE-A-58). Non-Hispanic White residents have the highest proportion of those with at least a bachelor’s degree across Santa Cruz, Monterey, San Benito, and Santa Clara Counties. The connection between race, income, and education is showcased when comparing RCAA and



opportunity maps. Education gains a higher income, higher income allows for access to high opportunity neighborhoods in the region.

Figure HE-A-57: Percent with Bachelor's Degree or Higher by Race, Santa Cruz, Monterey, San Benito, and Santa Clara Counties, 2021



Note: Population 25 and older. Total number of Non-Hispanic White residents with a high school degree or higher (n=114,384); total number of Black residents with a high school degree or higher (n=1,833); total number of Hispanic residents with a high school degree or higher (n=50,401) in Santa Cruz County.

Source: 2021 5-year ACS and Root Policy Research.



Figure HE-A-58: Median Income of Residents with a Bachelor's Degree, Santa Cruz, Monterey, San Benito, and Santa Clara Counties



Note: Population 25 years and older.

Source: 2021 5-year ACS and Root Policy Research.

Figure HE-A-59 illustrates school enrollment in 2015 and 2021 by age group. During this time, school enrollment among different age groups have not changed much—though enrollment among students between five years and nine years decreased by approximately 13% (929 students). Again, these trends suggest families with young children are facing greater barriers living in unincorporated areas in the county.



**Figure HE-A-59:
School Enrollment by
Age, Unincorporated
Santa Cruz County,
2015 and 2021**

Source:
2015 and 2021 5-year ACS.

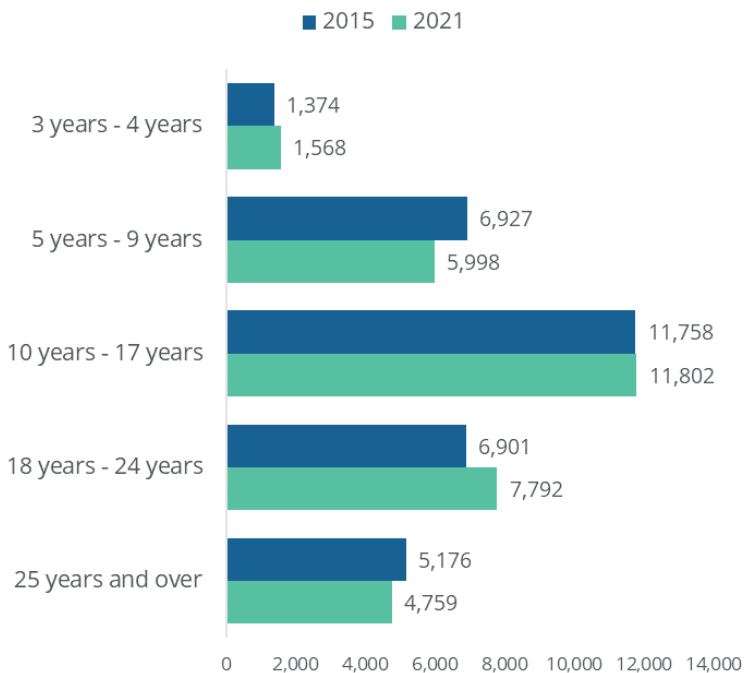
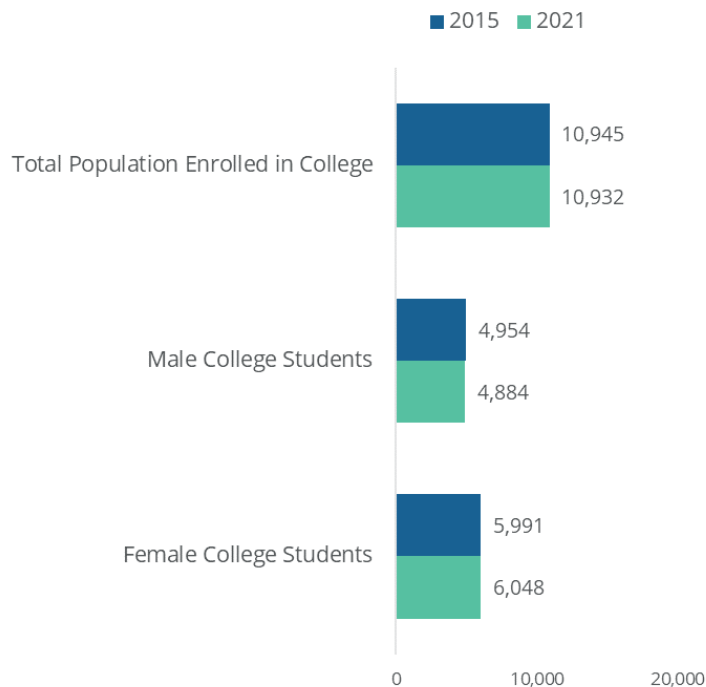


Figure HE-A-60 shows Santa Cruz County’s total population enrolled in college as well as the number of male and female college students in 2015 and 2021. Unincorporated Santa Cruz County’s total population of college students has remained stable, as well as the proportion of female (55%) and male (45%) students.



**Figure HE-A-60:
College Enrollment,
Unincorporated Santa
Cruz County, 2015 and
2021**

Source:
2015 and 2021 5-year ACS.



EDUCATIONAL ATTAINMENT

Educational attainment among different demographics sheds light on equal access to quality schools—educational attainment is analyzed here by race and ethnicity, as well as age. The analysis concludes with a discussion on median earnings by education level.

Table HE-A-8 presents educational attainment by race and ethnicity in unincorporated Santa Cruz County in 2015 and 2021. By a significant margin, non-Hispanic white populations have the highest rate of high school graduates (97%) and those with bachelor’s degrees or higher (51%) in unincorporated Santa Cruz County in 2021. Since 2015, the rates for non-Hispanic White residents with high school diplomas remained the same while those with bachelor’s degrees or higher increased by five percentage points.

Other racial and ethnic groups have much lower rates of high school graduates and those with bachelor’s degrees or higher, particularly residents who identify as other or multiple races (75% and 25%, respectively) and Hispanic/Latino residents (72% and 22%, respectively).



Table HE-A-8: Educational Attainment by Race and Ethnicity, Unincorporated Santa Cruz County, 2015 and 2021

	2015		2021	
	High School Graduate or Higher	Bachelor's Degree or Higher	High School Graduate or Higher	Bachelor's Degree or Higher
Total population	40,688	173,902	40,168	179,985
White, non-Hispanic	97%	46%	97%	51%
Black	82%	47%	84%	43%
American Indian or Alaska Native	86%	27%	78%	27%
Asian	92%	53%	89%	47%
Native Hawaiian and Other Pacific Islander	100%	29%	95%	11%
Other or Multiple Races	69%	20%	75%	25%
Hispanic or Latino	64%	16%	72%	22%

Source: 2015 and 2021 5-year ACS.

According to the County’s 2022 State of the Workforce Report, there are stark geospatial disparities in educational attainment in Santa Cruz County. According to the report, residents living in the southern portion of the county are more likely to be younger and more racially/ethnically diverse, less educated, and are more likely to have a lower-paying job compared to residents that live in the northern part of the county. Additionally, the report found that while 42% of residents living in the northern part of the county have bachelor’s degrees, just 17% of residents living in the southern part of the county have bachelor’s degrees. Moreover, nearly 3 in ten residents (28%) living in the southern portion of the county don’t have a high school diploma, which is almost six times higher than residents living in the northern part of the county (5%).

Data from the Santa Cruz County Office of Education show similar trends related to educational proficiency when broken down by race and ethnicity. While test scores had been improving across all groups of students in the county since 2015, that progress was disrupted by the COVID-19 pandemic. According to the County’s Office of Education, “a performance drop between 3% to 7% (greatest on math) is seen from 2019 to 2022 across all groups. The performance gap of 30% to 40% persists between advantaged and disadvantaged students.”³⁸

In 2022, 65% of white students across the county met or exceeded English Language Arts (ELA)/Literacy standards — the same rate as in 2015. Additionally, 63% of students designated as not economically disadvantaged and 57% of English-only learners met or exceeded ELA/Literacy standards in the county, which were one and two percentage point declines, respectively, since 2015.

³⁸ Santa Cruz County of Education Data Portal, <https://dataportal.santacruzcoe.org/>



The percentage of Hispanic/Latino students that met or exceeded English Language Arts/Literacy standards was significantly lower than white students in Santa Cruz County. In 2022, 28% of Hispanic/Latino students met or exceed English Language Arts testing standards—an increase of one percentage point since 2015. Similarly, 26% of economically disadvantaged students and 24% of Ever-EL students³⁹ met or exceeded ELA/Literacy standards in 2022—the same proportion for both groups of students in 2015.

As noted above, math proficiency scores have declined across all student groups between 2015 and 2022. However, disparities among students by race and ethnicity, among other groups, in math proficiency remained stark in the county. While 51% of white students met or exceeded math proficiency standards in 2022 (53% in 2015), just 15% of Hispanic/Latino students met or exceeded those same standards (17% in 2015). Similarly, 48% of economically advantaged students (52% in 2015) and 42% of English-only learners (47% in 2015) met or exceeded math proficiency standards in 2022 compared to just 14% of economically disadvantaged students (16% in 2015) and 13% of Ever EL students (15% in 2015).

Table HE-A-9 presents educational attainment by age group in Unincorporated Santa Cruz County in 2015 and 2021. While the proportion of residents remained the same for those who have not graduated high school and those who have over the time period, residents with a bachelor’s degree increased by five percentage points.

Table HE-A-9: Educational Attainment by Age Group, Unincorporated Santa Cruz County, 2015 and 2021

	2015		2021	
	18 years - 24 years	25 years +	18 years - 24 years	25 years +
Total population	12,835	173,902	13,051	102,830
Less than High School Graduate	11%	9%	11%	8%
High School Graduate	29%	15%	29%	15%
Some College or Associate's Degree	52%	35%	51%	32%
Bachelor's Degree or higher	8%	41%	8%	46%

Source: 2015 and 2021 5-year ACS.

Table HE-A-10 presents the median income earnings by educational attainment for the population 25 years and older in Santa Cruz County in 2021. Those with bachelor’s degrees and graduate or professional degrees have the highest median earnings among all groups. The greatest increases in median income by percent change between 2015 and 2021 were

³⁹ Ever EL students are those students that currently are or were formally designated as English language learners.



experienced by residents with a bachelor's degree (37%), residents with a high school degree (36%), and those without a high school degree (35%).

Table HE-A-10: Median Income Earnings by Educational Attainment for Population 25 Years and Older, Santa Cruz County, 2015 and 2021

	2015	2021	% change
Less than High School Graduate	\$ 19,958	\$ 26,933	35%
High School Graduate	\$ 26,829	\$ 36,437	36%
Some College or Associate's Degree	\$ 37,079	\$ 44,770	21%
Bachelor's Degree	\$ 52,801	\$ 72,216	37%
Graduate or Professional Degree	\$ 67,913	\$ 85,956	27%

Source: 2015 and 2021 5-year ACS.

CHRONIC ABSENTEEISM

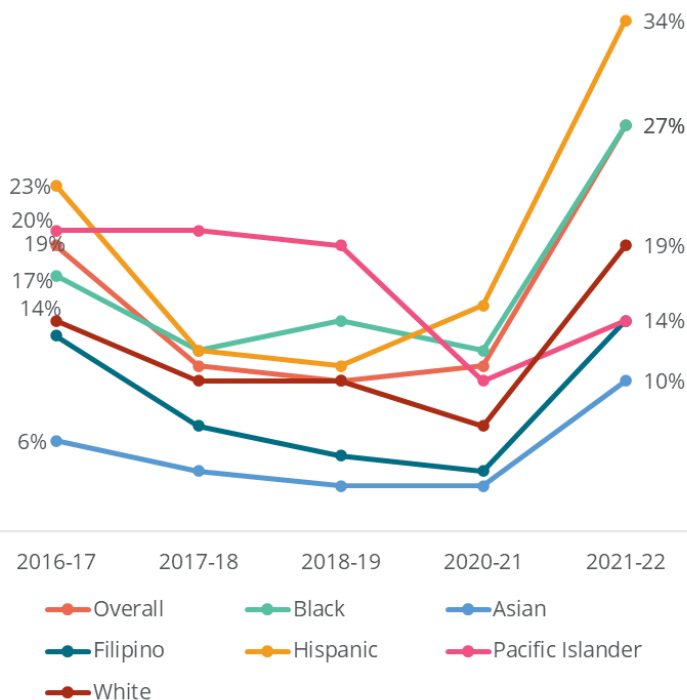
Figure HE-A-61 illustrates data on chronic absenteeism from 2017-2022. During the 2021-2022 academic year, 1 in 3 Hispanic students in Santa Cruz County was chronically absent from school—an increase of 11 percentage points since the 2016-17 academic year. Black students in Santa Cruz County matched the county rate for chronic absenteeism during the 2021-22 school year (27%). Asian students had the lowest rate of chronic absenteeism (10%).

Figure HE-A-62 presents data on suspension rates from the 2015-16 academic year to the 2021-22 academic year for all Santa Cruz County students. Over this time period, Hispanic students have experienced a four-fold increase in suspension rates while Black students have seen their rate double. Pacific Islander students have seen their suspension rate decline while the rate for Asian students has remained stable over this time period.



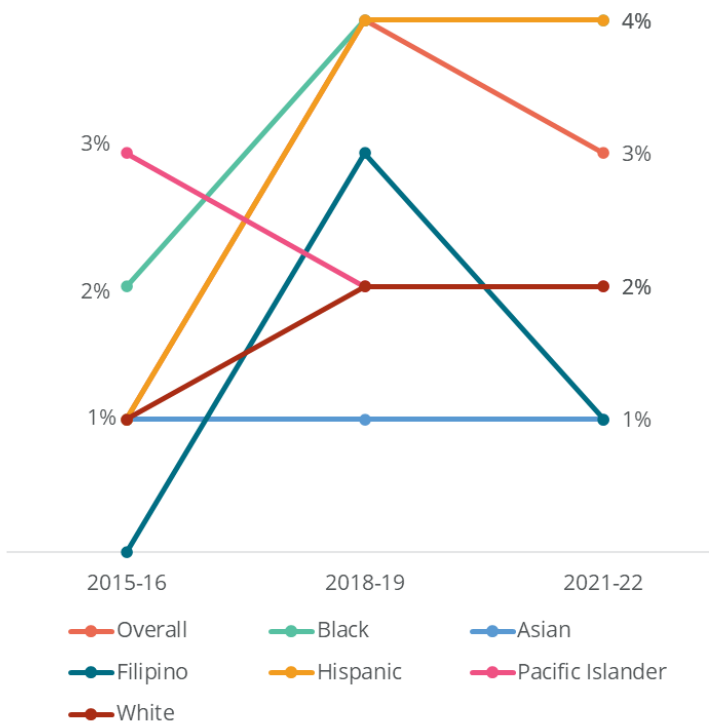
**Figure HE-A-61:
Chronic Absenteeism
of Students by
Race/Ethnicity, Santa
Cruz County, 2016-
2022**

Source:
Santa Cruz County Office of
Education.



**Figure HE-A-62:
Suspension Rates of
Students by
Race/Ethnicity, Santa
Cruz County, 2016-
2022**

Source:
Santa Cruz County Office of
Education.



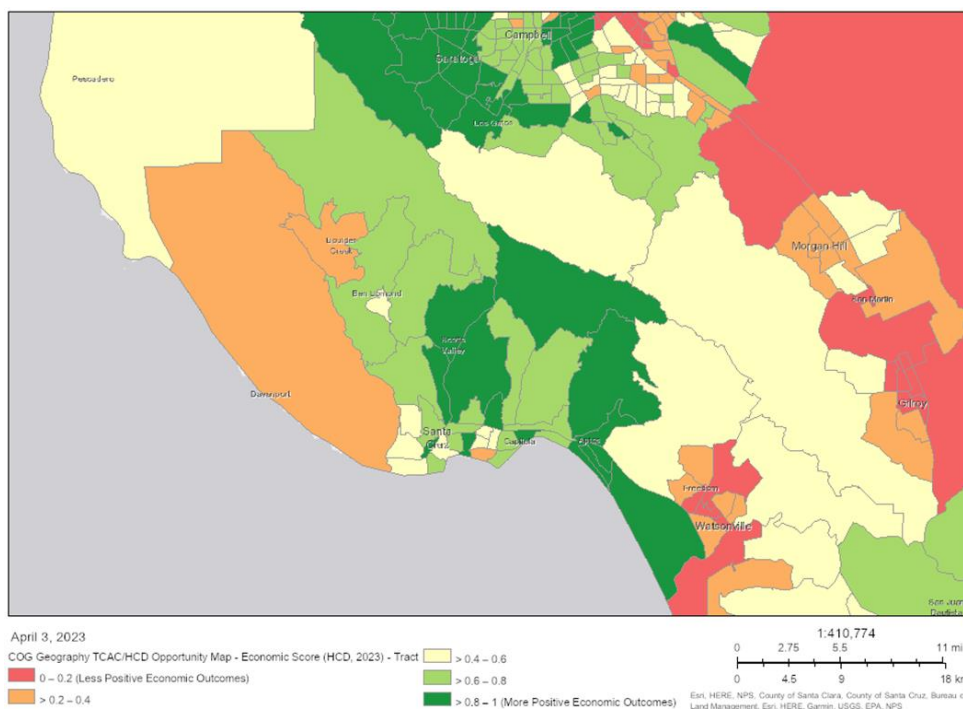


ECONOMIC AND EMPLOYMENT OPPORTUNITIES

Access to employment and job opportunities is critical for the long-term wellbeing of households in unincorporated Santa Cruz County as employment can significantly impact housing needs. Employment and income are determinates of households' ability to purchase and keep housing that meets their needs. Limited access to employment can induce negative housing effects, particularly overpaying for housing and/or living in overcrowded conditions. TCAC economic opportunity scores are determined by poverty; adult education; employment; job proximity; and median home values and range from 0 to 1—lower scores indicate less positive outcomes while higher scores indicate more positive outcomes.

Regional economic analysis. Figure HE-A-63 shows a map of TCAC/HCD Opportunity Map scores in the region. While Santa Cruz County has pockets of high scores (showing positive economic outcomes) around the city of Santa Cruz, Scotts Valley, and Aptos, the southern part of the county in Freedom and Watsonville contain tracts with less positive economic outcomes. In Santa Clara County to the east, the northwest and southwest are similarly divided; where Morgan Hill and San Martin in the south experience less positive economic outcomes and Los Gatos, Sunnyvale, Cupertino experience more positive economic outcomes. Surrounding counties have more pockets of less positive economic outcomes surrounded by high positive outcomes, whereas Santa Cruz has a dividing line between more and less positive outcomes east of Freedom Boulevard and Aptos.

Figure HE-A-63: TCAC Opportunity Areas Economic Score by Census Tract, Santa Cruz County, 2023



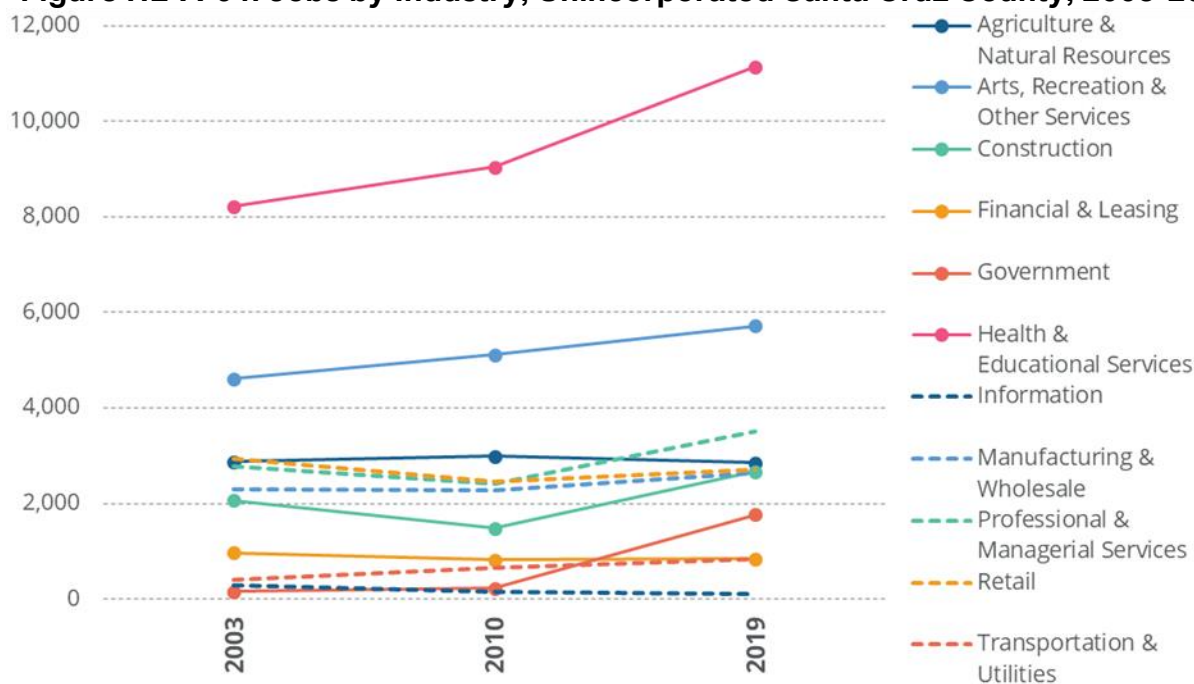


Source: California Department of Housing and Community Development AFFH Data Viewer.

EMPLOYMENT

Figure HE-A-64 illustrates the number of jobs available in unincorporated Santa Cruz County by industry. In 2019, the top three industries by number of jobs in 2019 were: 1) health and educational services; 2) arts, recreation and other services; and 3) professional and managerial services. The health/education and arts/recreation industries have been the top employers in unincorporated Santa Cruz County since 2003. Between 2010 and 2019, the agricultural and natural resources industry lost jobs—making the industry the fourth largest.

Figure HE-A-64: Jobs by Industry, Unincorporated Santa Cruz County, 2003-2019



Source: 2003-2019 LEHD data.

High unemployment rates have a significant impact on the affordability needs of households. Understanding unemployment rates—especially by demographic—is critical when identifying and addressing barriers to employment. Figure HE-A-65 illustrates unemployment rates in Santa Cruz County by select characteristics including age; race/ethnicity; poverty and disability status; and gender in 2015 and 2021. In 2015, the overall unemployment rate in Santa Cruz County was 7.6%. Groups with the highest rates of unemployment include:

- Workers between 16 years and 19 years (18%);
- American Indian/Alaska Native workers (13%); and

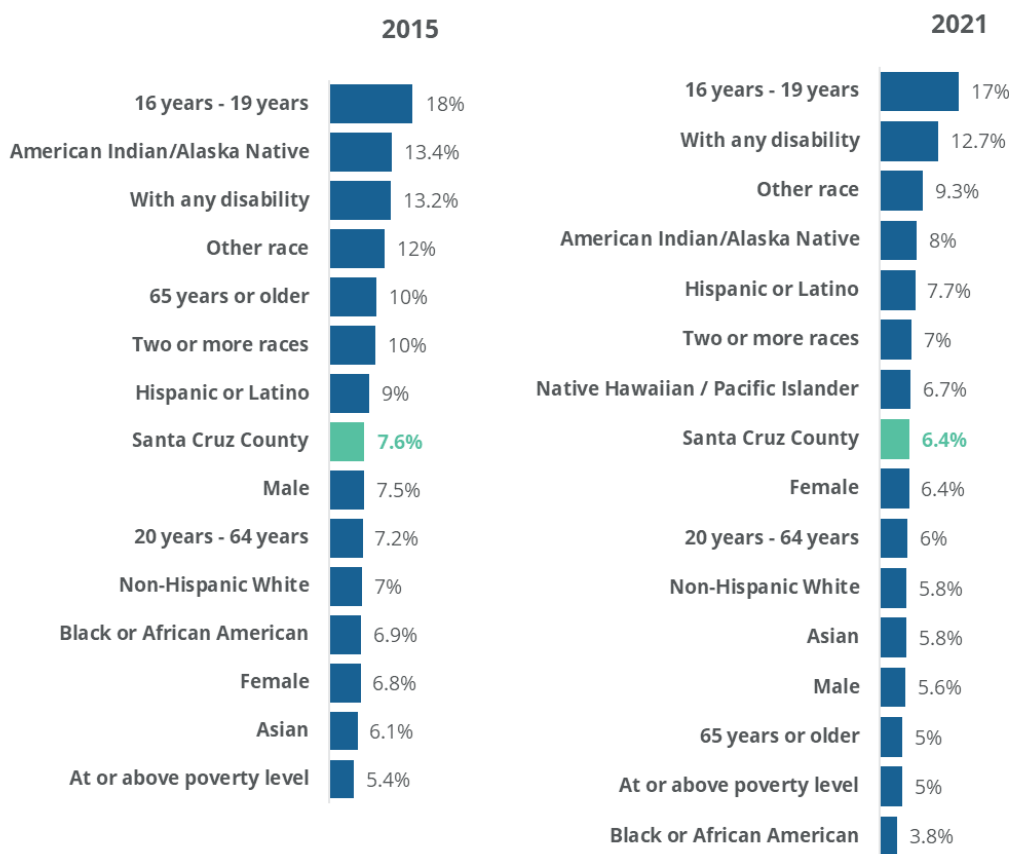


- Workers with any disability (13%).

Higher unemployment rates for young workers are expected—many individuals in this age group are finishing or continuing their education. Higher unemployment rates for workers living with a disability and American Indian/Alaskan Native workers suggest they face greater barriers accessing and maintaining employment.

In 2021, Santa Cruz County’s unemployment rate was 6.4%. Unemployment declined for all groups included in the analysis—though unemployment rates remain high for workers living with a disability (almost 13%). Workers identifying as American Indian or Alaska Native experienced a significant decline in their unemployment rate over this time period.

Figure HE-A-65: Unemployment Rates by Characteristic, Santa Cruz County, 2015 and 2021



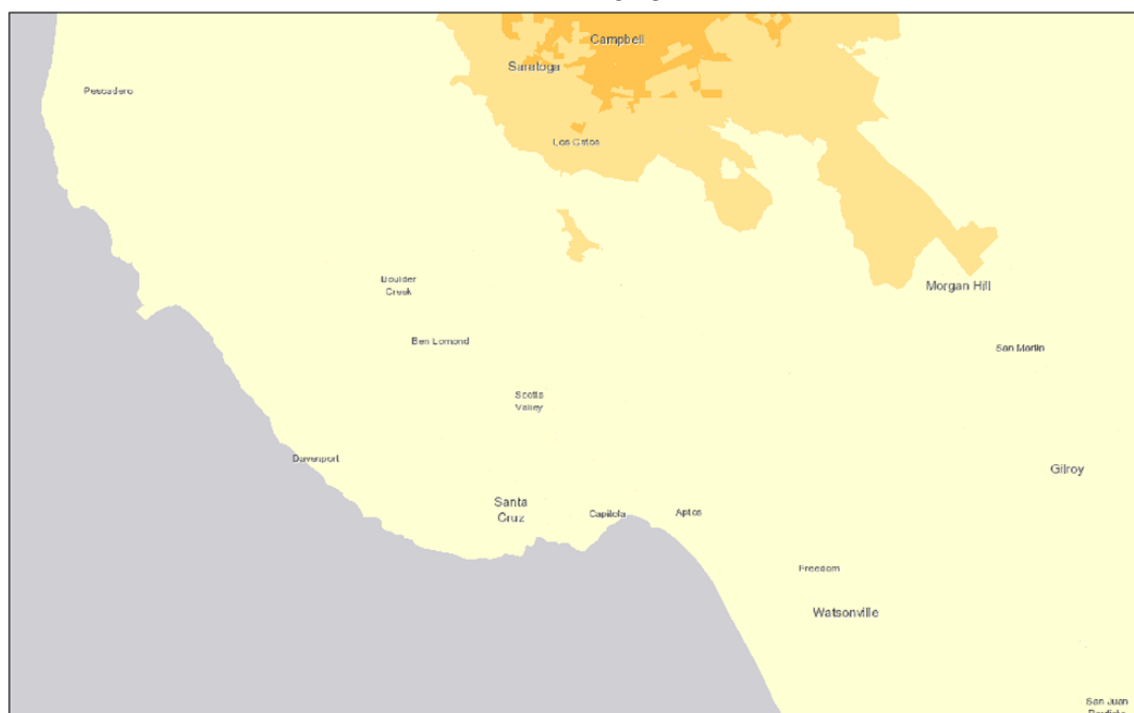
Note: 2015 data Native Hawaiian and Pacific Islander residents are not included due to small sample size.

Source: 2015 and 2021 5-year ACS.



Figure HE-A-66 displays a map of the number of jobs within a 45-minute transit ride in the region. Comparatively, Santa Cruz and Santa Clara Counties have the most jobs within a 45-minute transit ride. Incorporated areas around Watsonville, Santa Cruz, and Capitola have access to between 10,000 and 50,000 jobs while some tracts around El Camino Real and San Jose in Santa Clara County have access to more than 100,000 jobs within a 45-minute transit ride. Rural areas in the region have less access to transit and thus to surrounding jobs, which can be a challenge for those who cannot afford car or car maintenance or cannot drive due to a disability.

Figure HE-A-66: Jobs Within a 45 Minute Drive by Block Group, Santa Cruz County, 2018



April 3, 2023
Jobs within a 45 minute drive (Smart Locations Database, 2018) - Block Group
0 - 46,000
> 46,000 - 115,000

1:410,774
0 2.75 5.5 11 mi
0 4.5 9 18 km
Esri, HERE, NPS, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

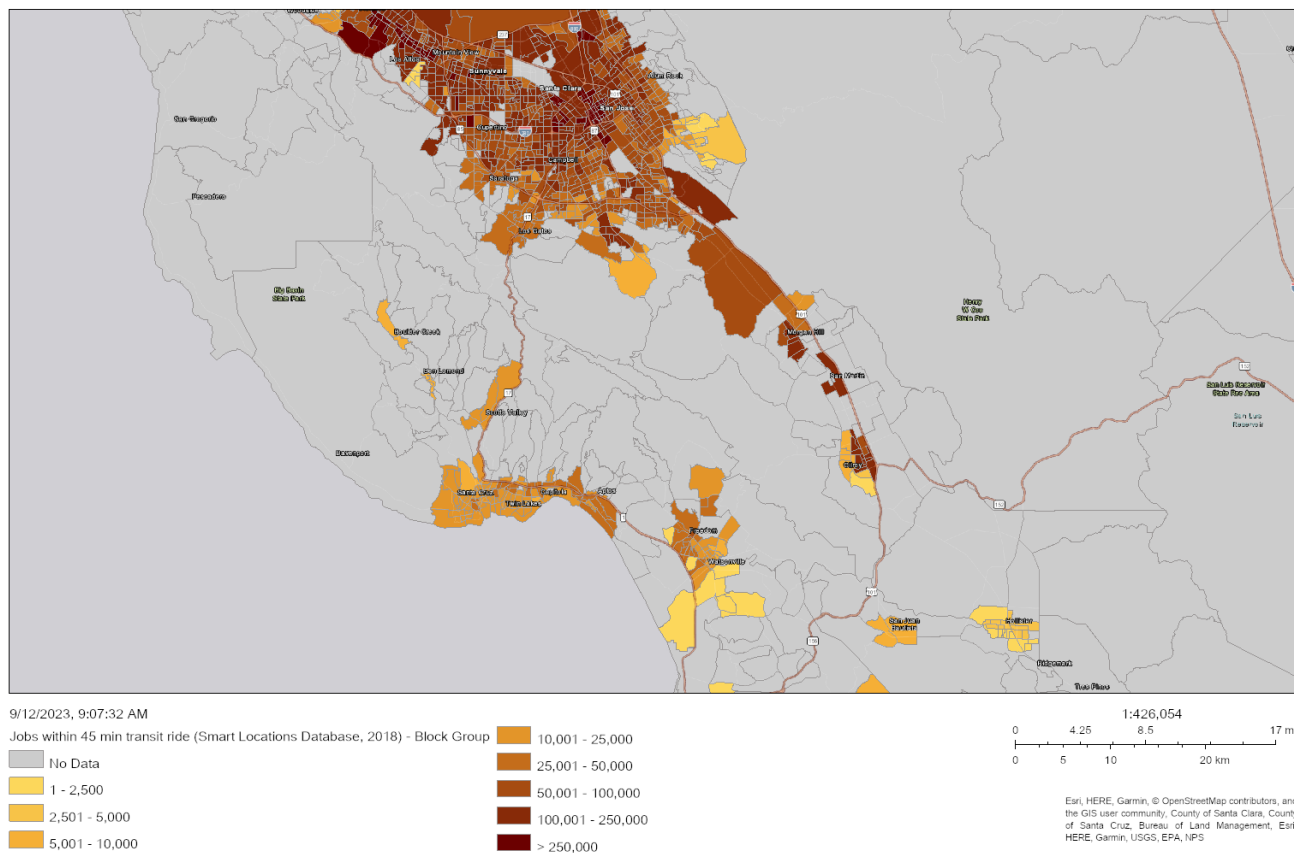
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-67 displays a map of the number of jobs within a 45-minute car ride in the region. Santa Cruz County has less than 46,000 jobs available with a 45-minute travel time compared to More than 115,000 in Santa Clara and San Mateo Counties. Transit systems offer faster access to jobs in Santa Cruz County given its proximity to job centers in Santa Clara and San Mateo Counties. For those in rural areas without access to transit, the commute may be longer than 45 minutes. When factoring commute time and cost of transportation, the additional travel cost may tip a home from affordable to unaffordable.



Although there are some exceptions, TCAC economic opportunity scores and number of jobs available by transit are positively correlated in the region. This suggests that transit plays a vital role to the region’s economy and enhances the economic opportunities of those who are able to utilize the service.

Figure HE-A-67: Jobs Within a 45 Minute Transit Ride by Block Group, 2018



Source: California Department of Housing and Community Development AFFH Data Viewer.

Mode of Transportation to Work

Most workers in Santa Cruz County drive to work alone—in 2021, over half (66%) of the county’s workers drove a car, truck or van alone to work. This is significantly greater than those who carpooled (9%) or took public transportation (2%).

Modes of transportation to work vary by characteristic. Table HE-A-11 shows the mode of transportation residents took to work in 2021 by characteristics including tenure, race/ethnicity, household income, and the number of vehicles available.

Renters in Santa Cruz County are much more likely to take public transportation to work than owners: more than half of renters (58%) used public transit to get to their place of work compared



to only 42% of owners in 2021. Hispanic or Latino residents use public transportation at a comparatively higher rate than that of other non-White residents with 34% of residents using the county’s transportation system. However, non-Hispanic White residents are more likely than any other race or ethnicity to utilize public transit at 50%.

Households with incomes below \$25,000 utilize Santa Cruz County’s public transit options far more than households with higher incomes. Over half (58%) of low-income households use public transportation to get to work; only one in five residents with incomes above \$75,000 use public transit. Notably, county residents with three or more vehicles available are almost twice as likely to take public transit compared to residents with no vehicle.

Table HE-A-11: Means of Transportation to Work by Characteristic, Santa Cruz County, 2021

Characteristic	Drove to Work Alone	Carpooled to Work	Public Transit
Tenure			
Renters	40%	48%	58%
Owners	60%	52%	42%
Race/Ethnicity			
Non-Hispanic White	59%	39%	50%
Black or African American	1%	2%	2%
Asian	4%	5%	10%
Hispanic or Latino	33%	51%	34%
Multi-racial / Other Race	22%	36%	21%
Household Income			
Less than \$24,999	26%	32%	58%
\$25,000 - \$49,999	25%	31%	13%
\$50,000 - \$74,999	16%	15%	9%
\$75,000 or more	34%	23%	20%
Vehicles Available			
No vehicle	1%	2%	19%
1 vehicle	13%	13%	22%
2 vehicles	37%	38%	23%
3 or more vehicles	50%	47%	36%
Total workers in Santa Cruz County	66%	9%	2%

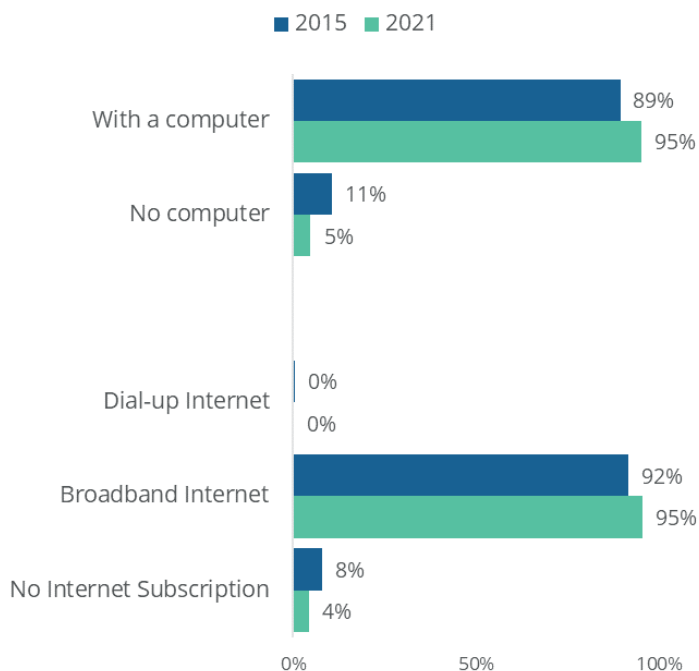
Note: American Indian/Alaska Native workers and Native Hawaiian/Pacific Islander workers are omitted due to small sample sizes.

Source: 2021 5-year ACS.

Access to high quality broadband and internet services can indicate whether there are disparities in accessing employment opportunities—especially for workers with and seeking out remote positions. Figure HE-A-68 provides the percentage of households with and without a computer in 2015 and 2021. Overall, the proportion of county residents with a computer and access to broadband internet has increased by six and three percentage points, respectively.



Figure HE-A-68: Presence of a Computer and Internet Subscription in Households, Santa Cruz County, 2015 and 2021



Source: 2021 5-year and 2015 1-year ACS.
Note: 5-year estimates are not available by ACS prior to 2017.

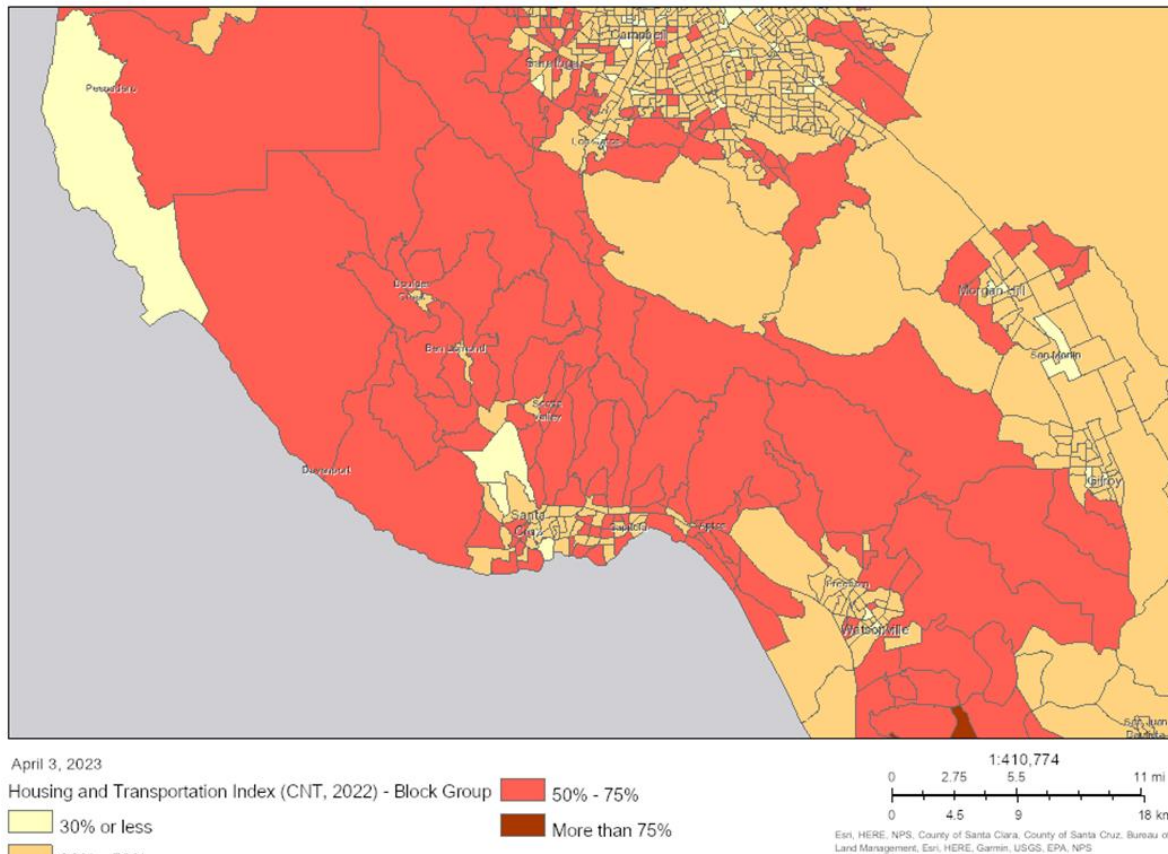
TRANSPORTATION

According to the American Association of Retired People (AARP) Public Policy Institute, households in Santa Cruz County pay an average of \$15,895 in transportation costs per year.⁴⁰ Figure HE-A-69 shows the percentage of income spent on housing and transportation by block group in Santa Cruz County. The majority of the county spends between 50-75% of their income on housing and transportation. Boulder Creek and Ben Lomond are the only unincorporated areas not adjacent to incorporated cities that spend 50% or less of their income on housing and transportation.

⁴⁰ [AARP Livability Index, Santa Cruz County, 2022.](#)



Figure HE-A-69: Housing and Transportation Index by Block Group, Santa Cruz County, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer.

According to the Santa Cruz County Regional Transportation Commission (SCCRTC), an estimated 50% of residents in Santa Cruz County are considered “transportation disadvantaged,” which include seniors, people with disabilities, low-income persons, and youth.⁴¹ The SCCRTC was awarded two Sustainable Transportation Planning grants in 2022, one of which will be focused on transportation equity and addressing transportation disparities in the county. The County will create an action plan that “will provide...the tools and information needed to prioritize transportation investments that will improve access, safety, health, mobility, housing and job access, for marginalized, segmented, and otherwise disadvantaged communities in Santa Cruz County.”⁴²

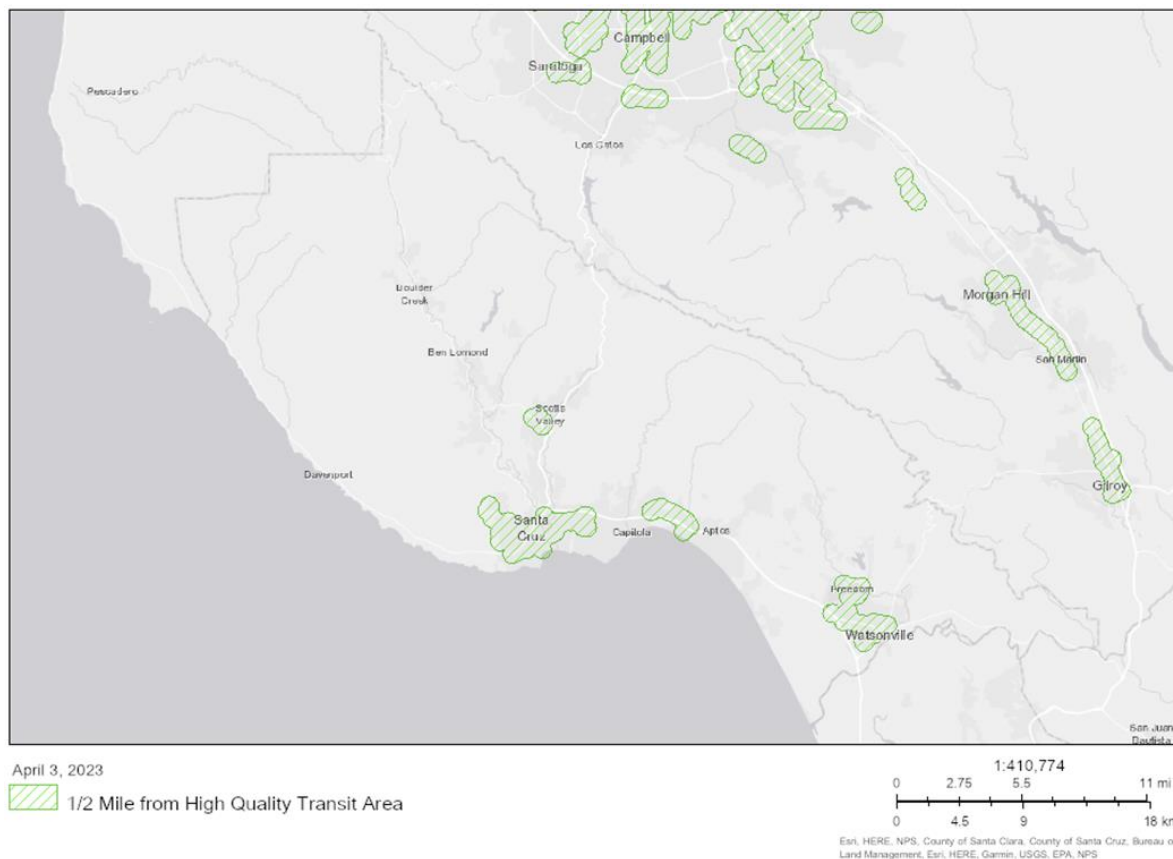
⁴¹ <https://scrtc.org/meetings/elderly-disabled/>

⁴² <https://scrtc.org/rtc-awarded-786800-for-two-sustainable-transportation-planning-grants/>



Figure HE-A-70 maps high quality transit areas in Santa Cruz County. The only high-quality transit areas located in unincorporated Santa Cruz County are in Aptos along Soquel Drive and Live Oak along Capitola Drive and Soquel Avenue.

Figure HE-A-70: High Quality Transit Areas in Santa Cruz County

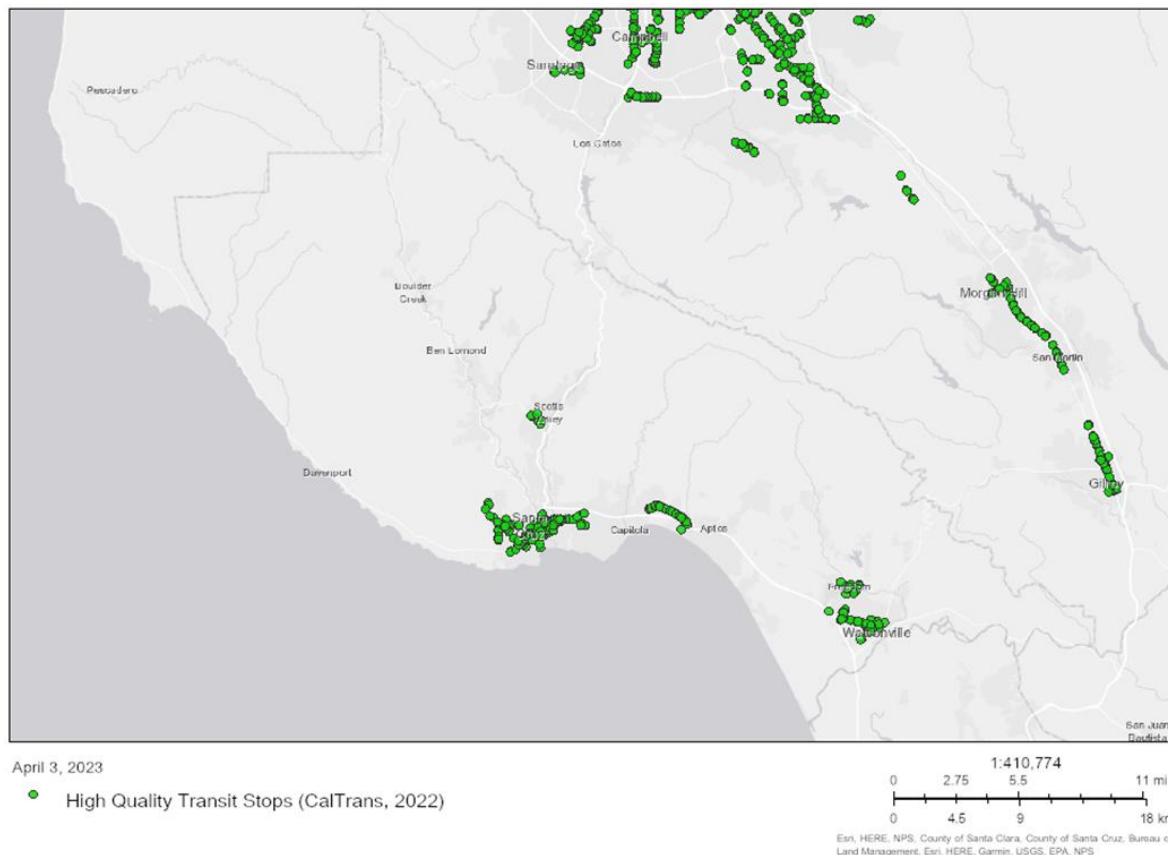


Source: California Department of Housing and Community Development AFFH Data Viewer.

Similarly, Figure HE-A-71 maps high quality transit stops in Santa Cruz County. Along with high quality transit stops in Aptos and Live Oak, there is only one other high-quality transit stop in unincorporated Santa Cruz County, located on Buena Vista Drive in Freedom.



Figure HE-A-71: High Quality Transit Stops in Santa Cruz County, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer.

ENVIRONMENT

This section presents an overview of environment outcomes in unincorporated Santa Cruz County. The TCAC environmental opportunity score considers the CalEnviroScreen 4.0, which models the exposure of an area to several different variables, including but not limited to, drinking water contaminants, pesticide use, groundwater threats, air quality, and children’s exposed to lead-based paint.⁴³ This section also analyzes other factors such as fire hazard areas, special flood hazard areas, and healthy places indexes across Santa Cruz County to understand if there are any environmental disparities throughout the county.

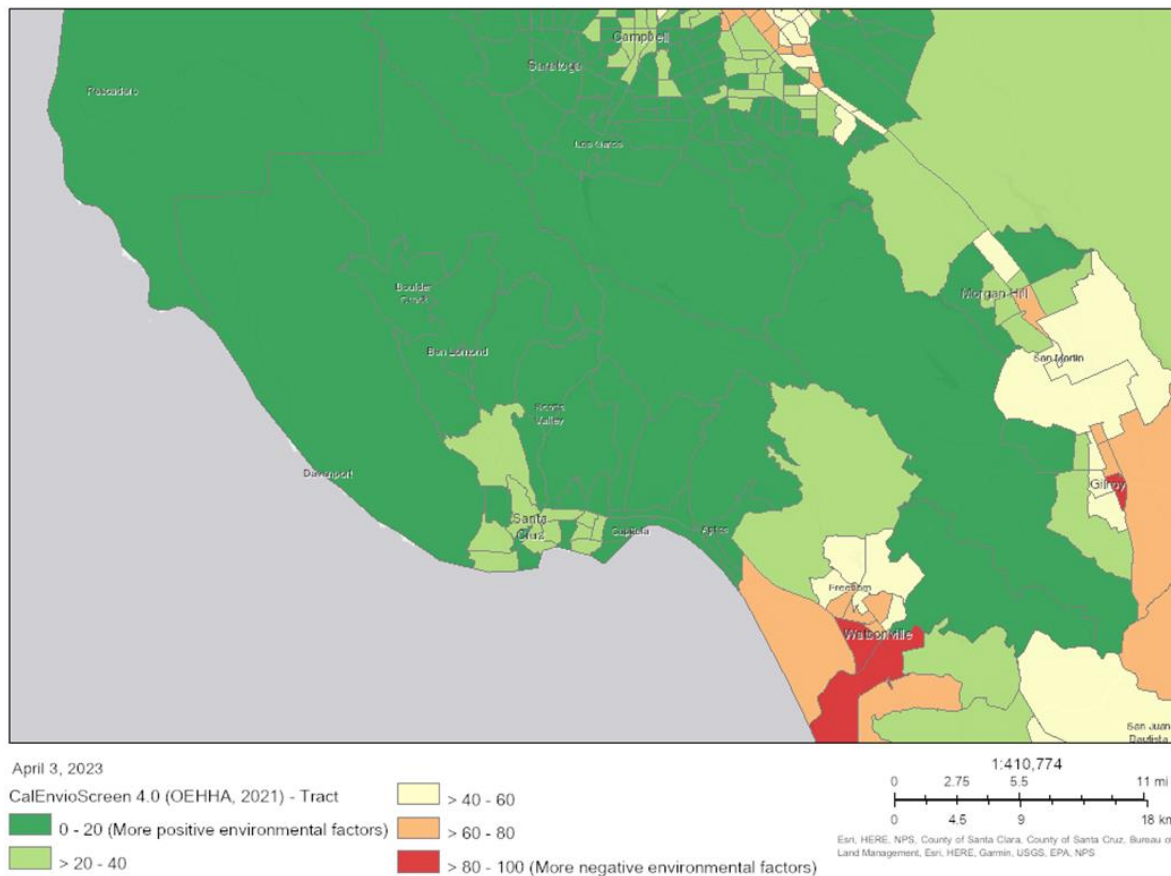
Figure HE-A-72 shows the CalEnviroScreen 4.0 for Santa Cruz County. The map shows that all of the unincorporated areas in the northern part of the county experience positive environmental outcomes. However, unincorporated areas in the southern part of the county experience worst environmental outcomes, particularly the census tract that includes La Selva Beach and Pajaro

⁴³ <https://belonging.berkeley.edu/2023-ctcac-hcd-opportunity-map>



Dunes (score of 69), followed by the communities of Interlaken (53), Freedom (53), and Amesti (45).

Figure HE-A-72: CalEnviroScreen 4.0 by Census Tract, Santa Cruz County, 2021

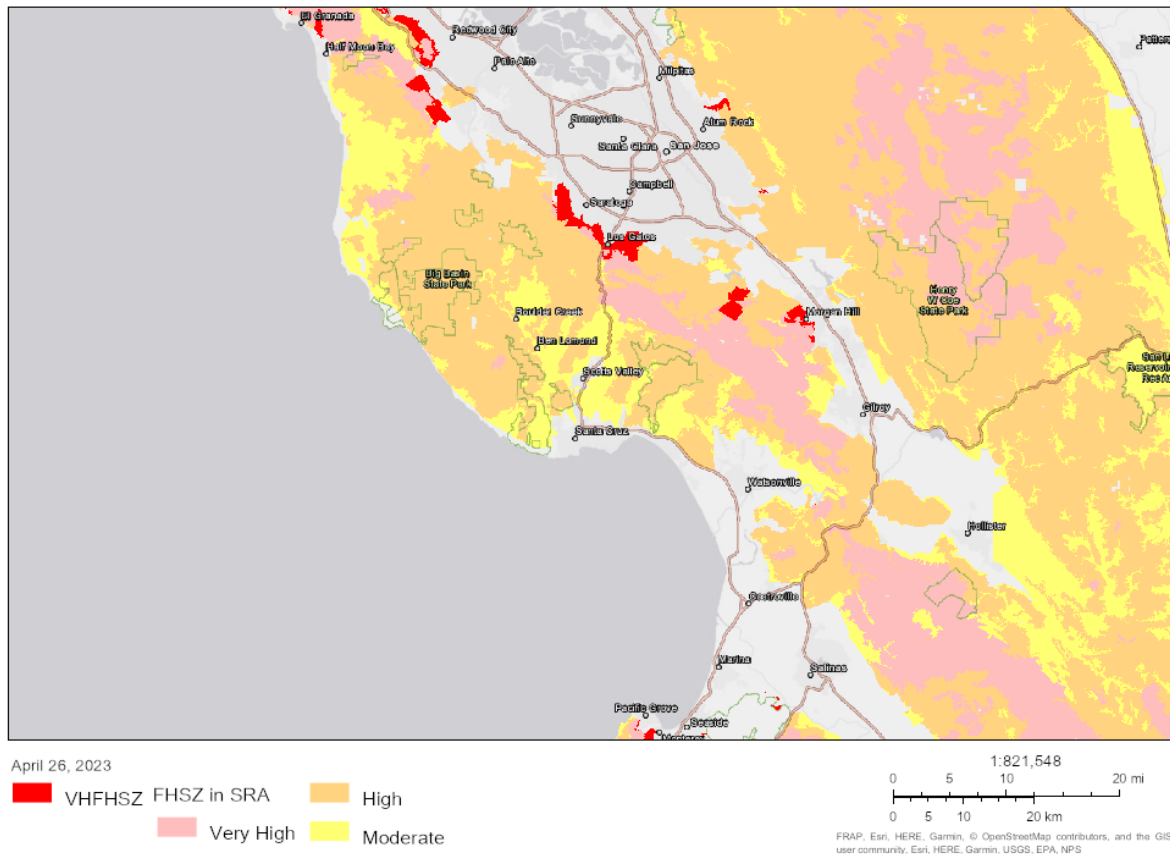


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-73 shows CalFire-designated fire hazard severity zones in Santa Cruz County. Aside from areas along the coast and the unincorporated communities around Watsonville, the majority of unincorporated areas in county have a fire hazard designation between moderate to very high. The areas in unincorporated Santa Cruz County with very high fire hazard designations are located in Bonny Doon and Corralitos.



Figure HE-A-73: Fire Hazard Severity Zones (CalFire) in Santa Cruz County

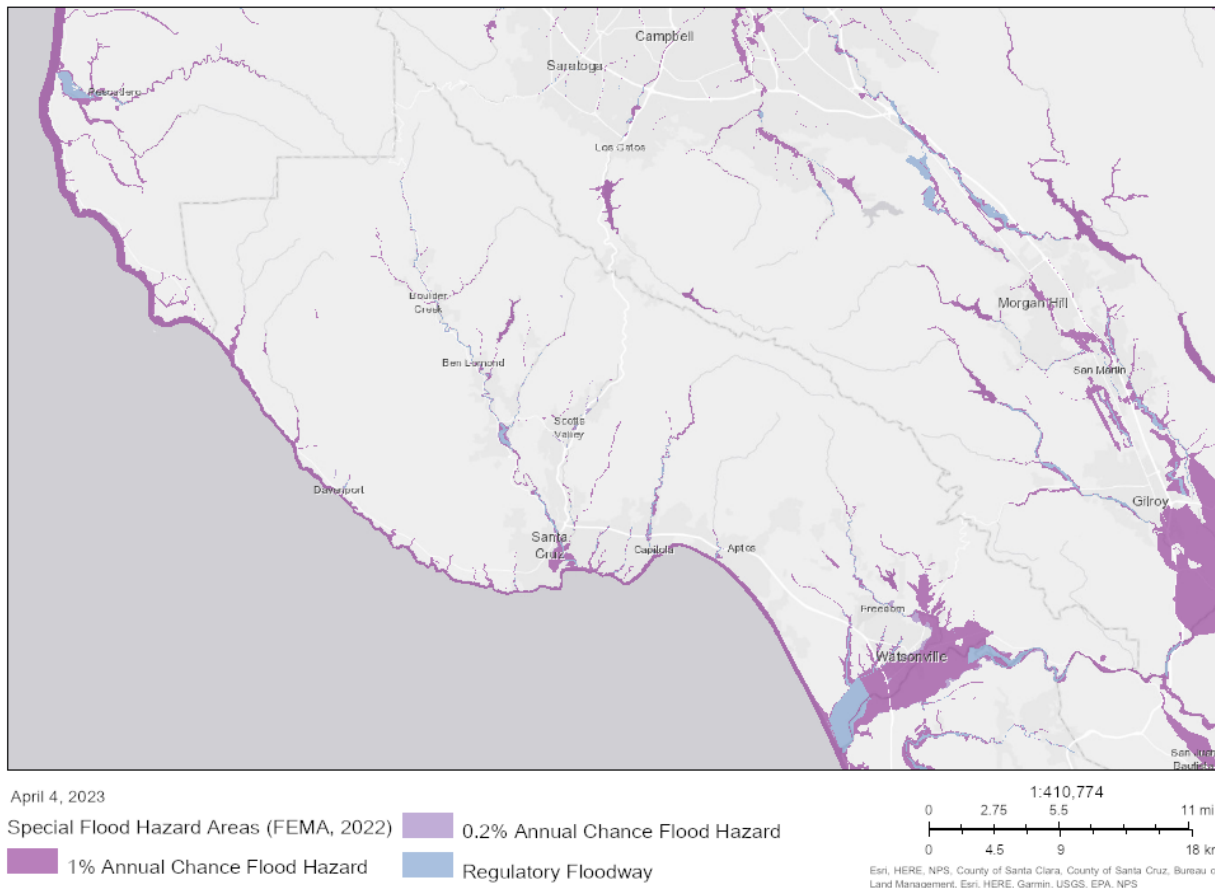


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-74 shows Santa Cruz County’s special flood hazard areas as identified by FEMA in 2022. Unincorporated areas in the county with census tracts that have a 1% flood hazard designation include Interlaken (west of Kelly Lake) and Amesti (west of Pinto Lake). In the county as a whole, areas adjacent to the San Lorenzo River in Santa Cruz and the southeastern part of Watsonville are at the highest risk of experiencing flooding.



Figure HE-A-74: Special Flood Hazard Areas, Santa Cruz County, 2022



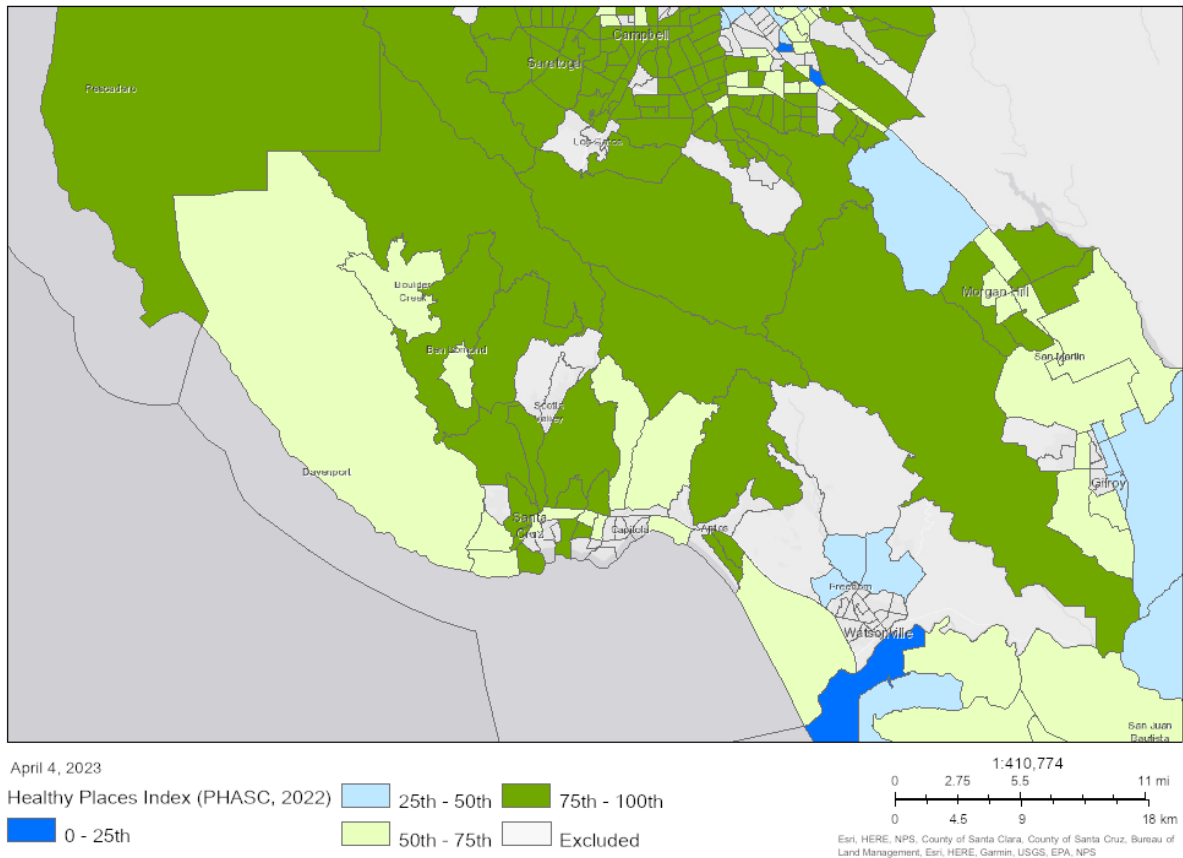
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-75 illustrates Santa Cruz County’s Healthy Places Index (HPI), which maps data on social conditions that impact health—education, job opportunities, clean air and water, and other indicators that are positively associated with life expectancies.⁴⁴ In unincorporated Santa Cruz County, the northern portion of the county includes areas considered the healthiest places to live (75th-100th percentile), along with a handful of census tracts considered moderately healthy (50th-75th percentile). According to the Index, areas in the southern portion of the county, specifically Freedom, Amesti, and Interlaken, are considered the least healthiest places to live (25th-50th percentile) in unincorporated Santa Cruz County.

⁴⁴ <https://www.healthyplacesindex.org/>.



Figure HE-A-75: Healthy Places Index, Santa Cruz County, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer.

DISPROPORTIONATE HOUSING NEEDS

This section identifies and discusses disparate housing needs among protected classes in Santa Cruz County and the region overall. Housing needs examined here include: cost burden and severe cost burden; overcrowding; housing problems and substandard housing conditions; homelessness; and risks of displacement.

The section also includes an in-depth analysis of housing needs among special needs populations including:

- Households with children (married couples and single parents);
- Large households;
- Extremely Low Income (ELI) households;
- Low to moderate income households;



- Seniors;
- Persons with a disability; and
- Persons and households experiencing homelessness.

HOUSING NEEDS AMONG SPECIAL POPULATIONS

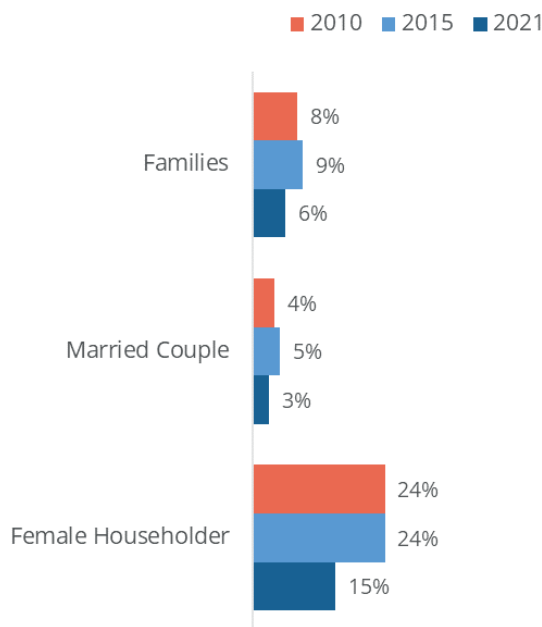
HOUSEHOLDS WITH CHILDREN

Households with children often have unique housing and community development needs—families often need housing with more than one bedroom and prefer housing located near quality schools. In addition to high housing costs, low to moderate income families, as well as single parents, face greater barriers in finding affordable housing options, especially given childcare costs.

Figure HE-A-76 shows the poverty status for family households overall, as well as by married couples with children and single mothers, between 2010 and 2021. Poverty rates among family and married-couple households have decreased by 25% since 2010. Most notably, the number of single mothers experiencing poverty decreased by nearly 40%. However, the poverty rate of single mothers is five times greater than married couples with children and more than twice that of families overall in the county.

Figure HE-A-76:
Poverty Status by
Family Households,
Santa Cruz County,
2010-2021

Source: 2010, 2015, and 2021 5-year ACS.

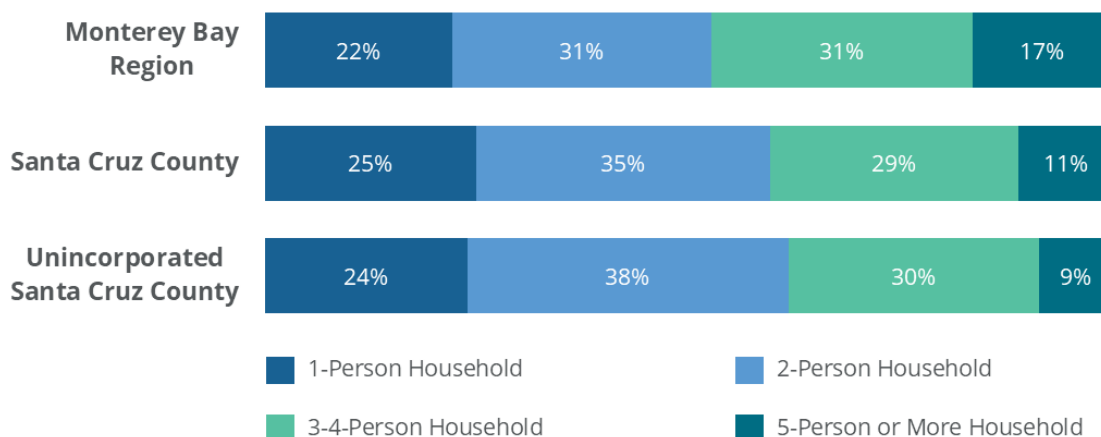


LARGE HOUSEHOLDS

Nine percent of households in unincorporated Santa Cruz County have five or more members—a smaller share than both the county as a whole and region (Figure HE-A-77).



Figure HE-A-77: Share of Population by Disability Status and Jurisdiction, 2021



Source: 2021 5-year ACS.

According to HUD AFFH data⁴⁵, there are nearly 9,500 large households in Santa Cruz County. Of these households, nearly two thirds (65%) have one or more housing problems.⁴⁶ Comparatively, just 39% of households with five or fewer people and 52% of non-family households experience one or more housing problems. However, large households experience severe cost burden at a lower rate (16%) than both households with five or fewer people (17%) and non-family households (29%).

Large households. Large households are defined as five or more people. Overcrowding and cost burden are challenges for this group, especially large households with children under 18.

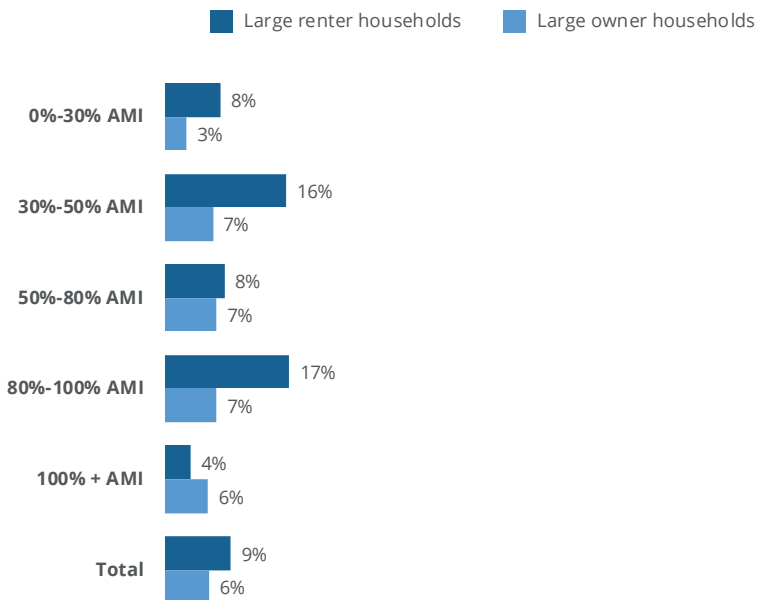
Tenure. There are 1,291 large renter households and 2,140 large owner households in unincorporated Santa Cruz County—equivalent to 9% of all renters and 6% of all owners. Sixteen percent of renters with income 30% to 50% AMI and 17% of renters with income 80% to 100% are large households—the largest of all income and tenure groups. With the exception of households above 100% AMI, renter households have higher proportions of large households (Figure HE-A-78).

⁴⁵ HUD does not provide data for unincorporated Santa Cruz County so data for the Santa Cruz-Watsonville region (Santa Cruz County) was used.

⁴⁶ The four housing problems are incomplete kitchen or plumbing facilities, overcrowding (more than one person per room), and cost burden (greater than 30%).



Figure HE-A-78: Large Households by Tenure, Unincorporated Santa Cruz County, 2020



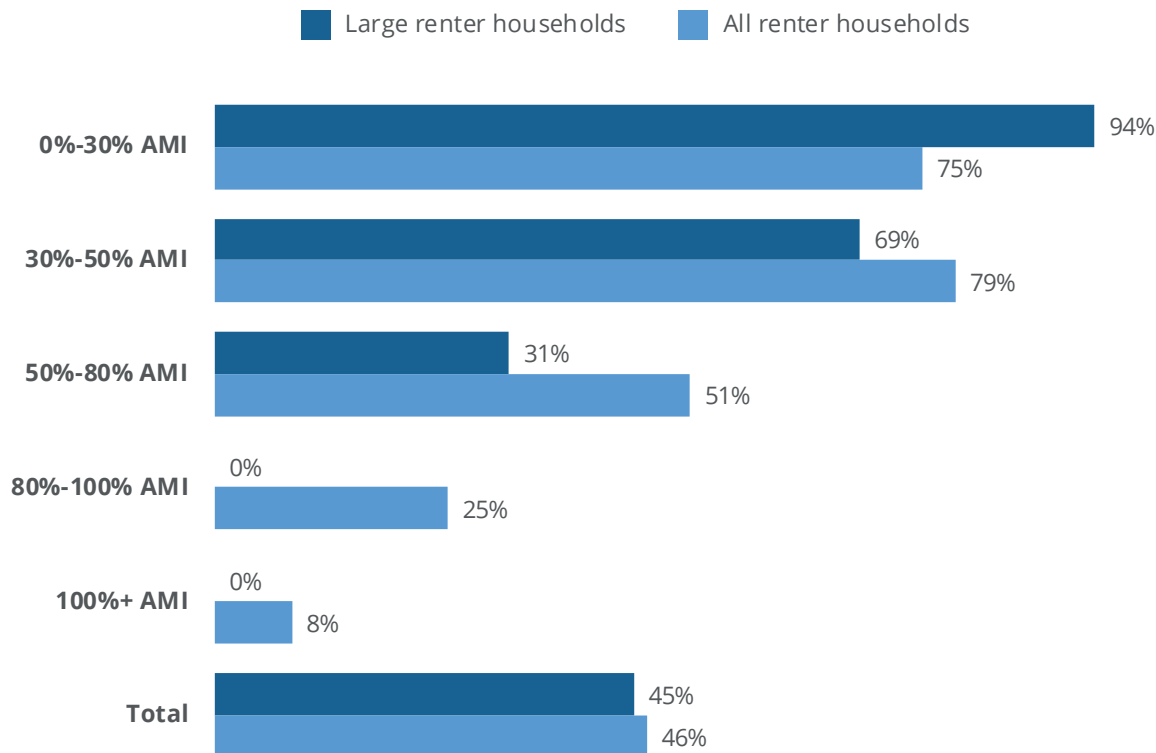
Note: Large households are made up of five people or more. Total large renter households (n=1,291) and total large owner households (n=2,140).

Source: 2016-2020 CHAS.

Overpayment. Overall, 45% of all large renter households are cost burdened, spending over 30% of their income on housing costs. Cost burden varies by AMI and household size. Ninety-four percent of large ELI renter households are cost burdened compared to 75% of all ELI renter households. As income increases for large households, the cost burden decreases to levels below total renters (Figure HE-A-79).



Figure HE-A-79: Cost Burden, Large Renter Households and All Renter Households, Unincorporated Santa Cruz County, 2020



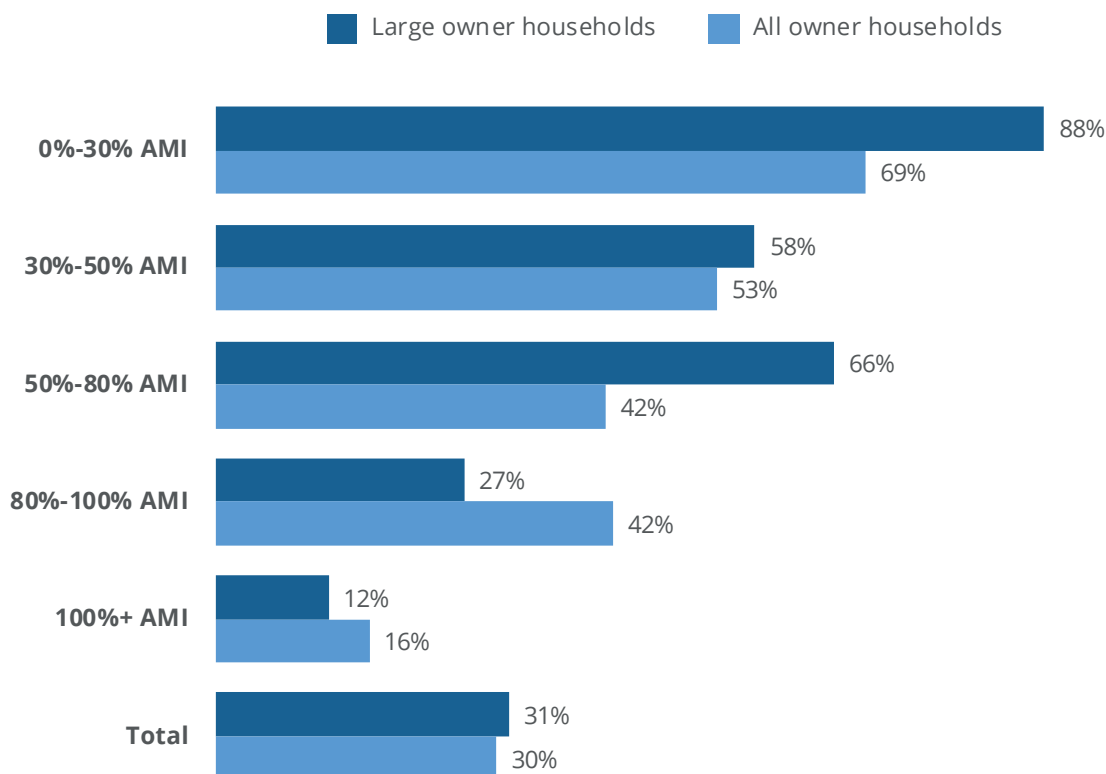
Note: For total large renter households by AMI, 0-30% AMI, n=235; 30-50% AMI, n=395; 50-80% AMI, n=271; 80-100% AMI, n=245; >100% AMI, n=145. For total renter households by AMI, 0-30% AMI, n=3,115; 30-50% AMI, n=2,430; 50-80% AMI, n=3,350; 80-100% AMI, n=1,470, >100% AMI, n=4,046.

Source: 2016-2020 CHAS and Root Policy Research.



Eighty-eight percent of large ELI owner households are cost burdened compared to 69% of all ELI owner households, again showing that large ELI households face intensified housing cost burdens (Figure HE-A-80).

Figure HE-A-80: Cost Burden, Large Owner Households and All Owner Households, Unincorporated Santa Cruz County, 2020



Note: For total large owner households by AMI, 0-30% AMI, n=85; 30-50% AMI, n=200; 50-80% AMI, n=410; 80-100% AMI, n=245; >100% AMI, n=1,200. For total owner households by AMI, 0-30% AMI, n=2,811; 30-50% AMI, n=3,060; 50-80% AMI, n=5,805; 80-100% AMI, n=3,470, >100% AMI, n=20,310.

Source: 2016-2020 CHAS and Root Policy Research.



Housing situation. The majority of large households are married-couple families (79% of large renter households and 78% of large owner households). Nineteen percent of large renter households and 20% of large owner households were families with no spouse (single parent households). Households smaller than five were more likely to be nonfamily households (HE-A-81).

**Figure HE-A-81:
Large Households by
Type and Tenure,
Unincorporated Santa
Cruz County, 2020**

Source:
2016-2020 CHAS and Root Policy
Research.

Household Type	Large Renter Household		Large Owner Household	
	n	%	n	%
Family, no spouse	320	19%	560	20%
Family, married couple	1,245	76%	2,155	78%
Nonfamily	80	5%	35	1%
Total	1,645	100%	2,750	100%

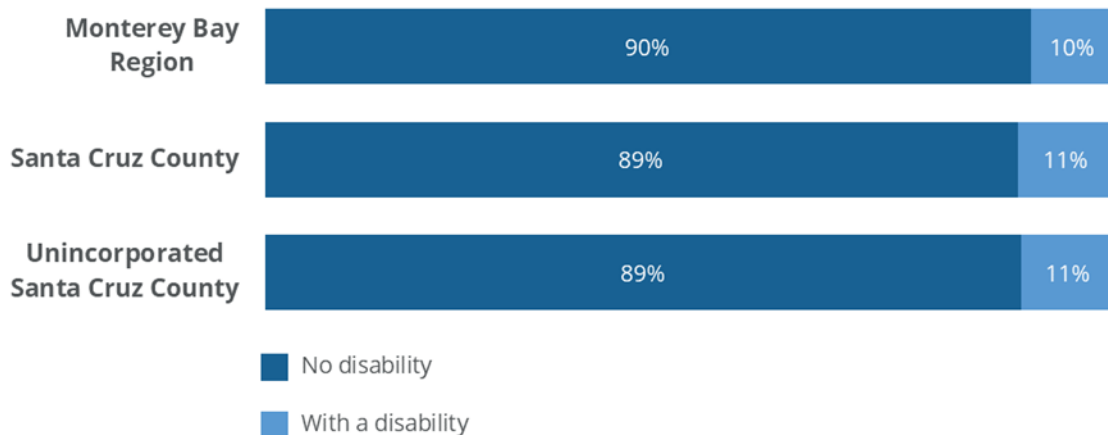
Disproportionate impacts. Households larger than five confront difficulties in finding housing that is both affordable and that can accommodate the household size. Given that 19% of large household renters and 20% of large household owners are family households do not have a spouse according to 2020 CHAS data, a single income would be a barrier to finding such large, affordable units. Larger households are prone to overcrowding to accommodate their budget and size. According to 2021 ACS data, there are 7,518 owner-occupied housing units with four bedrooms or more but only 851 renter-occupied housing units with four bedrooms or more in unincorporated Santa Cruz County. Given that there are an estimated 1,291 large renter households to only 851 four-bedroom units for rent, large renter households will face more difficulty simply finding a large enough space for their household.

PERSONS WITH A DISABILITY

Eleven percent (11%) of Santa Cruz County’s population has at least one disability—the same proportion as the county’s unincorporated areas (Figure HE-A-82).



Figure HE-A-82: Share of Population by Disability Status and Jurisdiction, 2021



Source: 2021 5-year ACS.

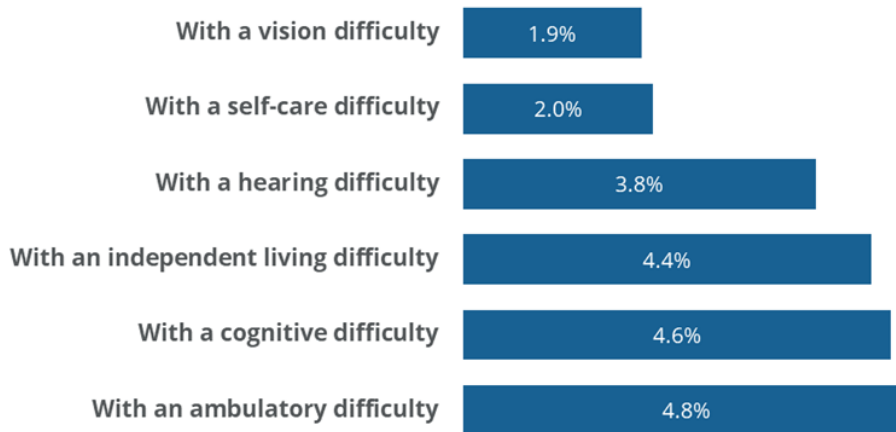
The most common disability type experienced by residents living with a disability in Santa Cruz County’s unincorporated areas are ambulatory difficulties, followed by cognitive and independent living disabilities. Self-care and vision difficulties are less common across unincorporated areas in the county (Figure HE-A-83).

Disability

“Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.”



Figure HE-A-83: Disability by Type the Population 18 Years and Over, Unincorporated Santa Cruz County, 2021



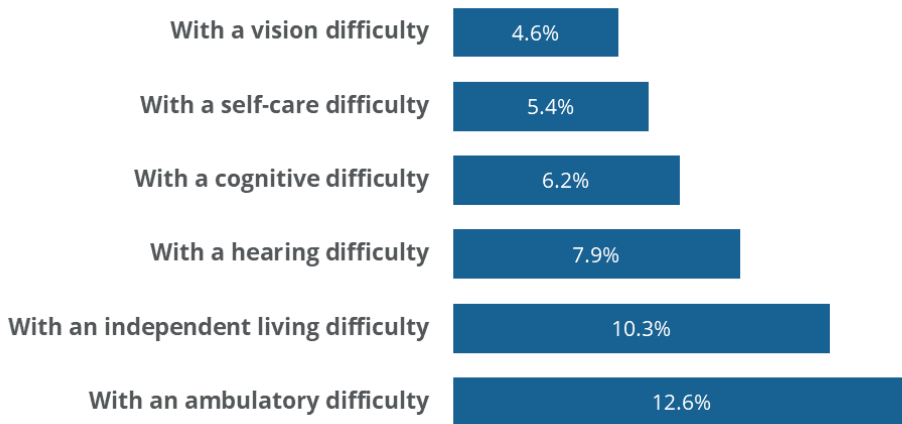
Source: 2021 5-year ACS.

Figure HE-A-84 shows disability type for seniors over the age of 65 years in Santa Cruz County’s unincorporated areas. Common disabilities among seniors vary from the overall population—ambulatory and independent living difficulties comprise the greatest share of disability types among seniors at 12.6% and 10.3%, respectively.

The comparatively higher proportion of seniors with an independent living difficulty are likely due to housing barriers seniors often face. Many seniors and/or persons with a disability live on fixed incomes (e.g., SSI or SSDI)—with high housing costs, residents are unlikely able to afford outside assistance, placing them at a greater risk for displacement, long-term housing instability, and/or homelessness.



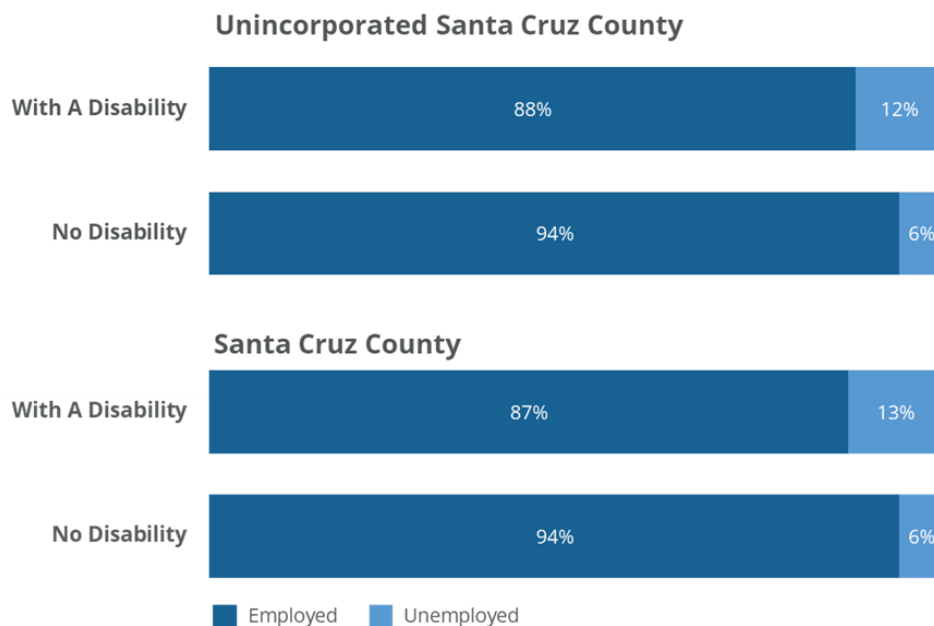
Figure HE-A-84: Disability by Type the Population 18 Years and Over, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

Unemployment rates are disproportionately high among residents with a disability—disabled residents have an unemployment rate of 12% compared to only 6% for residents without a disability. Employment disparities are slightly higher for the county overall—13% of disabled residents are unemployed compared to 6% of residents without a disability (Figure HE-A-85). This data indicate a greater need for supportive services and resources in Santa Cruz County, particularly resources to connect residents with a disability to employment opportunities.

Figure HE-A-85: Employment by Disability, Santa Cruz County, 2021



Source: 2021 5-year ACS.

Seniors



Seniors—individuals 65 years and older—often experience a combination of factors that make it more difficult to access and/or keep their housing. Many seniors live on fixed incomes, are more likely to have a disability, chronic health conditions, need repairs or accessibility improvements in their unit, and/or experience reduced mobility. Importantly, seniors who rent and own are vulnerable to displacement and housing instability—as housing costs rise, seniors often struggle to make their monthly payments and face greater barriers affording in-home care.

As shown in Figure HE-A-86, Santa Cruz County has a senior population of approximately 17%—most of which are non-Hispanic White, do not have a disability, are not in the labor force, and own their home. Most notably, seniors are significantly more likely to own their home than rent—in Santa Cruz County, 80% of seniors are owners compared to only 20% who rent. **In 2021, the median home value of housing occupied by seniors in Santa Cruz County was \$820,800**—far above what most households and first-time homebuyers can afford.

**Figure HE-A-86:
Seniors by
Characteristic, Santa
Cruz County, 2021**

Note: Seniors includes the population 65 years and over.

Source: 2021 5-year ACS.

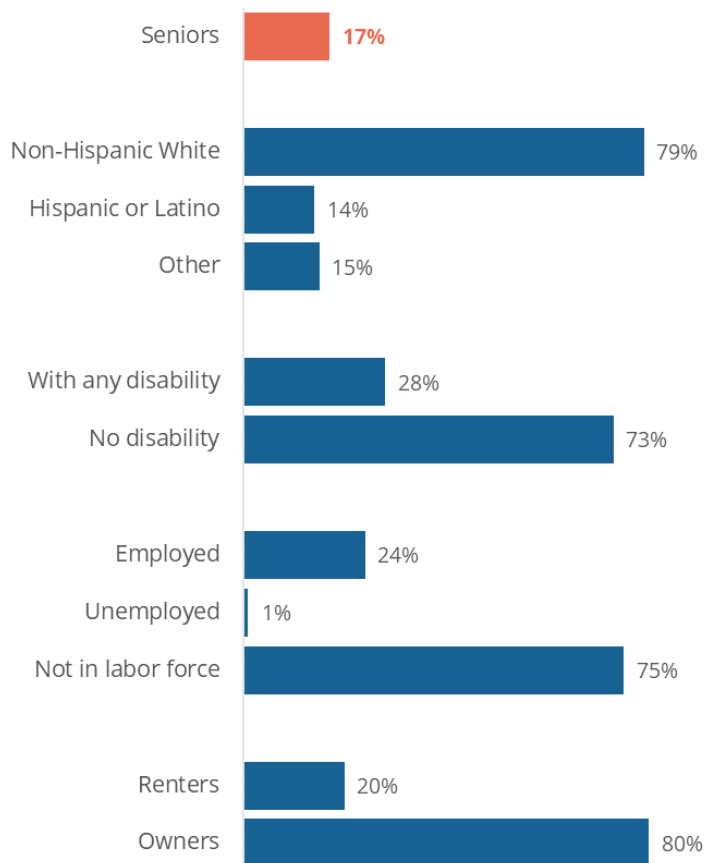
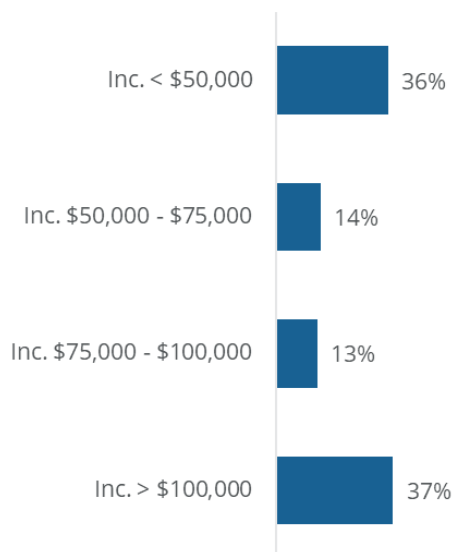


Figure HE-A-87 shows the share of seniors in Santa Cruz County by household income. The largest share of seniors have incomes below \$50,000 (36%) or above \$100,000 (37%). More than a quarter (27%) have incomes between \$50,000 and \$75,000. According to 2021 5-year ACS data, **16% of seniors in the county have incomes below the poverty level.**



**Figure HE-A-87:
Seniors by Household
Income, Santa Cruz
County, 2021**

Source: 2021 5-year ACS.



Given housing prices and costs in the county, seniors on fixed incomes are likely to face greater housing and affordability challenges than households relying on their salaries or wages. A significant share of seniors in the county rely on their Social Security income (SSI) to cover their housing and living expenses (Table HE-A-12), which pays out an average of \$23,200 annually. Conversely, nearly half of the senior population in the county (47%) lives off their earnings, which average approximately \$91,300 annually.

Table HE-A-12: Income in the Past Year for Seniors, Santa Cruz County, 2021

Income	Percent of Seniors	Mean Earnings
With earnings	47%	\$91,286
With Social Security Income	85%	\$23,215
With Supplemental Social Security	7%	\$10,430
With cash public assistance	1%	\$6,944
With retirement income	54%	\$36,835
With Food Stamps / SNAP Benefits	6%	-

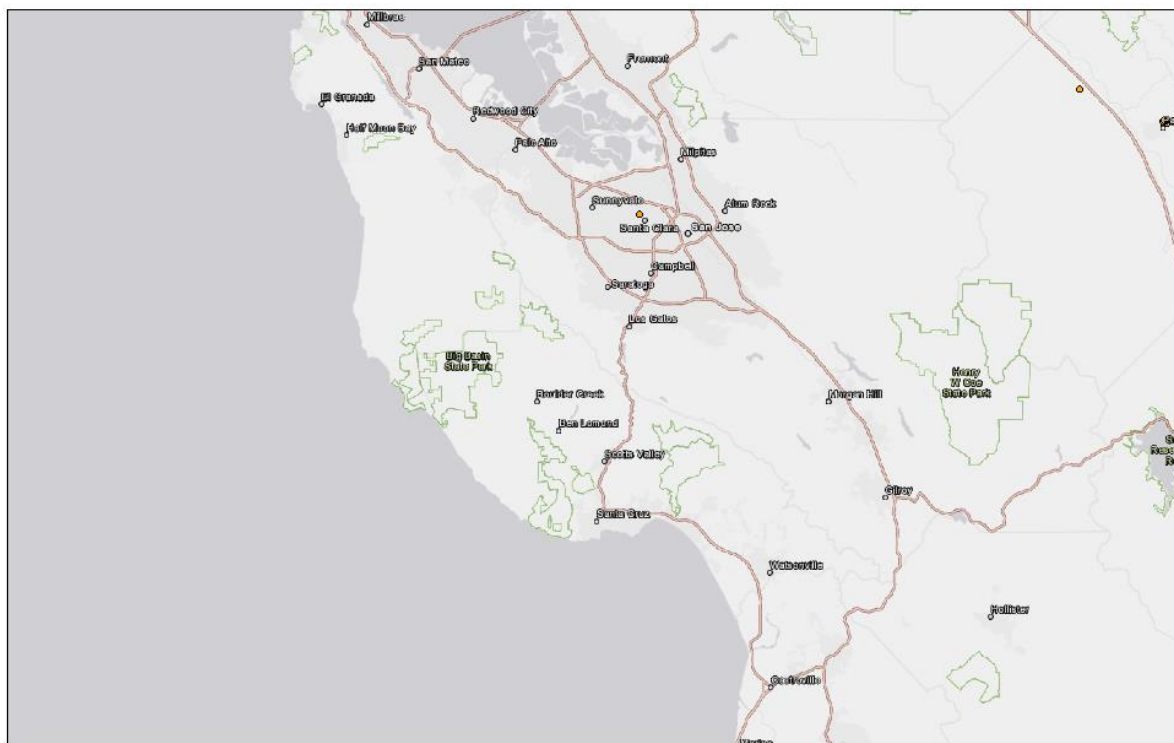
Source: 2021 5-year ACS.



LOW AND EXTREMELY LOW INCOME HOUSEHOLDS

In a high-cost housing market, low income households often need access to public housing, deeply subsidized housing, and/or housing choice vouchers (e.g., Section 8). Figure HE-A-88 shows there is no public housing located in the county.

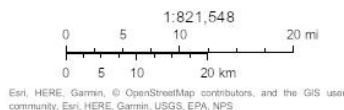
Figure HE-A-88: Public Housing Buildings, Santa Cruz County, 2021



April 27, 2023

Public Housing Buildings (HUD, 2021)

● ≤7

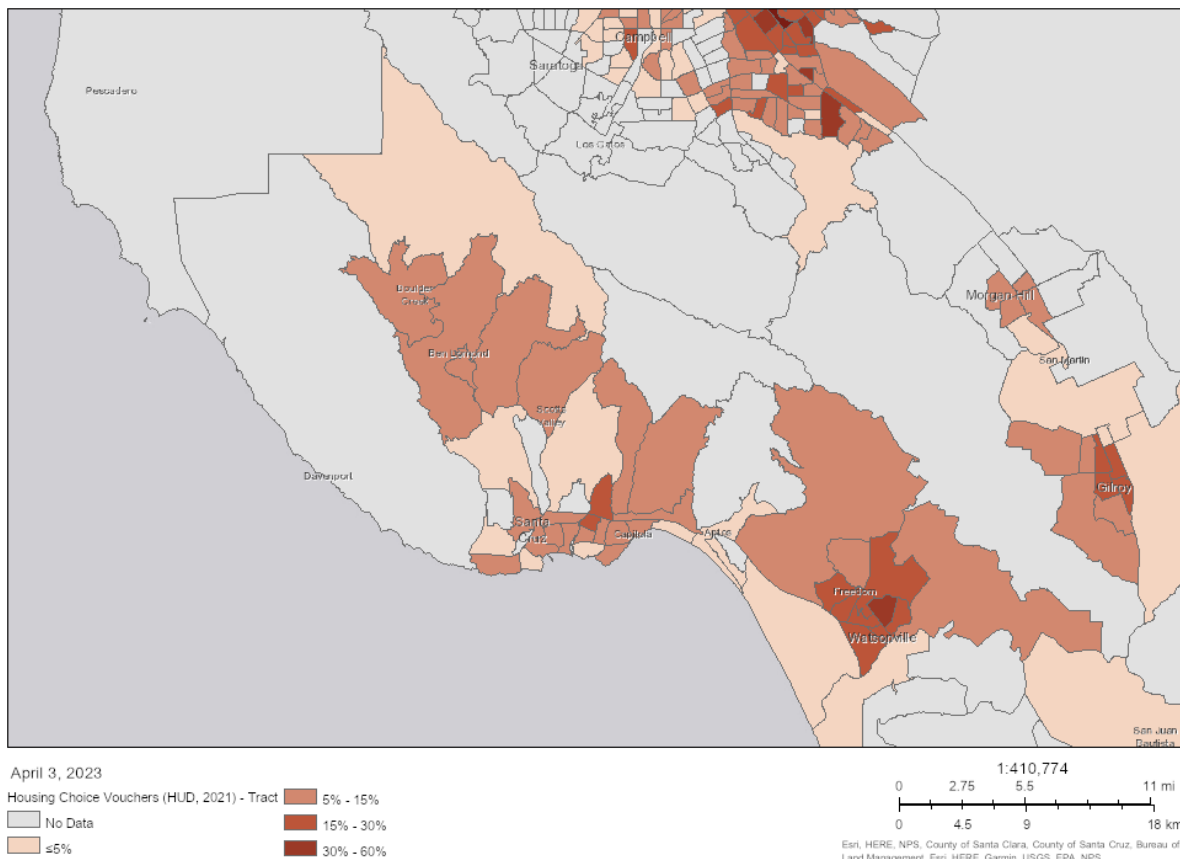


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-89 shows census tracts in Santa Cruz County by percentage of housing choice voucher utilization. The census tract with the highest utilization of households with housing choice vouchers in unincorporated Santa Cruz County is located in Live Oak, north of Highway 1 and east of De Laveaga Park and Golf Course (28.16% utilization rate). Other census tracts in unincorporated Santa Cruz County with relatively higher HCV utilization rates are located northwest of the Watsonville Municipal Airport in Freedom (22.64%), south of Highway 1 and east of Soquel Avenue in Live Oak (20.16%), and east of Green Valley Road and north of Corralitos Creek in Interlaken (18.85%).



Figure HE-A-89: Housing Choice Vouchers as a Percentage of Renter Occupied Units, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

Extremely Low Income (ELI) households

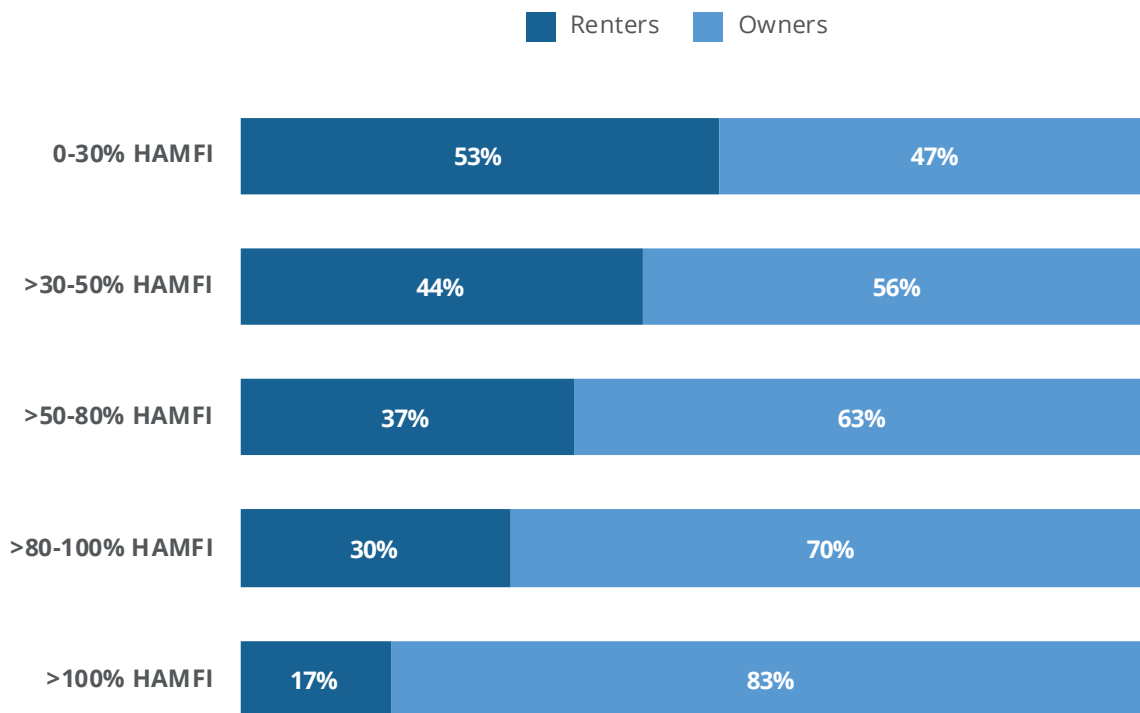
Government Code Section 65583(a) defines extremely low-income households as earning 30% or below of the AMI. For RHNA purposes, ELI units have historically been considered a subset of the very low-income unit RHNA. The extremely low-, very low-, and low-income groups are referred to collectively as lower-income units or households. Figure HE-A-79 presents the share of households by income level in 2019 for unincorporated Santa Cruz County, the county as a whole, and the region. Unincorporated Santa Cruz County has the smallest proportion of extremely low-income households relative to the county as a whole and region. According to CHAS data, there are 6,735 extremely low-income households in unincorporated Santa Cruz County—the majority of which are renters (53%).



HUD also defines extremely low income (ELI) households as those with income of up to 30% of AMI. The following section describes housing characteristics of these households, such as tenure, overpayment, housing situation, disproportionate impacts and needs, and existing resources.

Tenure. ELI households are more likely to be renters than owners. Over half (53%) of ELI households are renters while only 17% of households with income above 100% AMI are renters. Homeownership rates increase with income. Where only 47% of ELI households are homeowners, the ownership rate escalates to 56% for 30% to 50% AMI, 63% for 50% to 80% AMI, 70% for 80% to 100% AMI, and 83% more households with income more than 100% AMI (HE-A-90).

Figure HE-A-90: HAMFI by Tenure, Unincorporated Santa Cruz County, 2020

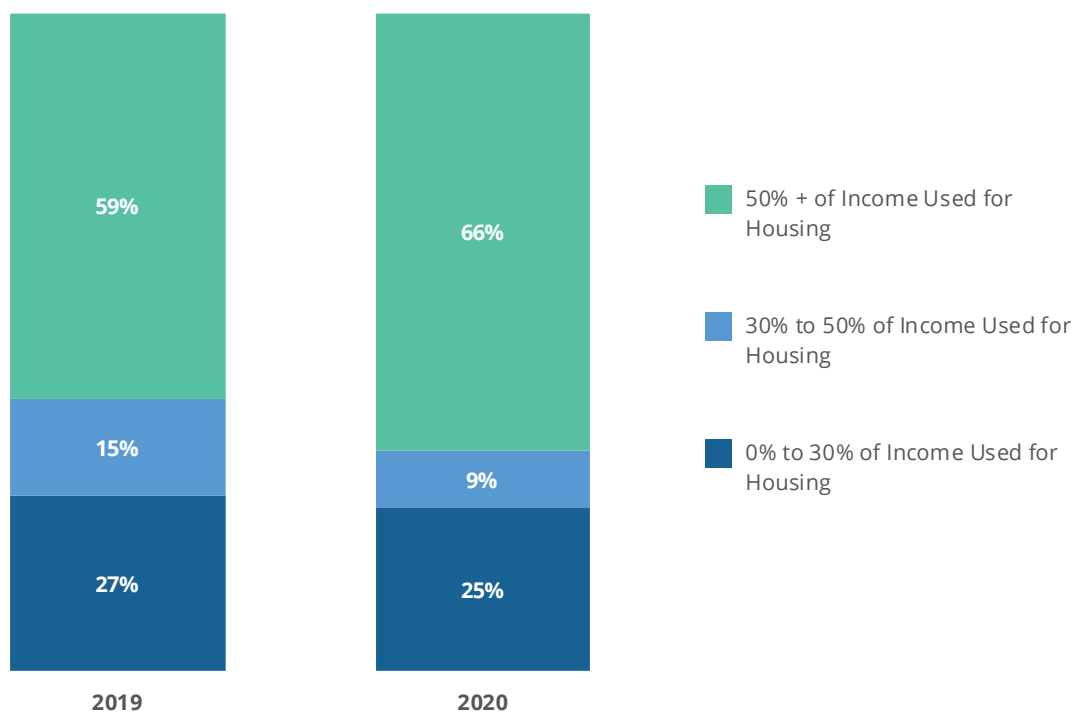


Note: For 0-30% HAMFI, n=5,926; 30-50% HAMFI, n=5,490; 50-80% HAMFI, n= 9,155; 80-100%, n=4,940; >100% HAMFI, n=24,356. Source: 2016-2020 CHAS and Root Policy Research.



Overpayment. As previously discussed, lower income households face higher rates of cost burden compared to households with higher incomes. This trend has increased post-pandemic, as shown when comparing 2019 and 2020 CHAS data. In 2019, 59% of ELI households were extremely cost burdened, paying over 50% of their income towards housing costs. In 2020, this increased by seven percentage points to 66%. The percent of ELI households in an affordable unit (paying less than 30% of household income towards housing) also decreased from 27% in 2019 to 25% in 2020. This trend indicates that rising housing costs are disproportionately impacting ELI households and intensifying cost burden. Households paying more than half of their income towards housing are at high risk for displacement and subsequent homelessness (HE-A-91).

Figure HE-A-91: Cost Burden for ELI Households, Unincorporated Santa Cruz County, 2019 and 2020



Note: For 2019, total ELI households, n=6,735; for 2020, total ELI households, n=5,926.

Source: 2015-2019 and 2016-2020 CHAS, and Root Policy Research.

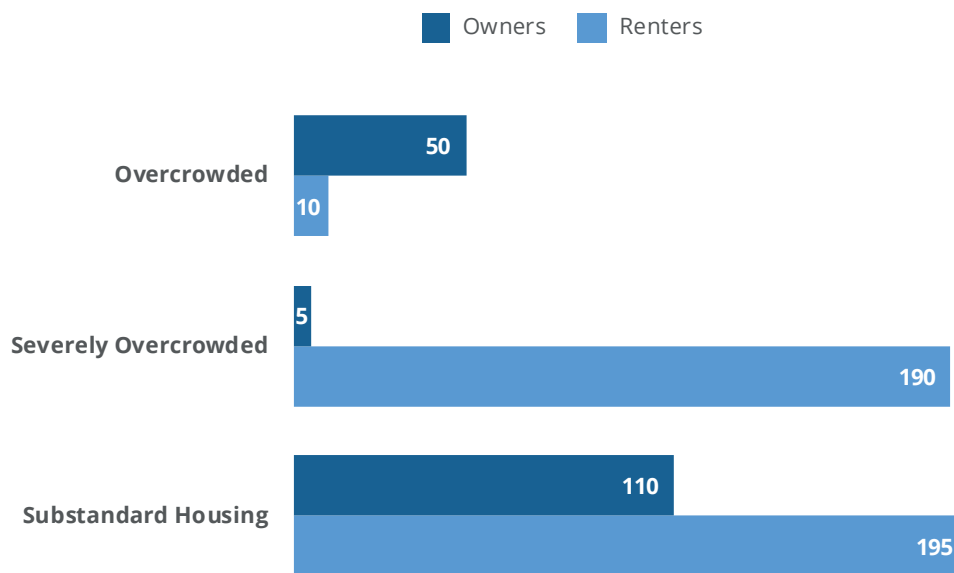
Housing situation. Although overcrowding and substandard housing issues are infrequent experiences among ELI residents in unincorporated Santa Cruz County, according to available CHAS data, ELI renters are more likely to face severe overcrowding (more than 1.5 people per bedroom)



and substandard housing conditions (lack complete kitchen or plumbing). Only five total ELI owners in unincorporated Santa Cruz County are estimated to have severely overcrowded conditions compared to 190 ELI renters. 110 ELI owners live in substandard conditions (lack adequate kitchen or plumbing) compared to 195 ELI renters.

Compared to other income levels, ELI renters were more likely to report severe cost burden, substandard housing, and severe overcrowding. Similarly, ELI owners are more likely to report severe cost burden and substandard housing, although ELI owners reported severe overcrowding less often compared to ELI renters.

Figure HE-A-92: Housing Problems for ELI Households by Tenure, Unincorporated Santa Cruz County, 2020

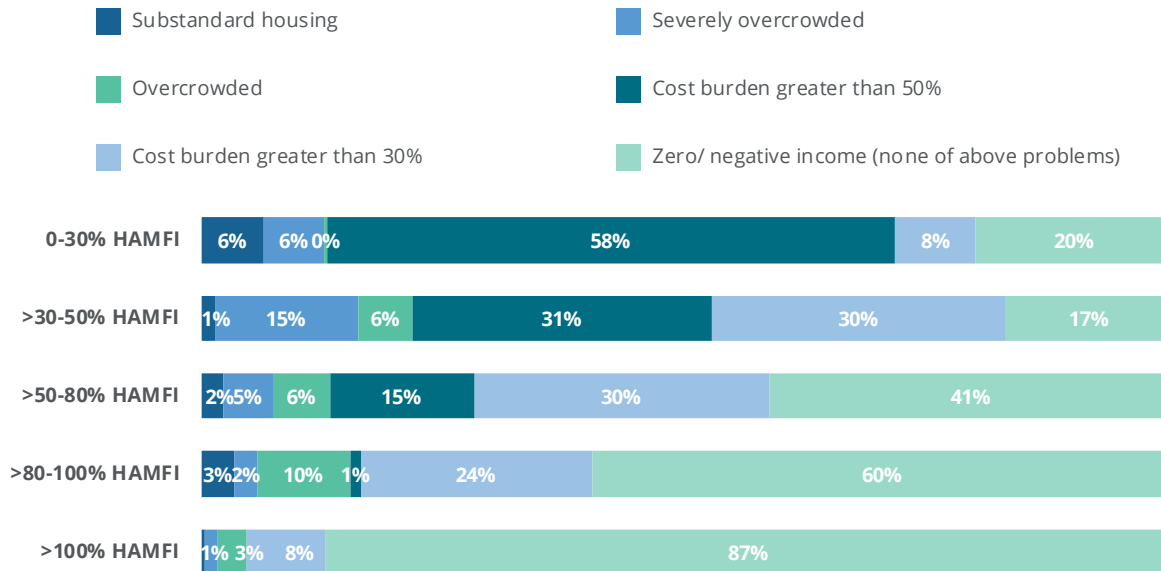


Note: Total ELI renter households with housing problems (n=3,140) and total ELI owner households with housing problems (n=2,580).

Source: 2016-2020 CHAS and Root Policy Research.



Figure HE-A-93: Housing Problems for Renter Households, Unincorporated Santa Cruz County, 2020

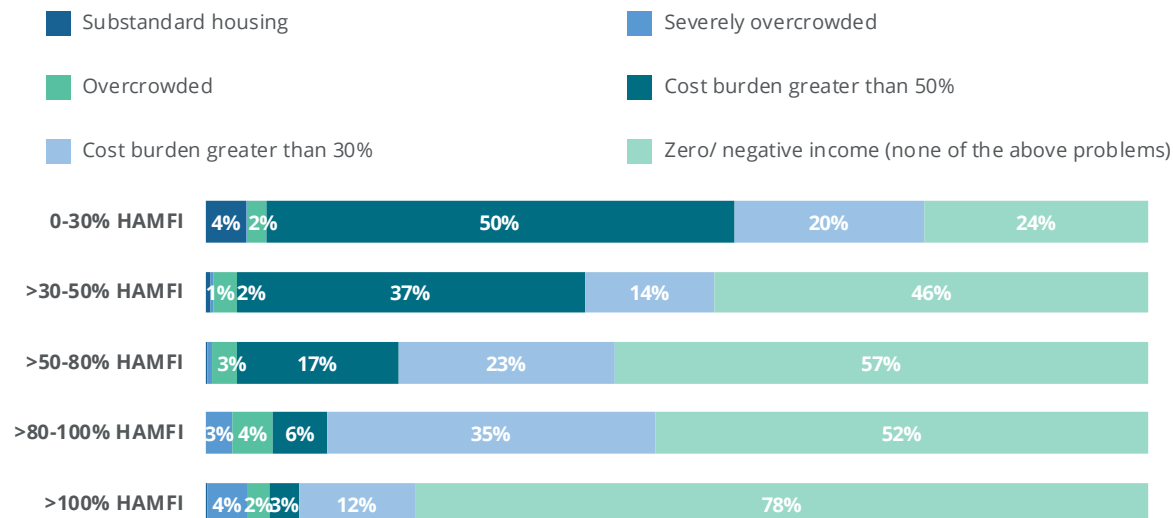


Note: For 0-30% HAMFI, n=3,040; 30-50% HAMFI, n=2,415; 50-80% HAMFI, n= 3,350; 80-100% HAMFI, n=1,465; >100% HAMFI, n=4,051.

Source: 2016-2020 CHAS and Root Policy Research.



Figure HE-A-94: Housing Problems for Owner Households, Unincorporated Santa Cruz County, 2020



Note: For 0-30% HAMFI, n=2,580; 30-50% HAMFI, n=3,076; 50-80% HAMFI, n=5,829; 80-100% HAMFI, n=3,535; >100% HAMFI, n=21,130. Source: 2016-2020 CHAS data, and Root Policy Research.

Disproportionate impacts. Cost burden, overcrowding, and substandard housing conditions strain the housing stability of ELI households in unincorporated Santa Cruz County. Cost burden disproportionately looms over ELI households and creates financial barriers to housing stability and choice. As data has shown, ELI renters are more likely to live in substandard and severely overcrowded conditions while facing the highest rate of severe cost burden. This signals that these households are forced to select the most affordable option, regardless of condition, to find and remain in housing. Severe cost burden also leaves these households more susceptible to falling behind in rent and prohibits them from establishing a savings safety net. There are 2,345 cost burdened ELI renters— this is more than the number of all cost burdened renters 30% AMI and above combined.

Resources. Rental and mortgage assistance are vital resources for ELI households who are cost burdened by housing expenses. The Community Action Board of Santa Cruz County offers rental assistance for low-income residents. The Housing Authority of the County of Santa Cruz offers the Project-Based Voucher and Housing Choice Voucher programs, however, there are currently waitlists associated with these programs. The Catholic Charities Emergency Food and Shelter Program offers emergency rent and utility assistance through FEMA funding and can cover up to three months of rent. The County funds rental assistance programs that include security deposits, short- and long-term subsidies with ESG, Low and Moderate Housing Asset Fund, and HOME

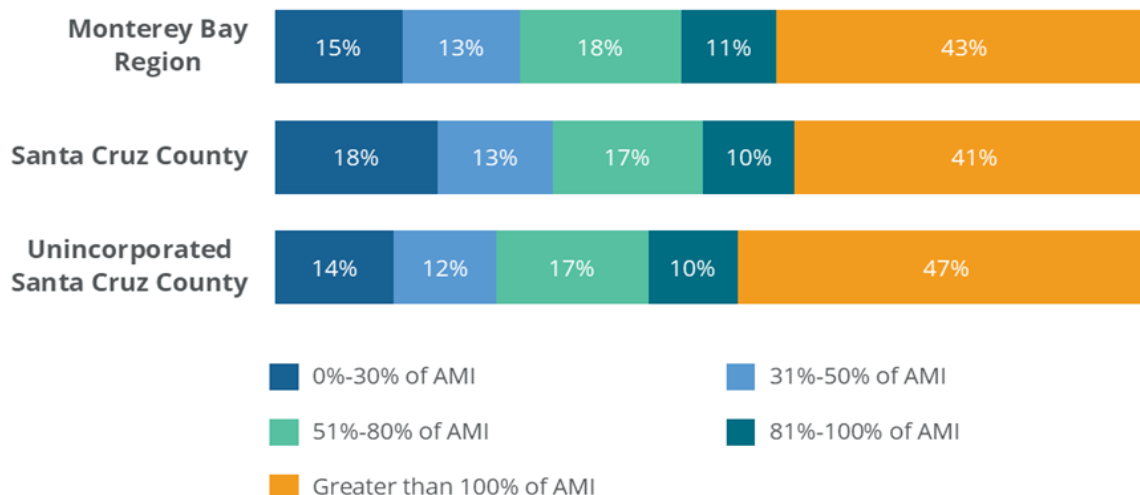


funds. These programs are administered through local agencies such as the Housing Authority of Santa Cruz, Families in Transition, and Community Action Board.

Per the 6th Cycle RHNA, Santa Cruz County will provide 1,492 units for very low-income households (households making less than or equal to 50%). Assuming that half of these units are targeted for extremely low-income populations, the County projects providing 746 units for extremely low-income households.



Figure HE-A-95: Share of Households by Area Median Income, Unincorporated Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

Geographic Area	Total Households
Monterey Bay Region	241,110
Santa Cruz County	95,820
Unincorporated Santa Cruz County	49,645

Source: CHAS estimates, 2015-2019, from <https://www.huduser.gov/portal/datasets/cp.html>

PERSONS AND HOUSEHOLDS EXPERIENCING HOMELESSNESS

According to the County’s 2023 Point-in-Time (PIT) Count, 1,804 people were experiencing homelessness in Santa Cruz County in 2023, a 22% decrease compared to 2022 (2,299 individuals identified during the 2022 count). Nearly 80% of the residents identified during the 2023 PIT Count were experiencing unsheltered homelessness (1,426 individuals). Homelessness in the unincorporated areas of the county also decreased over the same time period, with 249 people identified during the 2023 Count and 396 identified during the 2022 Count (a 37% decrease). All individuals identified as experiencing homelessness in the unincorporated areas of the county over both years were unsheltered (Table HE-A-13).

Geographic Concentration of Homelessness and Contributing Factors

The County’s Housing for Health Division of the Human Services Department was recently awarded a Community Development Block Grant that will fund a Street Outreach pilot program



targeting unsheltered persons experiencing homelessness in the unincorporated area of the County. The program will focus on linking people with available health, housing, human services, and other community resources with the goal of helping people move into their own homes. In unincorporated urban areas such as Live Oak, Soquel, Aptos, Rio Del Mar and Freedom many homeless residents sleep along the Highway 1 corridor and along creeks. People experiencing homelessness often lack information on available community resources. Among people experiencing homelessness, those living in encampments are more likely to struggle with chronic physical health and behavioral health conditions. They are more likely to have limited to no income and interactions with law enforcement and the criminal justice system.

Factors that contribute to homelessness in Santa Cruz County, including the unincorporated regions, often involve a significant housing affordability gap, health issues, lack of supportive connections, and a loss of hope and sense of purpose. Coordinated Entry is a systemic approach to connecting people experiencing homelessness with available assistance in the community. It is an important way to ensure fair and equitable access to limited housing resources and is a Federal and State requirement.

In April 2023, the Santa Cruz County Housing for Health Partnership (H4HP) launched a redesigned Coordinated Entry System. The new system uses service provider “Connectors” applying housing problem solving techniques and an assessment and planning tools to assist as many people experiencing homelessness as possible. The approach recognizes that there isn’t an immediate housing resource available for each person, so focuses on providing individual assistance to help people gain access to an array of potential supports that help lead people experiencing homelessness onto pathways to housing.

Connectors meet their participants where they reside throughout the County, including the unincorporated regions. Anyone in need of this assistance can complete a Connection Services Request form or contact the County’s Housing for Health office, and will be referred to Connectors with caseload availability.

While the overall number of people experiencing homelessness in the county decreased over the last year, the number of families experiencing homelessness (and people within those families) increased. In 2023, 76 families (263 people) were identified as experiencing homelessness compared to 50 families (158 people) experiencing homelessness in 2022. Moreover, in 2023, just 65% of families experiencing homelessness were sheltered, compared to 91% of families experiencing homelessness in 2022.

People who identify as Black or African American (6% of the homeless population compared to 1% of the total population), American Indian or Alaskan Native (4%, 1%), White (81%, 69%), and



Hispanic (44%, 35%) are overrepresented in the homeless population compared to their share of the general population (Figure HE-A-96 and Figure HE-A-97).

Homeless regional analysis. As previously noted, the 2023 Santa Cruz County Point-in-Time (PIT) count identified 1,804 individuals experiencing homelessness in Santa Cruz County, with 79% of this population experiencing unsheltered homelessness. To the east, Santa Clara County reported 10,028 residents experiencing homelessness in 2022, 77% of which were unsheltered. Twenty-five percent of residents experiencing homelessness in Santa Clara County reported their entrance into homelessness was instigated by losing their job compared to 35% in Santa Cruz County. These high percentages are revealing, and suggest that immediate intervention after a job loss, such as rental assistance or job resource centers could play a pivotal role in preventing homelessness in the region.

To the south, San Benito and Monterey Counties collectively counted 2,404 residents experiencing homelessness, with 68% of these residents experiencing unsheltered homelessness—slightly lower than unincorporated Santa Cruz County. Residents experiencing homelessness in San Benito, Monterey, Santa Cruz, and Santa Clara Counties are disproportionately Black. In Santa Clara County, 14% of the homeless population is Black despite making up 2% of the county population. In San Benito and Monterey Counties, 7.7% are Black despite making up 2% of the population. The disproportionate need indicates that Black residents in the region face displacement at higher rates and have more difficulty finding and accessing resources following such displacement.

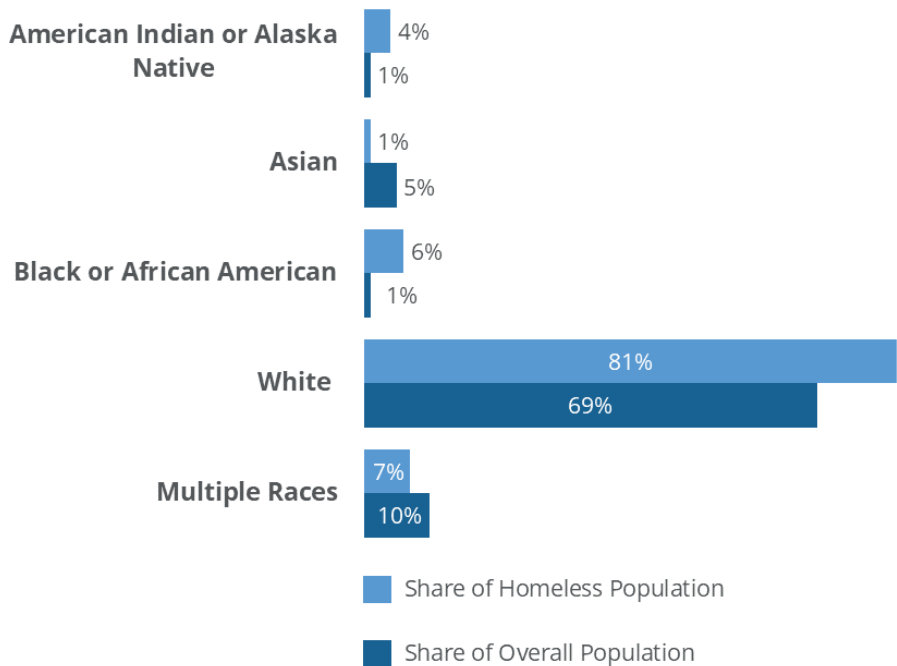
**Table HE-A-13:
Homelessness by
Shelter Status,
Unincorporated Santa
Cruz County, 2022 and
2023**

	2022	2023	Percent Change
Sheltered	0	0	0%
Unsheltered	396	249	-37%

Source: 2023 PIT Count.

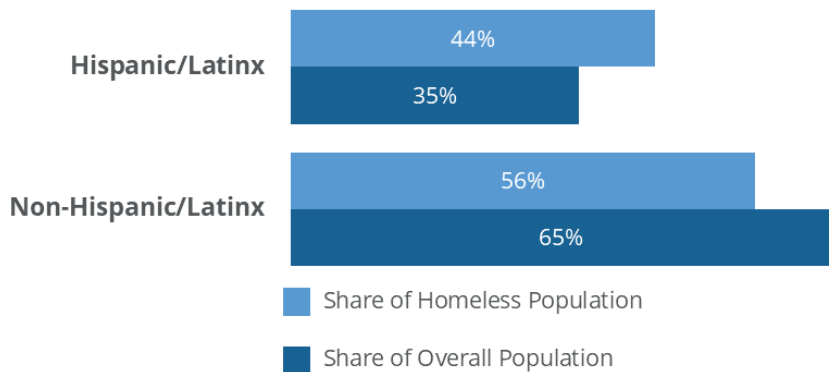


Figure HE-A-96: Share of General and Homeless Populations by Race, Santa Cruz County, 2022



Source: 2023 PIT Count.

Figure HE-A-97: Share of General and Homeless Populations by Ethnicity, Santa Cruz County, 2022

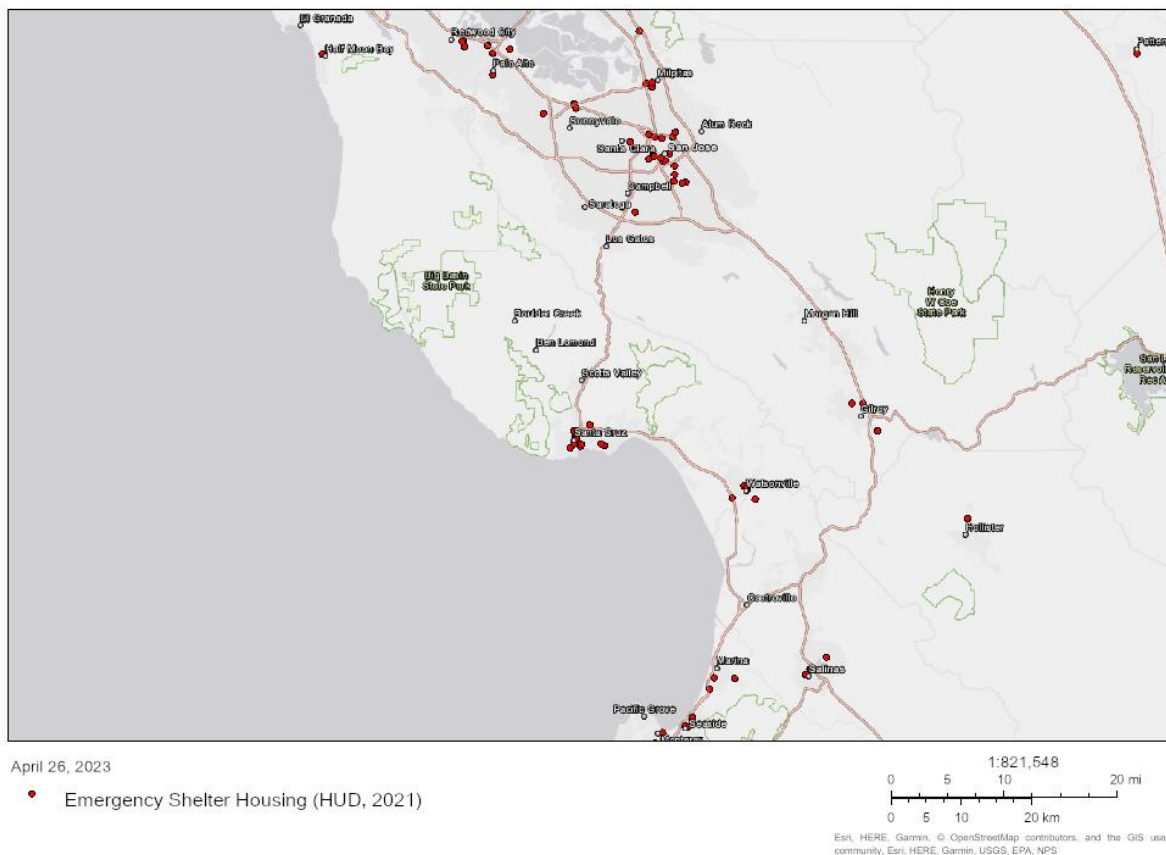


Source: 2023 PIT Count.

Figure HE-A-98 maps Santa Cruz County’s PIT counts with adjacent counties.



Figure HE-A-99: Emergency Shelters, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

FARMWORKER HOUSING NEEDS

According to the 2018 Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley⁴⁷, at that time there were an estimated 91,433 individuals employed in agriculture in this bi-county region. Employers identified laborers from other countries as pivotal to their operations to fill in labor gaps in temporary agricultural work. Two-thirds of workers interviewed for this study were from Mexico, and 13% identified as indigenous Mixtec, Triqui, or Zapotec. Despite the importance of the migrants' work, the study found that these populations live in extreme overcrowding and substandard housing conditions.

Farmworker overcrowding and housing conditions. The survey revealed that farm workers in Monterey and Santa Cruz Counties live in a household with seven people, on average. This is much higher than the average Hispanic People Per Dwelling (PPD) in Monterey County at 4.38 and 4.33 in Santa Cruz County. The overall PPD in Monterey County is 3.23 and 2.60 in Santa Cruz County. In

⁴⁷ <https://www.co.monterey.ca.us/home/showpublisheddocument/63729/636609425727870000>



addition, the survey found that farmworkers shared a bathroom with an average of five people. To alleviate extreme overcrowding, the report estimated that an additional 33,159 units would be needed for farmworkers.

Beyond issues of overcrowding, farmworker respondents also reported issues with mold, lack of heat, noise, and bathroom issues. These conditions do not allow farmworkers to relax and find solace in their homes after an intense day of physical labor. Many respondents were also worried about their children's health and safety living in conditions with mold, leaky pipes, and kitchens without refrigerators to keep food fresh and deter rodents.

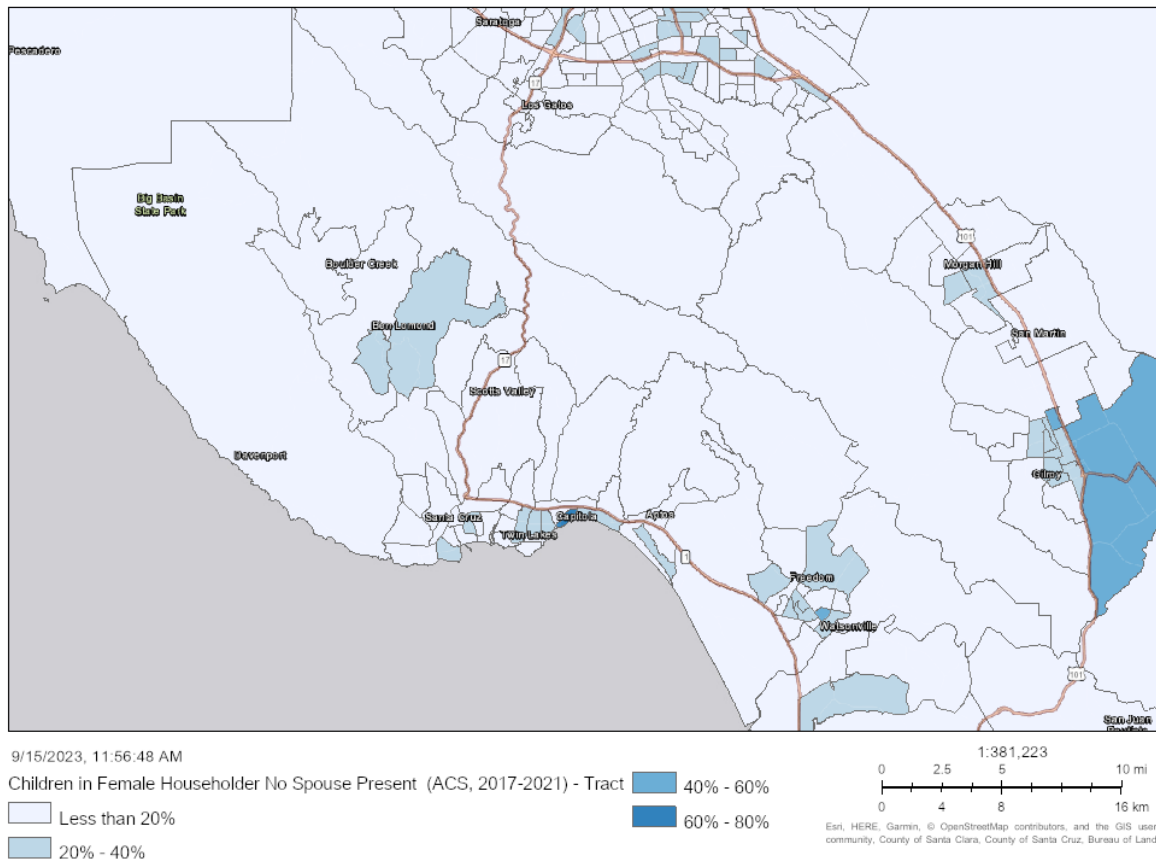
Farmworker housing situations. About 40% of farmworker respondents lived in houses, 30% in apartments, 19% in rented rooms without a kitchen, and 12% lived in other dwellings such as travel trailers, motels, or barracks. Eleven percent of farmworkers were owners—25% of which owned a mobile home.

FEMALE HEADED HOUSEHOLDS

Female headed households. According to 2021 ACS data, there are 11,181 female headed households with no spouse. Of these, 12% have children compared to 6% of male headed households with no spouse in unincorporated Santa Cruz County. Figure xx shows a map of the percent of children in female headed households in Santa Cruz County. The only concentrations above 40% are in central Capitola and west Watsonville in incorporated Santa Cruz County. Tracts above 20% are in the city of Santa Cruz, Twin Lakes, and to the north of Watsonville (Figure HE-A-100).



Figure HE-A-100: Percent of Children in Female Householder, No Spouse/ Partner Present Households



Source: HCD AFFH Data Viewer.

Overpayment. Census tracts with higher concentrations of children in a female headed household relative to surrounding tracts align with areas with concentrations of cost burden. This is because female headed households generally fall into lower income strata. In Santa Cruz County, female households with children have a median income of \$48,718, according to 2021 ACS data. For a family of four, this equates to 35% AMI. As previously discussed, 69% of renters under 30% AMI and over half (53%) of renters between 30% and 50% AMI are cost burdened. Given that female headed households with children generally fall into very low and low income limits, it can be assumed that the majority are cost burdened.

Housing situation. In incorporated Santa Cruz County, 58% of female headed households are renters compared to only 19% of married couple households, according to 2021 ACS data. This again emphasizes that female headed households are more likely to face cost burden, as many overlap with ELI renters.



Disproportionate impacts. As female-headed households tend to be lower income renters, they face many of the same problems experienced by ELI households in unincorporated Santa Cruz County. These include disproportionate cost burden, overcrowding, and substandard housing conditions relative to higher income residents. Parents on a single income face the additional burden of finding and paying for childcare. Families who are cost burdened by housing likely have little leftover for childcare, putting working single parents in an impossible choice between childcare, a full-time job, and housing.

Disproportionate Housing Needs

Disproportionate Housing Needs

“Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions.”

Disproportionate housing needs experienced by protected classes can be determined by the number of households experiencing housing problems. The Department of Housing and Urban Development (HUD) defines housing problems as having one or more of the following variables:

- Incomplete kitchen facilities;
- Incomplete plumbing facilities;
- Overcrowding (more than one person per room); and
- Cost burden (>30% AMI).

Severe housing problems are defined as having one of the following variables:

- Incomplete kitchen facilities;
- Incomplete plumbing facilities;
- Severe overcrowding (more than 1.5 persons per room); and
- Severe cost burden (>50% AMI).



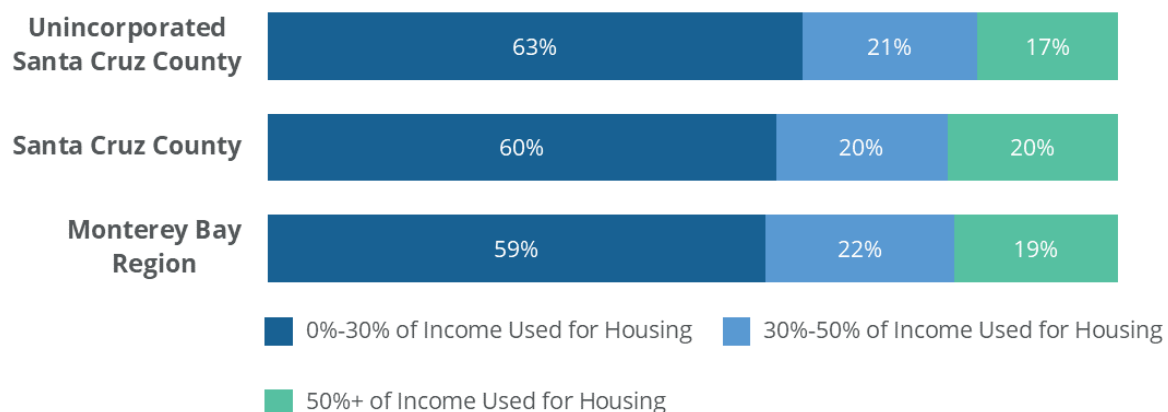
COST BURDEN AND SEVERE COST BURDEN

Cost burden or overpayment is measured as households spending more than 30 percent of their gross income on housing (including utilities); severe cost burden or overpayment is measured as households spending 50 percent or more of their gross income for housing.

According to HUD, cost burden is defined as the ratio of housing costs to household income. For renters, cost burden is determined by gross rent (or contract rent) plus utility costs. Owner cost burden is determined through select monthly owner costs—mortgage payment, utilities, HOA fees, insurance, and property taxes.

Figure HE-A-101 shows cost burdened households for unincorporated Santa Cruz County, as well as Santa Cruz County and the Monterey Bay Region. Unincorporated Santa Cruz County has the smallest proportion of cost burdened households relative to the other comparison geographies with just 38% of its households experiencing cost burden. Of those households, 17% experience severe cost burden.

Figure HE-A-101: Cost Burdened Households, 2021



Source: 2021 5-year ACS.

Cost burden by tenure. Lower income renter households face the highest rates of cost burden. 2,345 renter households with income less than 30% AMI are cost burdened, spending more than 30% of their income on housing costs. This equates to three-quarters (75%) of all renter households with income less than 30% AMI who are cost burdened. Cost burden remains high for renter households with income between 30% and 50% AMI— 1,915 households (79%) within this income bracket pay more than 30% of their income towards housing costs (Figure HE-A-102). The steep ratio leaves lower income households



vulnerable to falling behind in rent and losing their housing with just one emergency and leaves little room for basics, such as food, childcare, and transportation costs.

Figure HE-A-102: Renter Cost Burden by AMI, Unincorporated Santa Cruz County, 2020

	0-30% HAMFI		>30-50% HAMFI		>50-80% HAMFI		>80-100% HAMFI		>100% HAMFI	
	n	%	n	%	n	%	n	%	n	%
30% to 50% Cost Burden	275	9%	985	41%	1,200	36%	350	24%	331	8%
More than 50% Cost Burden	2,070	66%	930	38%	495	15%	15	1%	0	0%
Total Cost Burdened	2,345	75%	1,915	79%	1,695	51%	365	25%	331	8%
Total Households	3,115	100%	2,430	100%	3,350	100%	1,470	100%	4,046	100%

Source: 2016-2020 CHAS and Root Policy Research.

A similar pattern is reflected for lower income owner households. 1,945 owner households with income less than 30% AMI are cost burdened, equating to 69% of owners within this income bracket. As with renters, as income increases, cost burden decreases for owner households. The rate of cost burden for households with income 30% to 50% AMI drops to 53%, followed by 42% for those 50% to 80% and 80% to 100% AMI, and 16% for those more than 100% AMI (Figure HE-A-103).

Figure HE-A-103: Owner Cost Burden by AMI, Unincorporated Santa Cruz County, 2020

	0-30% HAMFI		>30-50% HAMFI		>50-80% HAMFI		>80-100% HAMFI		>100% HAMFI	
	n	%	n	%	n	%	n	%	n	%
30% to 50% Cost Burden	605	22%	445	15%	1,380	24%	1,265	36%	2,680	13%
More than 50% Cost Burden	1,340	48%	1,190	39%	1,035	18%	205	6%	655	3%
Total Cost Burdened	1,945	69%	1,635	53%	2,415	42%	1,470	42%	3,335	16%
Total Households	2,811	100%	3,060	100%	5,805	100%	3,470	100%	20,310	100%

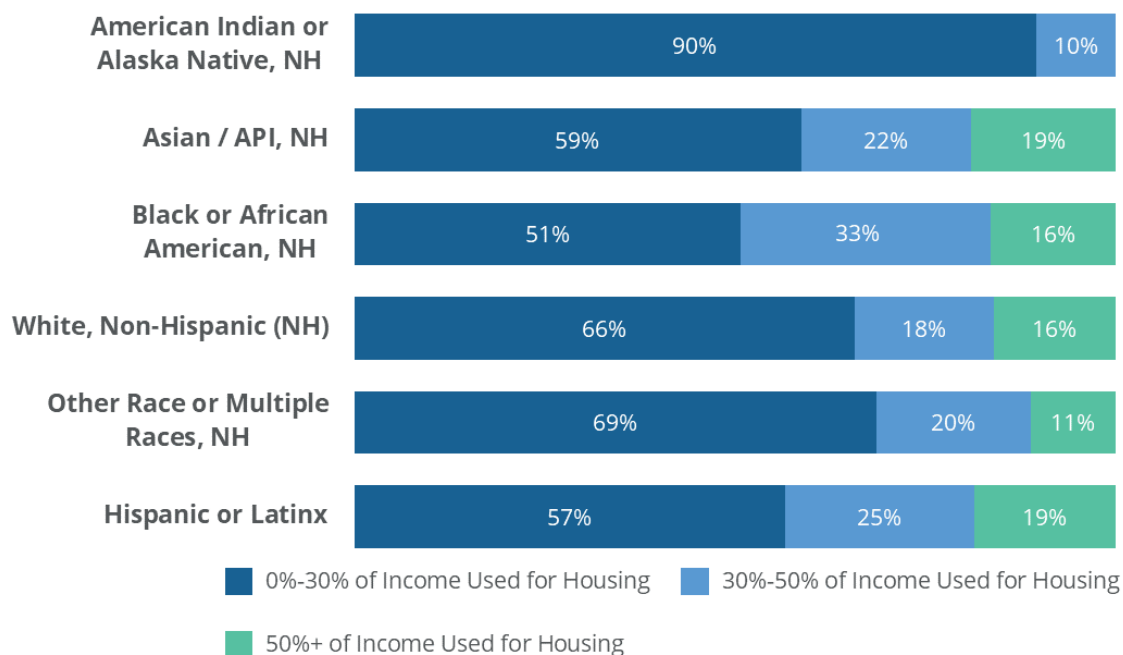
Source: 2016-2020 CHAS and Root Policy Research.

There are disparities in housing cost burden in unincorporated Santa Cruz County by race and ethnicity. Black or African American households (49%) experience the highest rates of cost burden in unincorporated areas of the county, followed by Hispanic households (43%). Other/Multiple Race (31%) and Non-Hispanic White households experience the lowest cost burden (Figure HE-A-104). Large family households—considered households with five or more persons—experience cost burden at a similar rate to other household types (Figure HE-A-105).



As noted previously, Hispanic households are primarily situated in the southern portion of the county due to the demand for farm labor. A 2022 Good Times Santa Cruz article highlighted a 2018 report⁴⁸ that focused on the laborsheds in the Salinas and Pajaro valleys, finding that "...many farmworkers live in crowded, unsafe and deteriorating housing because of low wages and the seasonal nature of their work."⁴⁹ The article also noted that "[f]amilies of eight live in a room designed for one. Seasonal workers rent corners of living rooms and hallways. And these cramped homes were reportedly littered with mold, insects and rodents, as well as broken-down bathrooms, kitchens, roofs, and plumbing."⁵⁰ The report articulated a goal of building 5,300 permanent, affordable housing units for farmworkers in the both the Salinas and Pajaro valleys over the next five years, although no significant progress has been made thus far.⁵¹ Since the report was produced, the County has passed County Code amendments aimed at increasing the supply of agricultural employee housing.

Figure HE-A-104: Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

⁴⁸ [Farmworker Housing study and action plan for Salinas valley and Pajaro valley \(cirsinc.org\)](https://www.cirsinc.org/farmworker-housing-study-and-action-plan-for-salinas-valley-and-pajaro-valley)

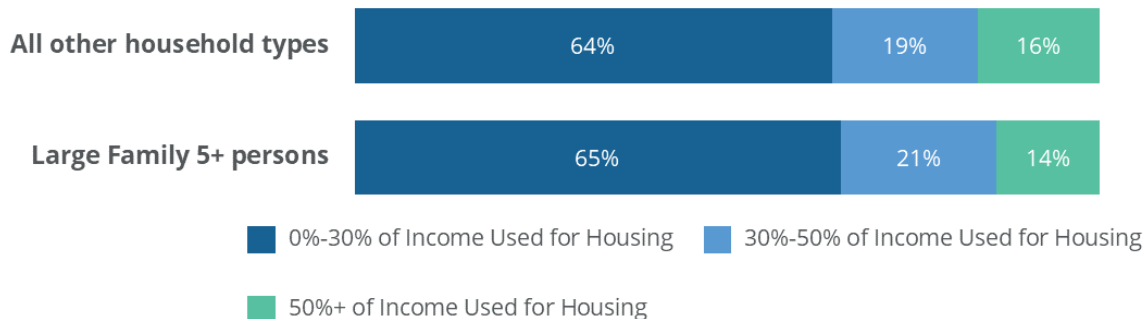
⁴⁹ <https://www.goodtimes.sc/how-the-push-for-farmworker-housing-is-hindered-by-persistent-myths/>

⁵⁰ Ibid.

⁵¹ Ibid.



Figure HE-A-105: Overpayment (Cost Burden) by Family Size, Unincorporated Santa Cruz County, 2021

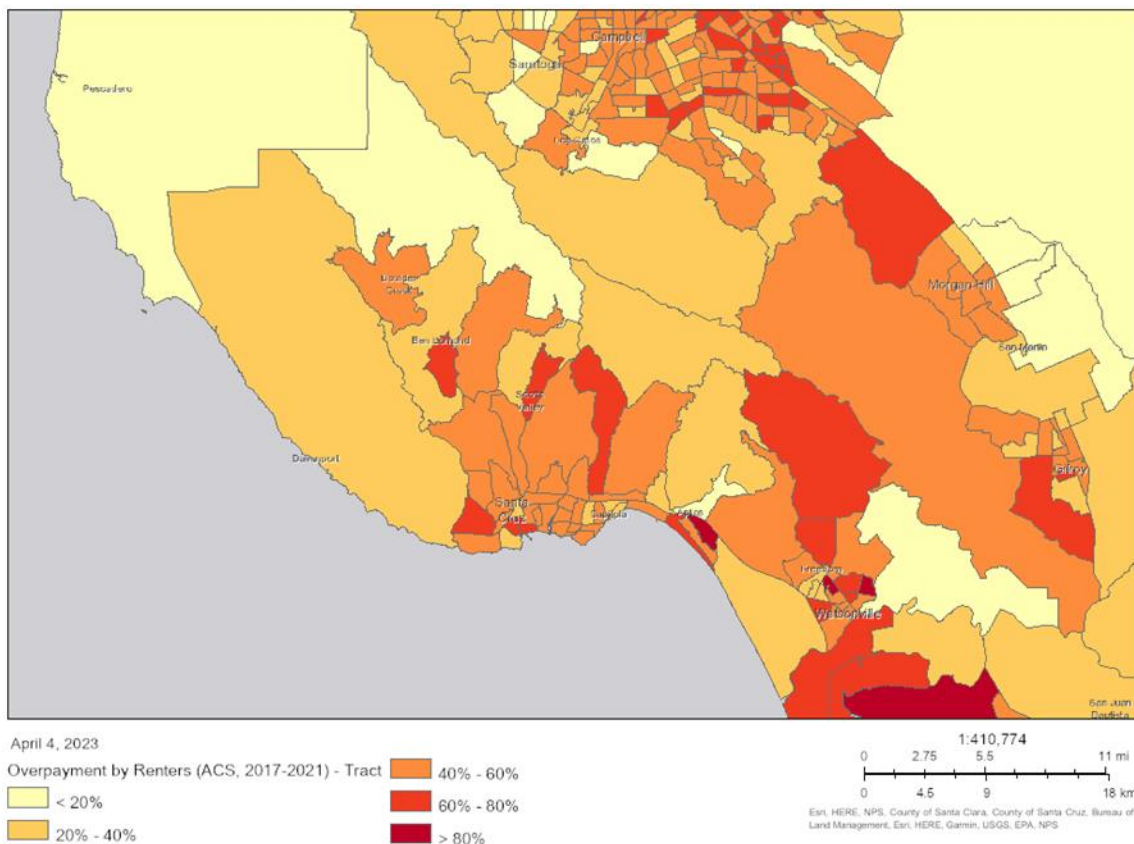


Source: 2021 5-year ACS

Figure HE-A-106 shows the geographic distribution of cost burdened renters in 2021 in Santa Cruz County. Areas in unincorporated Santa Cruz County with the greatest concentration of cost burdened renters are located in Rio Del Mar, Amesti, Corralitos, Ben Lomond, and the census tract north of Soquel.



Figure HE-A-106: Overpayment by Renters by Census Tract, Santa Cruz County, 2021

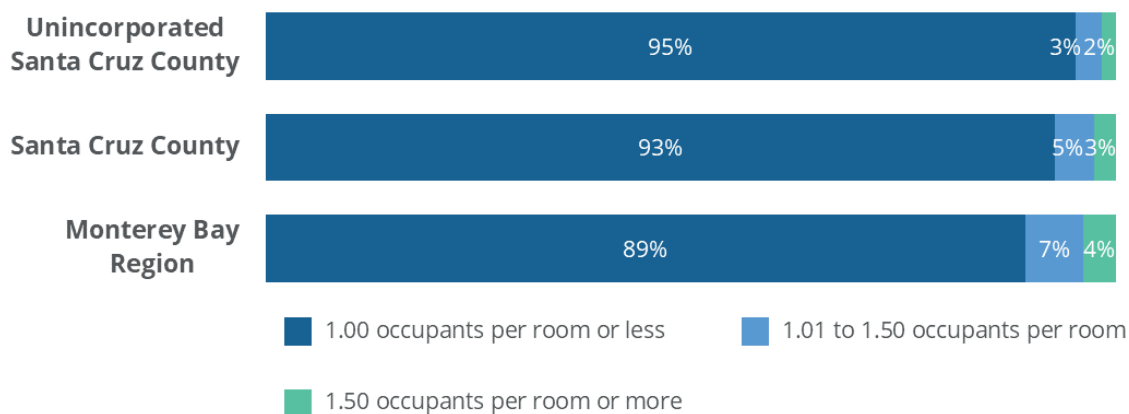


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-107 shows the distribution of cost burdened owner households in Santa Cruz County in 2021. Areas in unincorporated Santa Cruz County with the greatest concentration of cost burdened owners are located in Rio Del Mar, Twin Lakes, Pleasure Point, Aptos Hills-Larkin Valley, Aptos, Monte Toyon, and the census tract northeast of Interlaken.

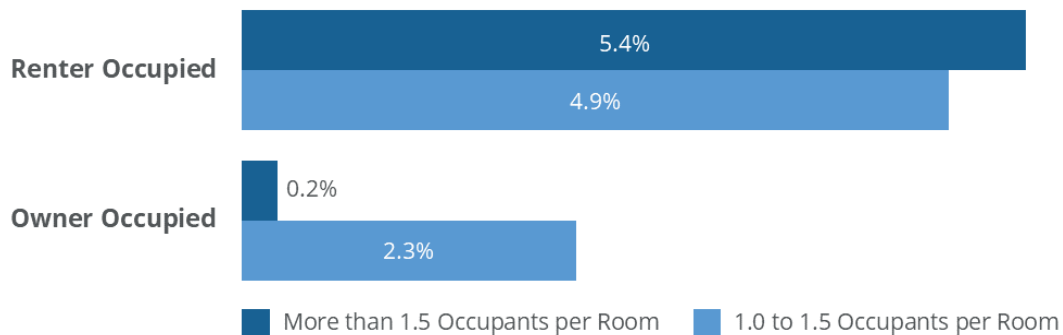


Figure HE-A-108: Occupants per Room by Jurisdiction, 2019



Source: 2019 CHAS.

Figure HE-A-109: Occupants per Room by Tenure, Unincorporated Santa Cruz County, 2019

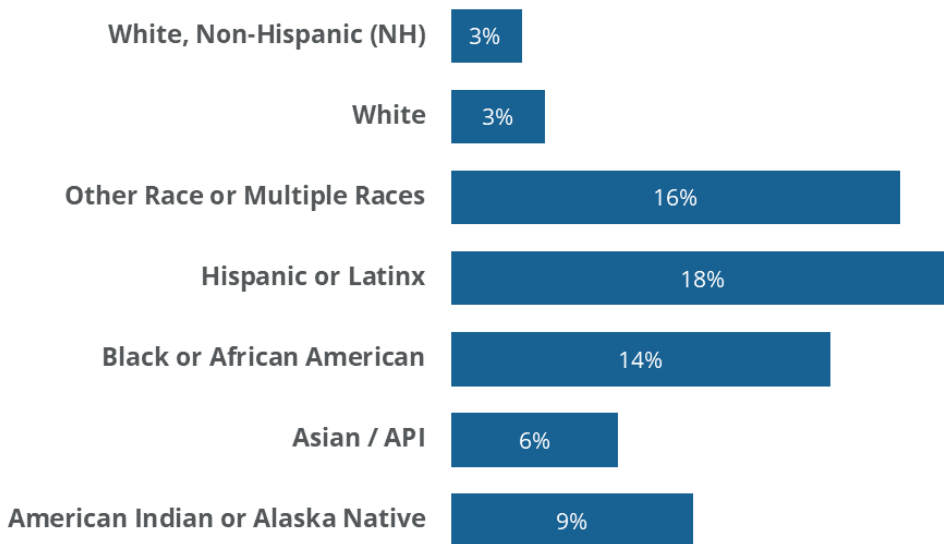


Source: 2019 CHAS.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Hispanic (18% of households), Other/Multiple Race (16%), and Black or African American households (14%) experience the highest rates of overcrowding (Figure HE-A-110). Households earning between 31-50% AMI are most likely to be overcrowded among households by area median income (Figure HE-A-111).

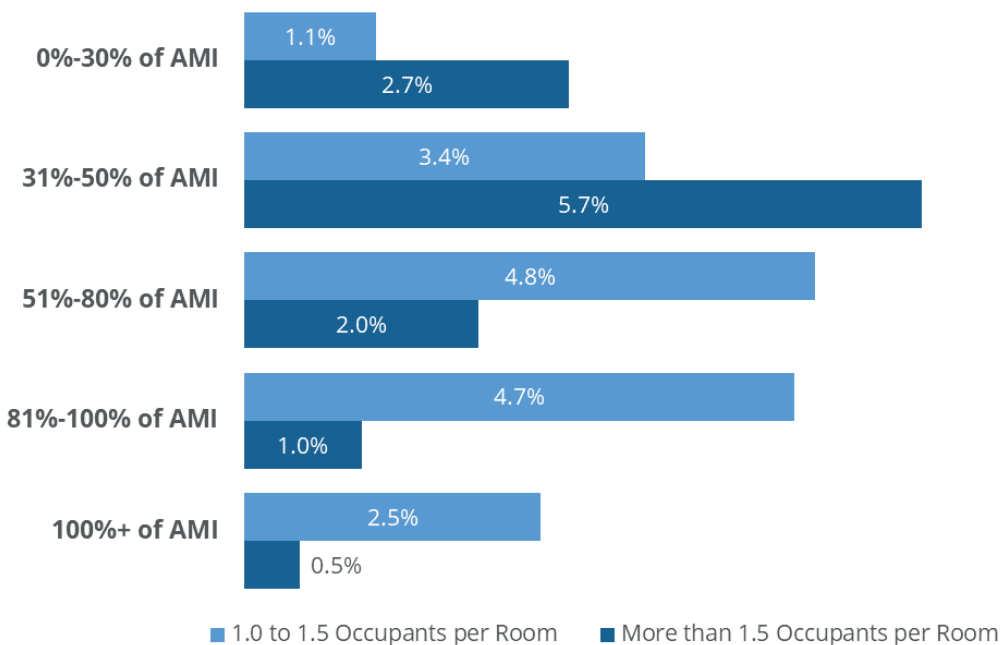


Figure HE-A-110: Overcrowding by Race and Ethnicity, Unincorporated Santa Cruz County, 2021



Source: 2021 ACS 5-year estimates

Figure HE-A-111: Occupants per Room by AMI, Unincorporated Santa Cruz County, 2019

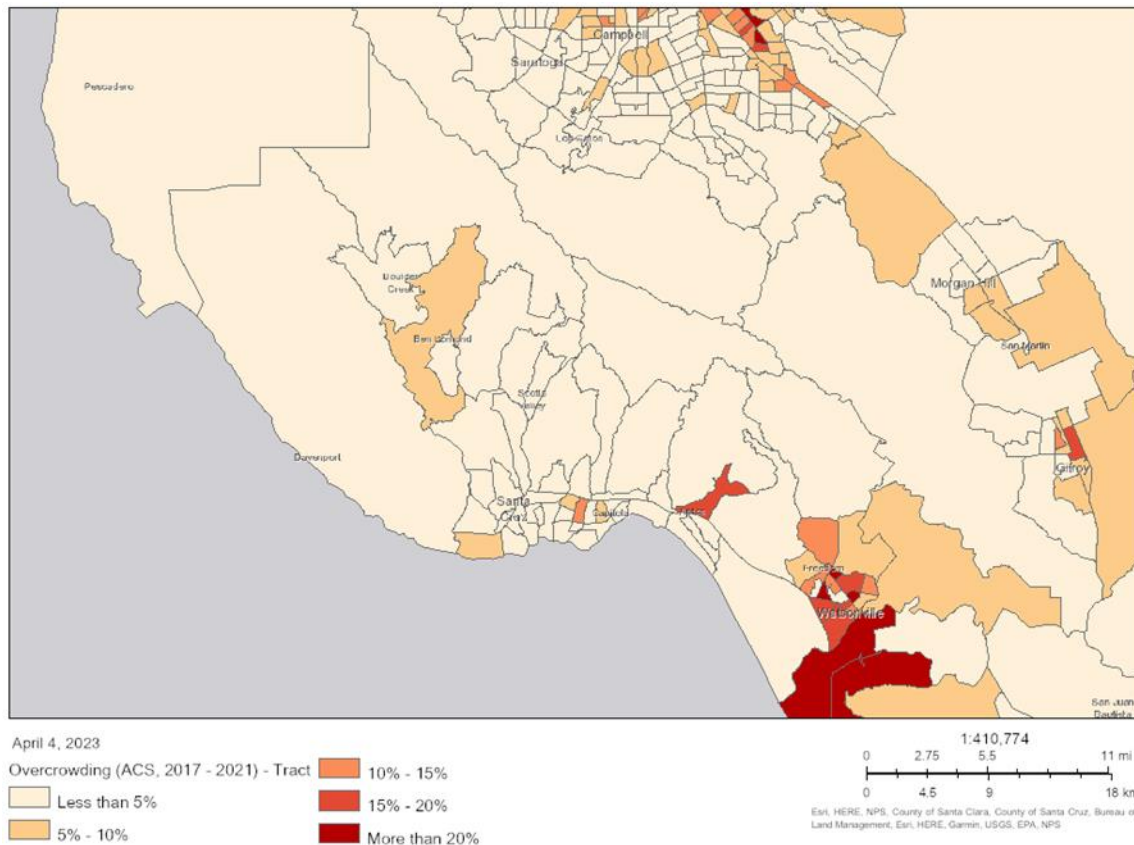


Source: 2019 CHAS



Figure HE-A-112 shows the geographic distribution of overcrowded households across Santa Cruz County. Areas in unincorporated Santa Cruz County with the greatest concentration of overcrowding are located in Aptos, Amesti, and Live Oak. This could suggest that households in these areas are living in smaller housing than needed (or with other people) due to high housing costs.

Figure HE-A-112: Overcrowding by Census Tract, Santa Cruz County, 2021

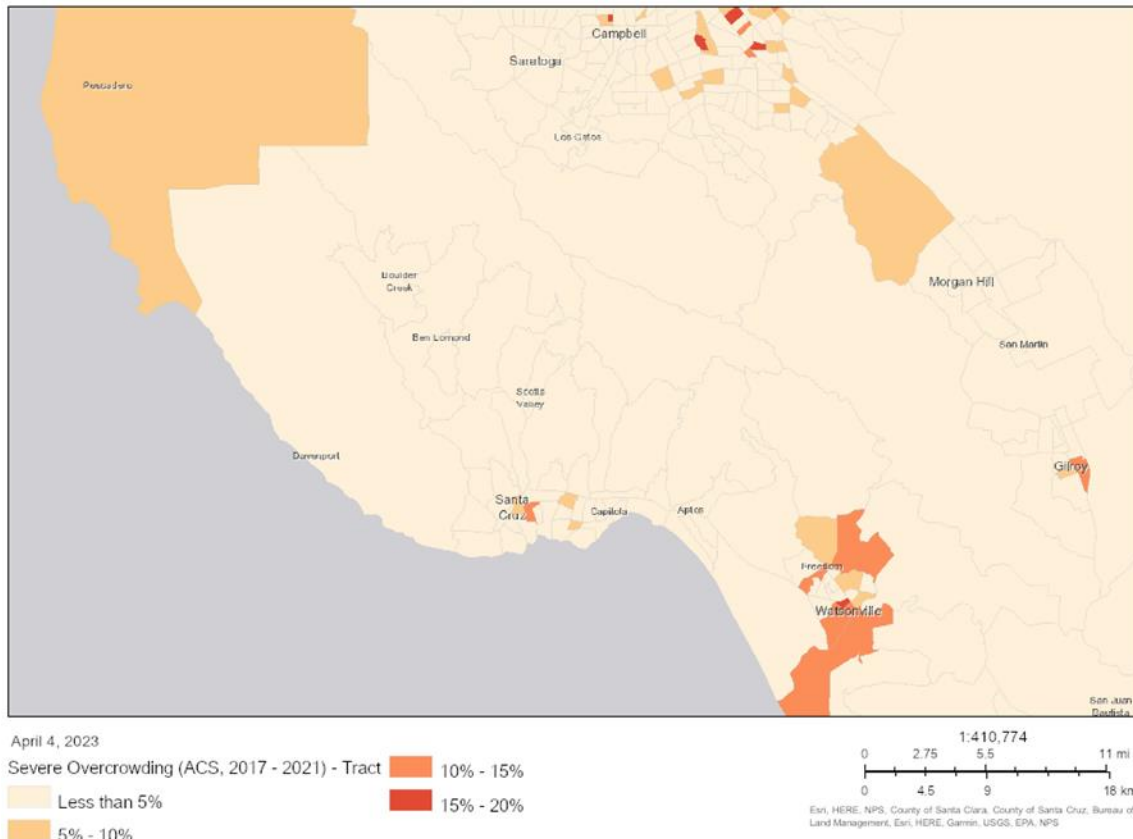


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-113 presents severely overcrowded households in Santa Cruz County. Areas in unincorporated Santa Cruz County with the greatest concentration of severe overcrowding are located in Interlaken, Twin Lakes, and Live Oak.



Figure HE-A-113: Severe Overcrowding by Census Tract, Santa Cruz County, 2021



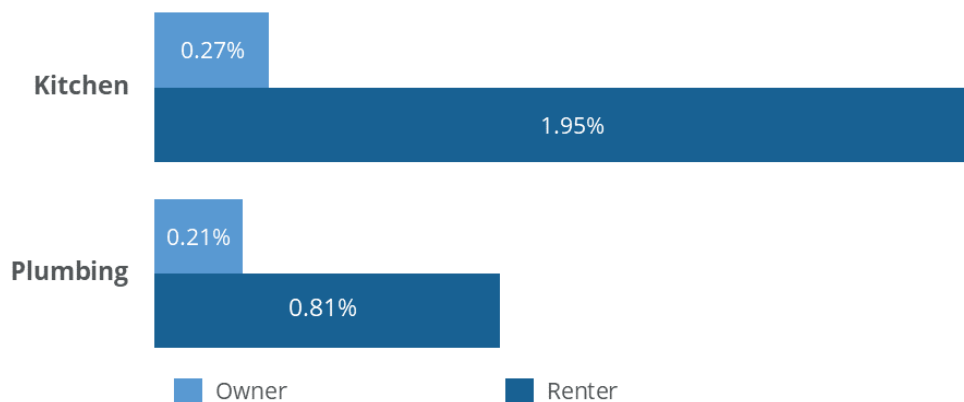
Source: California Department of Housing and Community Development AFFH Data Viewer.

SUBSTANDARD HOUSING CONDITIONS

Data on housing condition are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. In unincorporated Santa Cruz County, renter households are more likely to have substandard kitchen facilities compared to owner households. Generally, the available data reflect relatively few households lacking complete kitchen facilities or indoor plumbing. For renters, almost 2% are lacking kitchen facilities, while fewer than 1% report lacking plumbing. For owners, fewer than 1% of those surveyed lacked either kitchen or plumbing facilities (Figure HE-A-114).



Figure HE-A-114: Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Unincorporated Santa Cruz County, 2021



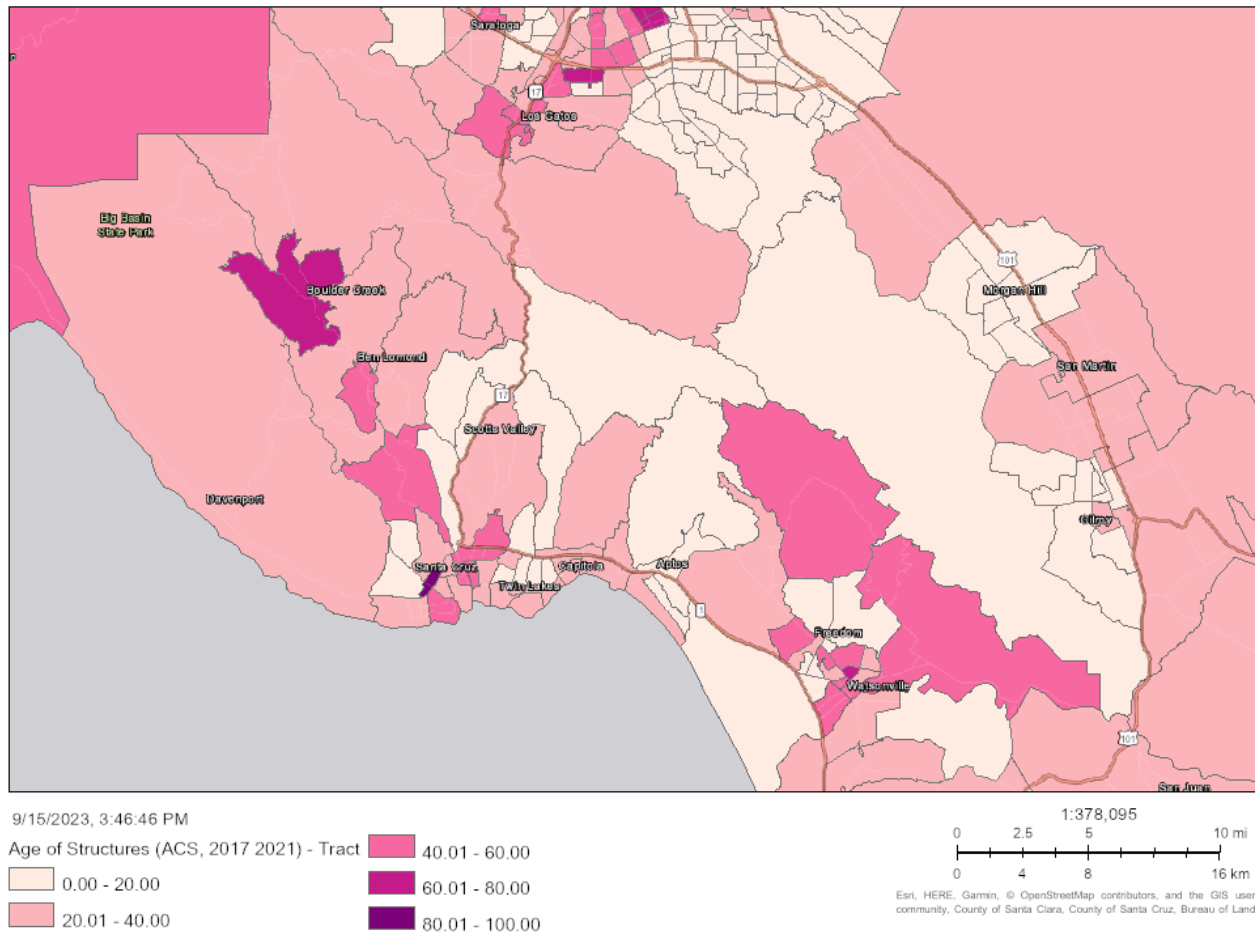
Source: California Department of Housing and Community Development AFFH Data Viewer.

Substandard housing regional analysis. Regionally, substandard housing is not widespread. There are sporadic census tracts with 5% to 10% of units lacking complete kitchen or plumbing in Santa Clara County, such as in the San Jose and Sunnyvale areas. The map likely shows an undercount of substandard housing in rural areas with high numbers of migrant farmworkers. As previously discussed, farmworkers in the region frequently reported that plumbing was insufficient or that they shared a bathroom or kitchen with several other occupants, which reflects overcrowding rather than a lack of plumbing.

Unincorporated Santa Cruz County has relatively newer housing stock compared to surrounding counties and to most of its local cities, with 0% to 20% of units built prior to 1960 in certain tracts of the unincorporated area, as shown in the lightest pink shade in Figure HE-A-115, below. Many rural areas in Monterey, San Benito, and Santa Clara Counties also have the lowest percentage of units built prior to 1960. While homes built prior to 1960 may be in worse condition and have increased risk of the presence of lead, they are often more affordable than newer units, depending on size, amount of land included within the parcel boundaries, and current condition of the home. The newer housing stock in unincorporated areas and in rural areas in the region suggests that substandard housing is not a common problem for residents. The prevailing high home prices and land values drive in the area drive a high level of remodeling, renovation, and demolition/rebuilding activity throughout the region, which often occurs property transfers from an older homeowner to heirs, or is otherwise transferred.



Figure HE-A-115: Percent of Total Units Built Prior to 1960 by Census Tract, 2021

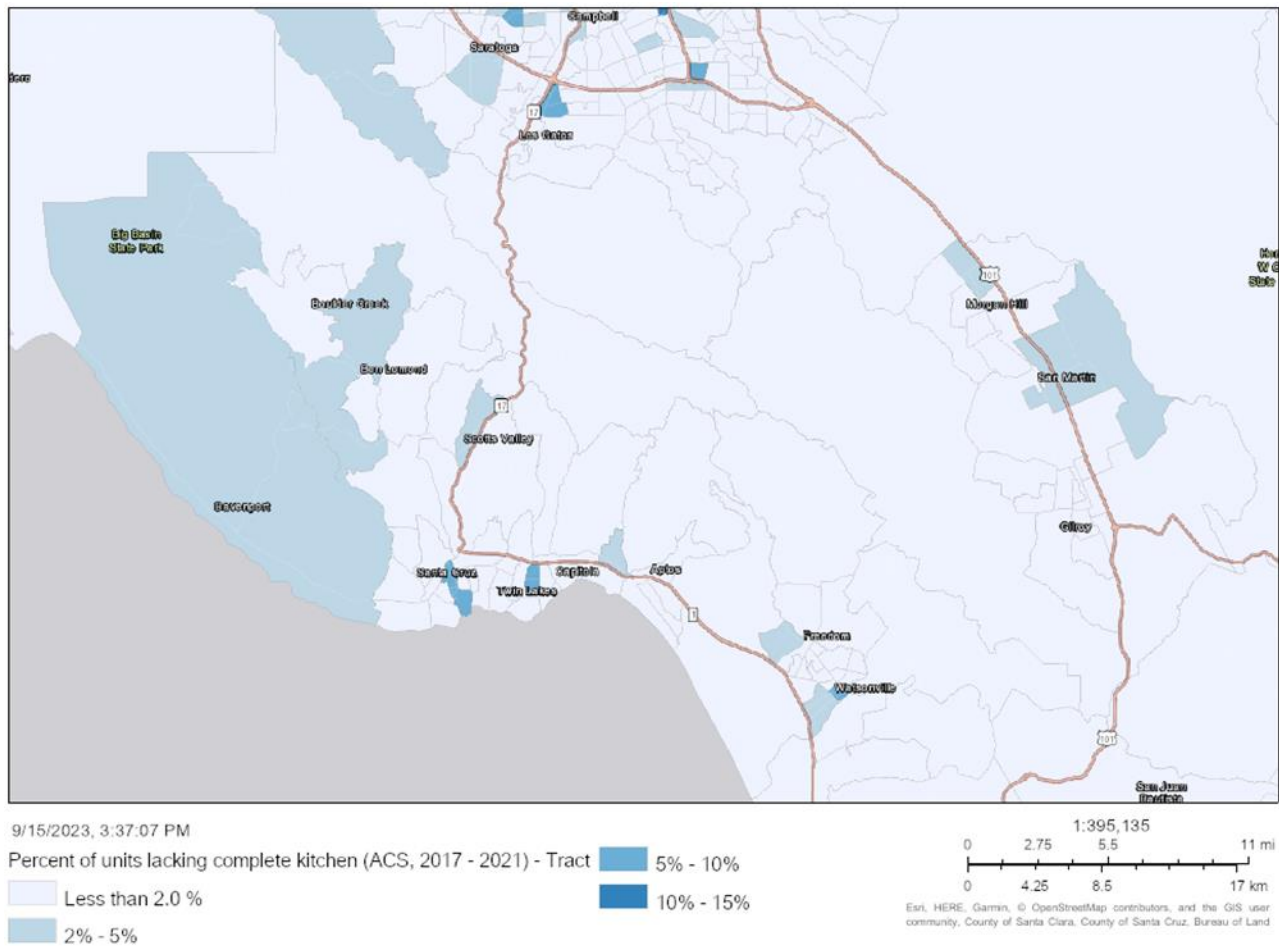


Source: AFFH HCD Data Viewer.

Figure HE-A-116 illustrates geographic concentrations of housing units that lack complete kitchen facilities in Santa Cruz County. Areas in unincorporated Santa Cruz County with the greatest concentration of units lacking complete kitchen facilities include the rural areas of Davenport, Felton, one Census tract in Aptos, and Freedom. The following figure, Figure HE-A-117, illustrates geographic concentrations of housing units that lack complete plumbing facilities in Santa Cruz County. Areas in unincorporated Santa Cruz County with the greatest concentration of units lacking complete plumbing facilities are located in Davenport and one census tract in Aptos.



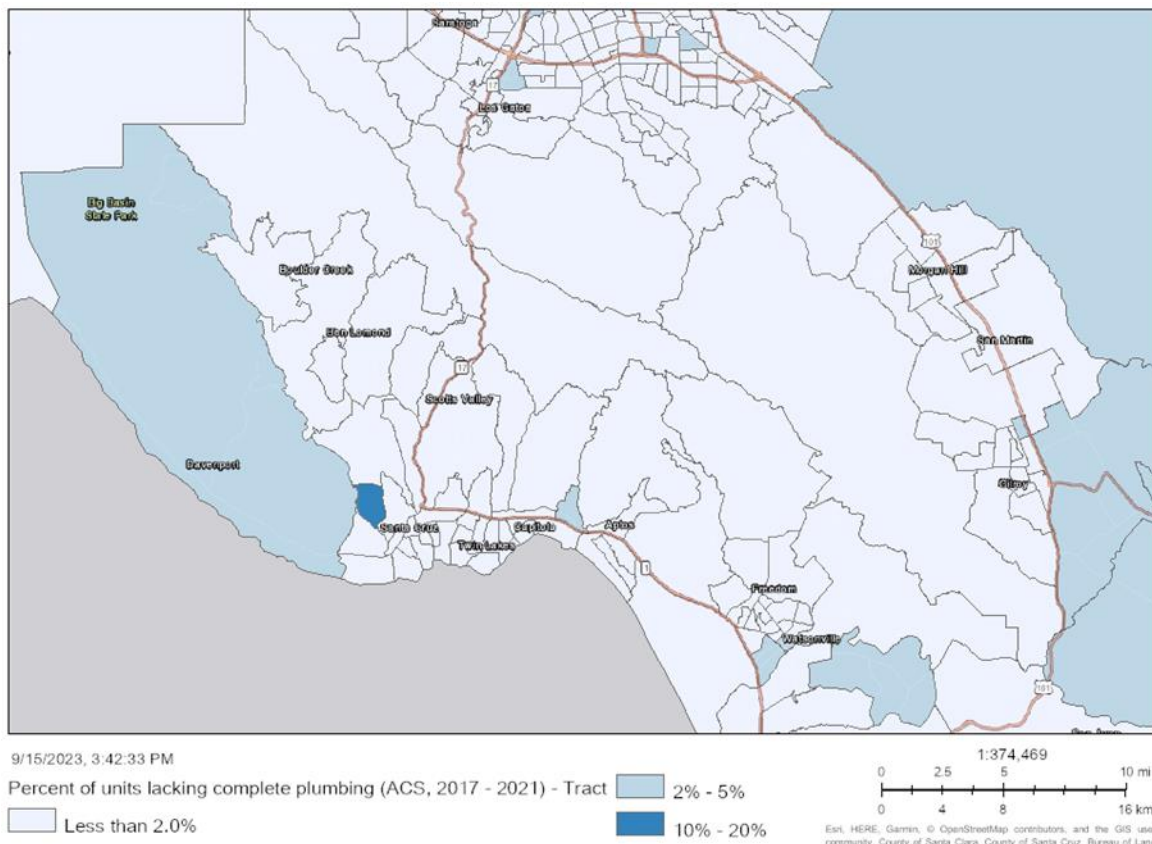
Figure HE-A-116: Percent of Units Lacking Complete Kitchen Facilities by Census Tract, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.



Figure HE-A-117: Percent of Units Lacking Complete Plumbing by Census Tract, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

Remodeling and Home Improvement Activity

County building permit data for the ten-year period of 2013-2023 is summarized in Table HE-A-14 below. This data includes only the renovation work for which permits were obtained. A significant additional amount of home repair and renovation activity is likely to have occurred during this time period for which either permits are not required, or permits were not sought by the homeowner.



Table HE-A-14: County Building Permits Issued for Residential Remodels, Renovations, Additions, and Residential Property Improvements, July 1, 2013 – June 30, 2023		
Residential Remodels, Additions, Renovations, Replacement, and Property Improvements	# permits	Valuation
Deck	673	\$2,928,515.60
Remodel	1,137	\$20,661,923.43
Replacement Structure	155	\$29,776,772.74
Room Addition	251	\$10,232,113.24
Room Addition Remodel	849	\$60,112,631.66
Swimming Pool, Spa, Barrier, etc.	153	\$3,725,819.98
Subtotal	3,218	\$127,437,777
Annual Average, 2013-2023	322	\$12,743,778

Source: County of Santa Cruz CDI, Unified Permit Center

As shown in the above table, HE-A-14 the County issued more than 3,200 permits for various types of home improvement, renovation, additions, and home replacement in the past 10 years. The work permitted by these permits had a total valuation of nearly \$127.5 million. This equates to an annual average of 322 permits for this type of work and an annual average valuation of \$12.7 million in home improvement activity, not including a significant volume of “over the counter” permits issued during this period for work such as reroofing, window replacement, etc., for which no valuation is calculated.

In addition, the CZU fire in August 2020 destroyed 911 homes, 3 multi-family residences, and 3 mixed-use structures in Santa Cruz County in the Boulder Creek, Ben Lomond and Felton communities. 86 residences were damaged. Damaged residences required repairs including electrical, plumbing, and septic reconnections, etc.

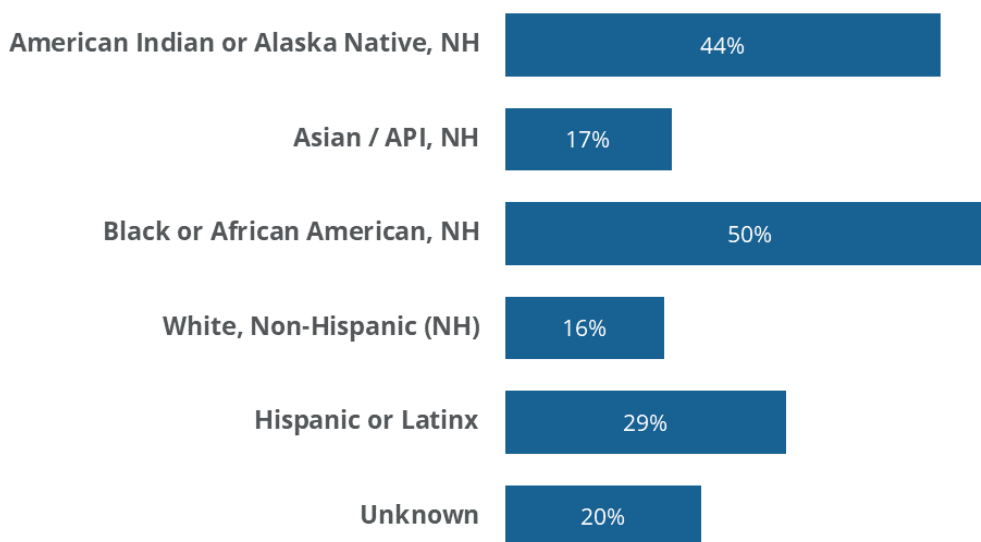
The Recovery Permit Center was established by the County as a stand-alone disaster recovery permit center dedicated to fire rebuild efforts to facilitate review and approval of repair and replacement permits. Since 2020, the Recovery Permit Center has issued 233 replacement dwelling permits, 29 electrical permits, and 83 repair permits. To date, 678 dwellings have not been replaced. The Recovery Permit Center continues to issue permits as property owners submit applications. Of the 233 dwellings replaced thus far, the Recovery Permit Center has issued 142 septic repair permits for replacement dwellings. These permits were for existing dwellings with substandard septic systems. Otherwise, the Recovery Permit Center has issued three septic expansion permits for additions to replacement dwellings and 88 reconnection permits for replacement dwellings without any required repairs.



ACCESS TO MORTGAGE LOANS

In many communities, disparities by race and ethnicity are prevalent for home mortgage applications, particularly in denial rates. While the number of mortgage applications made by Black or African American households in Santa Cruz County was relatively low (16 applications) in 2021, 50% of these households were denied mortgage loans. American Indian or Alaskan Native and Hispanic households also have higher denial rates for mortgage loan applications (44% and 29%, respectively) in the county (Figure HE-A-118).

Figure HE-A-118: Mortgage Application Denial Rate by Race and Ethnicity, Santa Cruz County, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.



FAIR HOUSING LEGAL CASES AND INQUIRIES

California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income (including federal housing assistance vouchers).

Formerly the California Department of Fair Employment in Housing (DFEH), the California Civil Rights Department (CRD) was established in 1980 and is now the largest civil rights agency in the United States. According to their website, CRD’s mission is, “to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act”.⁵²

CRD receives, evaluates, and investigates fair housing complaints. CRD plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. CRD’s website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.⁵³ Fair housing complaints can also be submitted to HUD for investigation.

Additionally, Santa Cruz County’s primary fair housing assistance provider is the California Rural Legal Aid Society. Other organizations that provide fair housing legal assistance include Senior Citizens Legal Services (for residents 55 years of age and above), the Santa Cruz Lawyer’s Referral Service (\$40 for ½ hour legal consultation), and Small Claims by Monterey College of Law, which is a free service (Table HE-A-14).

The Santa Cruz County Office of the District Attorney, Consumer and Environmental Affairs Division also provides limited landlord-tenant self-help information on its website, including information on tenant rights, security deposits, and evictions.

In 2004, Santa Cruz County was sued to provide additional sites as part of that cycle housing element inventory. The case, *Saldana v. County of Santa Cruz, Santa Cruz County Superior Court; U.S. Dist. Court, N.D. (2004)*, challenged the failure of the housing element to identify sufficient and adequate

⁵² <https://calcivilrights.ca.gov/>

⁵³ <https://calcivilrights.ca.gov/complaintprocess/>



sites for multifamily housing to accommodate the County’s share of the regional need for affordable housing. The Petitioners prevailed, and the Court ordered the County to bring the element into compliance, resulting in rezoning of sites where affordable housing has been developed.

Table HE-A-15: Fair Housing Assistance Organizations, Santa Cruz County

Name	Service Area	Address	Phone	Website
California Rural Legal Aid Society	Statewide	21 Carr Street, Watsonville, CA 95076	(831) 724-2253	https://crla.org/
Senior Citizens Legal Services	Santa Cruz and San Benito Counties	317 Soquel Avenue, Santa Cruz, CA	(831) 426-8824	https://www.seniorlegal.org/
Lawyer's Referral Service of Santa Cruz County	Santa Cruz County	P.O. Box 1311, Santa Cruz, CA 95061	(831) 425-4755	https://lawyerreferralsantacruz.org/
Small Claims Advisory by Monterey College of Law	Monterey Bay region	1861 Bay Road, East Palo Alto, CA 94303	(831) 582-3600	https://www.monterey.courts.ca.gov/self-help

From 2006 to 2020, 155 fair housing complaints in Santa Cruz County were filed with the U.S. Department of Housing and Urban Development (HUD)—with nearly three quarters of the complaint on the basis of disability (Table HE-A-17). Ninety complaints occurred in the county between 2013 and 2022 — with 14 complaints coming from unincorporated county communities (Figure HE-A-119). Of the complaints filed in unincorporated Santa Cruz County, nearly 60% of the FHEO cases filed with HUD were on the basis of disability, with 29% on the basis of national origin. Over this same time period, fair housing inquiries from unincorporated county communities were primarily submitted by Soquel (11 inquiries), Aptos (6 inquiries), Live Oak (3 inquiries), and Freedom (2 inquiries).



**Table HE-A-16:
Fair Housing
Complaints Filed with
HUD by Basis, Santa
Cruz County, 2006-
2020**

	2006-2020 Total	
	Cases	% of Total
Disability	115	58%
Race/Color	14	7%
Familial Status	15	8%
National Origin	12	6%
Religion	2	1%
Sex	12	6%
Retaliation	28	14%
Total cases	155	100%

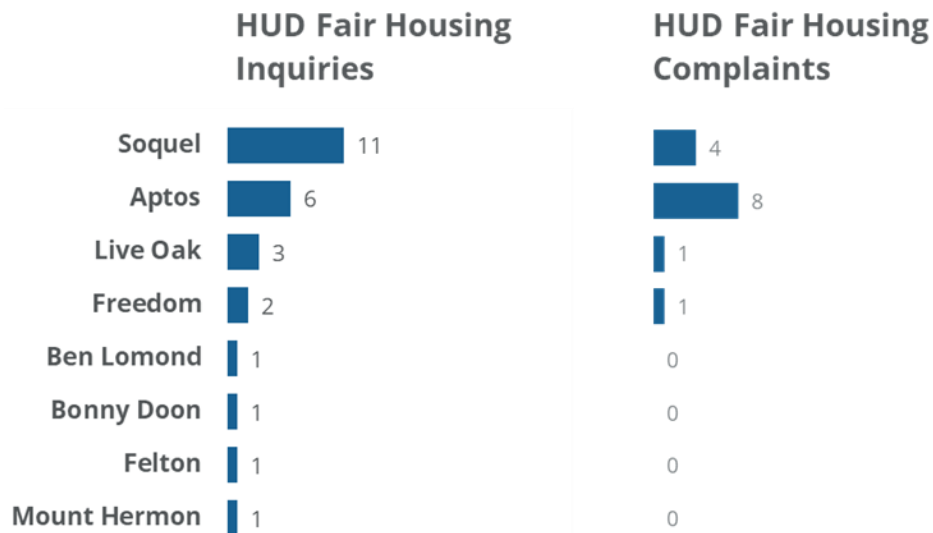
Note:

Because cases can be filed with one or more bases, the total number of cases (n=155) reflected in the figure is less than the number of cases by basis in the "Cases" column (n=198). The "% of Total" percentages are calculated using n=198 as the denominator.

Source:

HUD, 2020 and Root Policy Research.

Figure HE-A-119: HUD Fair Housing Inquiries and Cases by City, Unincorporated Santa Cruz County, January 2013-November 2022

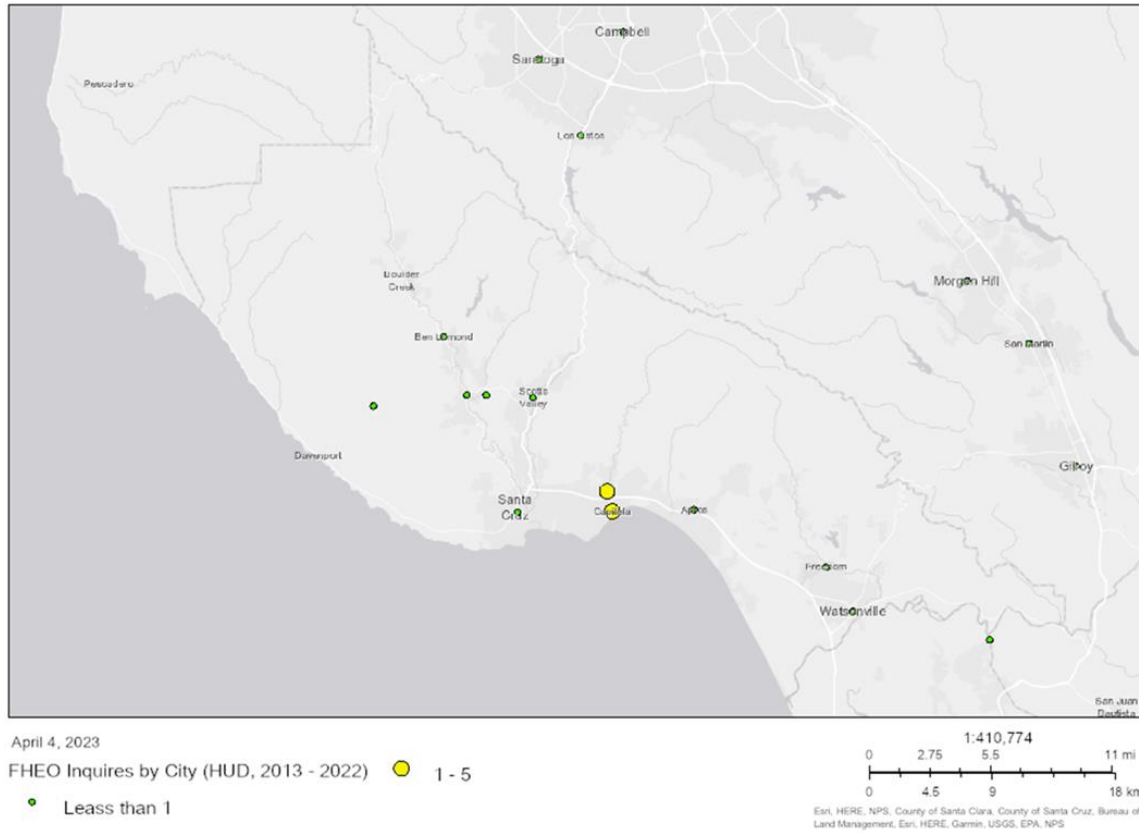


Note: If an unincorporated community is not reflected above, no inquiries or cases were submitted by residents of that community to HUD during the time period noted above.

Source: HUD Region 9, 2022 and Root Policy Research.



Figure HE-A-120: FHEO Inquiries by City to HUD, Santa Cruz County, 2013-2022



Source: California Department of Housing and Community Development AFFH Viewer.



Table HE-A-17: FHEO Inquiries by Bias, January 2013-November 2022

Jurisdiction	Disability	Familial Status	National Origin	Race	Religion	Sex	No Basis Given	Total	
								Inquiries	% of Total
Aptos	0	0	0	0	0	0	6	6	23%
Ben Lomond	0	0	0	0	0	0	1	1	4%
Bonny Doon	0	0	0	0	0	0	1	1	4%
Felton	0	0	0	0	0	0	1	1	4%
Freedom	1	0	0	0	0	0	1	2	8%
Live Oak	0	0	0	0	0	1	2	3	12%
Mount Hermon	0	0	0	0	1	0	0	1	4%
Soquel	0	1	2	3	0	0	6	11	42%
Total cases	1	1	2	3	1	1	18	26	100%

Note: No inquiries were made by residents in Amesti, Aptos Hills-Larkin Valley, Boulder Creek, Brookdale, Corralitos, Davenport, Day Valley, Interlaken, La Selva Beach, Lompico, Pajaro Dunes, Paradise Park, Pasatiempo, Pleasure Point, Rio del Mar, Seacliff, Twin Lakes, or Zayante. No inquiries were made on the basis of Retaliation or Color during this time period.

Source: California Department of Housing and Community Development AFFH Data Viewer.

Table HE-A-18: FHEO Cases by Bias, January 2013-November 2022

Jurisdiction	Disability	Familial Status	National Origin	Race	Total	
					Cases	% of Total
Aptos	4	0	3	1	8	57%
Freedom	1	0	0	0	1	7%
Live Oak	1	0	0	0	1	7%
Soquel	2	1	1	0	4	29%
Total cases	8	1	4	1	14	100%

Note: No cases were submitted by residents in Amesti, Aptos Hills-Larkin Valley, Ben Lomond, Bonny Doon, Boulder Creek, Brookdale, Corralitos, Davenport, Day Valley, Felton, Interlaken, La Selva Beach, Lompico, Mount Hermon, Pajaro Dunes, Paradise Park, Pasatiempo, Pleasure Point, Rio del Mar, Seacliff, Twin Lakes, or Zayante. No cases were submitted on the basis of Color, Religion, Retaliation, or Sex.

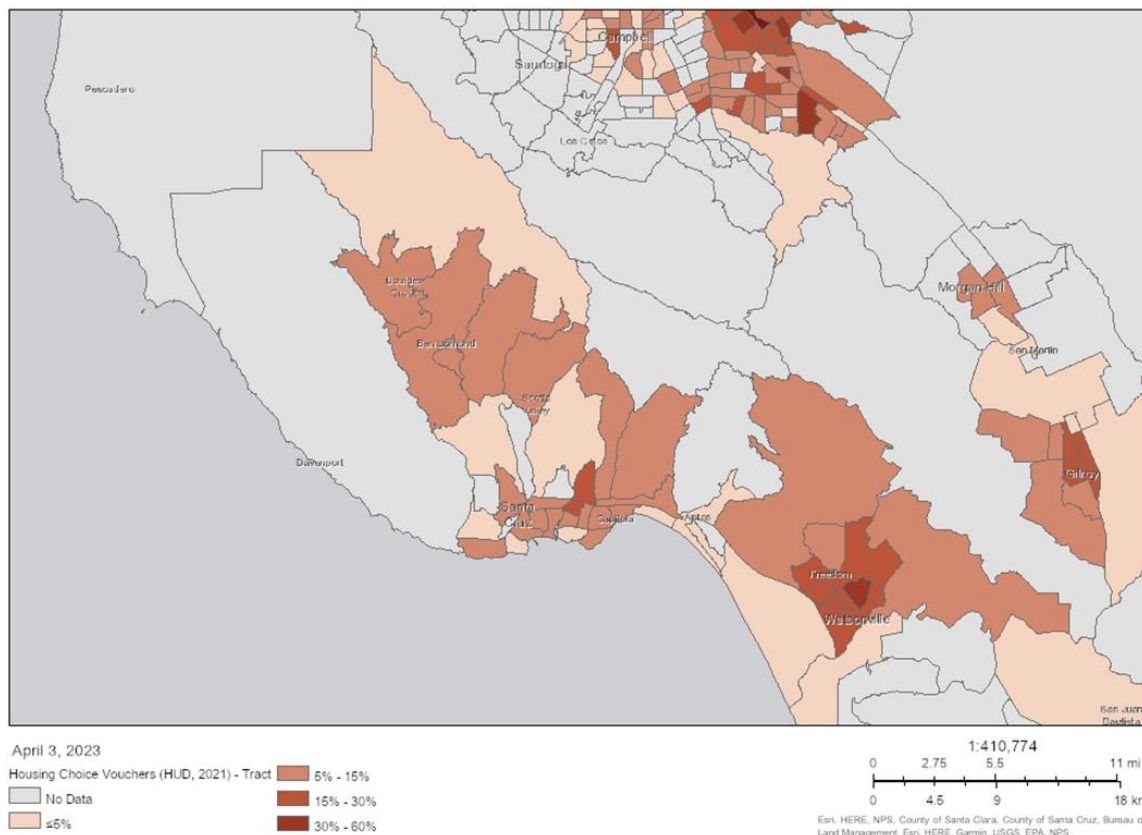
Source: California Department of Housing and Community Development AFFH Data Viewer.



There are no public housing units in Santa Cruz County. However, data provided by HUD shows there are three former public housing properties in unincorporated Santa Cruz County—one in Live Oak and two in Pleasure Point. Collectively, these three properties have 57 units.

Figure HE-A-121 shows census tracts in Santa Cruz County by percentage of housing choice voucher utilization. The census tract with the highest utilization of households with housing choice vouchers in unincorporated Santa Cruz County is located in Live Oak, north of Highway 1 and east of De Laveaga Park and Golf Course (28.16% utilization rate). Other census tracts in unincorporated Santa Cruz County with relatively higher HCV utilization rates are located northwest of the Watsonville Municipal Airport in Freedom (22.64%), south of Highway 1 and east of Soquel Avenue in Live Oak (20.16%), and east of Green Valley Road and north of Corralitos Creek in Interlaken (18.85%).

Figure HE-A-121: Housing Choice Vouchers by Census Tract, Santa Cruz County



Source: California Department of Housing and Community Development AFFH Data Viewer.

Nationally, the National Fair Housing Alliance (NFHA) reported a significant increase in the number of housing discrimination complaints in 2021, even with complaint data being reported by seven fewer agencies compared to the previous year. In 2021, there were 31,216 housing complaints, an 8.7% increase compared to the number of complaints filed in 2020. The report goes on to say that “[h]ad



all fair housing agencies been able to submit their data, undoubtedly the number of reported fair housing complaints would have been even higher.”⁵⁴

NFHA identified the following trends in 2022 that are relevant for Santa Cruz County:

- Housing discrimination complaints in 2021 represented the greatest number of complaints in the last 25 years.
- In 2021, there were over 25,000 rental complaints reported across all agencies—an increase of approximately 4,600 complaints over the previous year. NFHA attributed the increase to lower availability of housing, greater housing demand, and the continuing effects of the COVID-19 pandemic.
- Additionally, there were approximately 1,400 complaints related to real estate sales in 2021—an increase of 660 complaints from the previous year. NFHA cited the Joint Center for Housing Studies at Harvard University, which described that “the events of the past year reinforced racial and ethnic disparities in American society, with unequal access to homeownership being the most persistent.”⁵⁵
- Similar to 2020, NFHA found that 73% of all fair housing complaints in 2022 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.

OURTREACH AND CAPACITY

Santa Cruz County could provide better access to fair California fair housing information on their websites and resources for residents experiencing housing discrimination. Suggestions for improvement include creating a fair housing webpage on the County’s website which provides general information about the Fair Housing Act from HUD, information about housing discrimination and tenants’ rights, and local resources and fair housing legal assistance contacts for county residents. The City of Santa Cruz has a fair housing page on its website the county could look to replicate. For the updated of the 2023 Housing Element, the County convened two focus groups aimed at addressing fair housing and other issues.

COMPLIANCE WITH STATE LAW

Santa Cruz County is compliant with the following state laws that promote fair and affordable housing. The county has not been alleged or found in violation of the following:

⁵⁴ <https://nationalfairhousing.org/resource/2022-fair-housing-trends-report/>

⁵⁵ <https://nationalfairhousing.org/wp-content/uploads/2022/11/2022-Fair-Housing-Trends-Report.pdf> (page 13).



- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2); and
- Limits on Growth Controls Law (Gov Code Section 65302.8).

SITES INVENTORY ANALYSIS

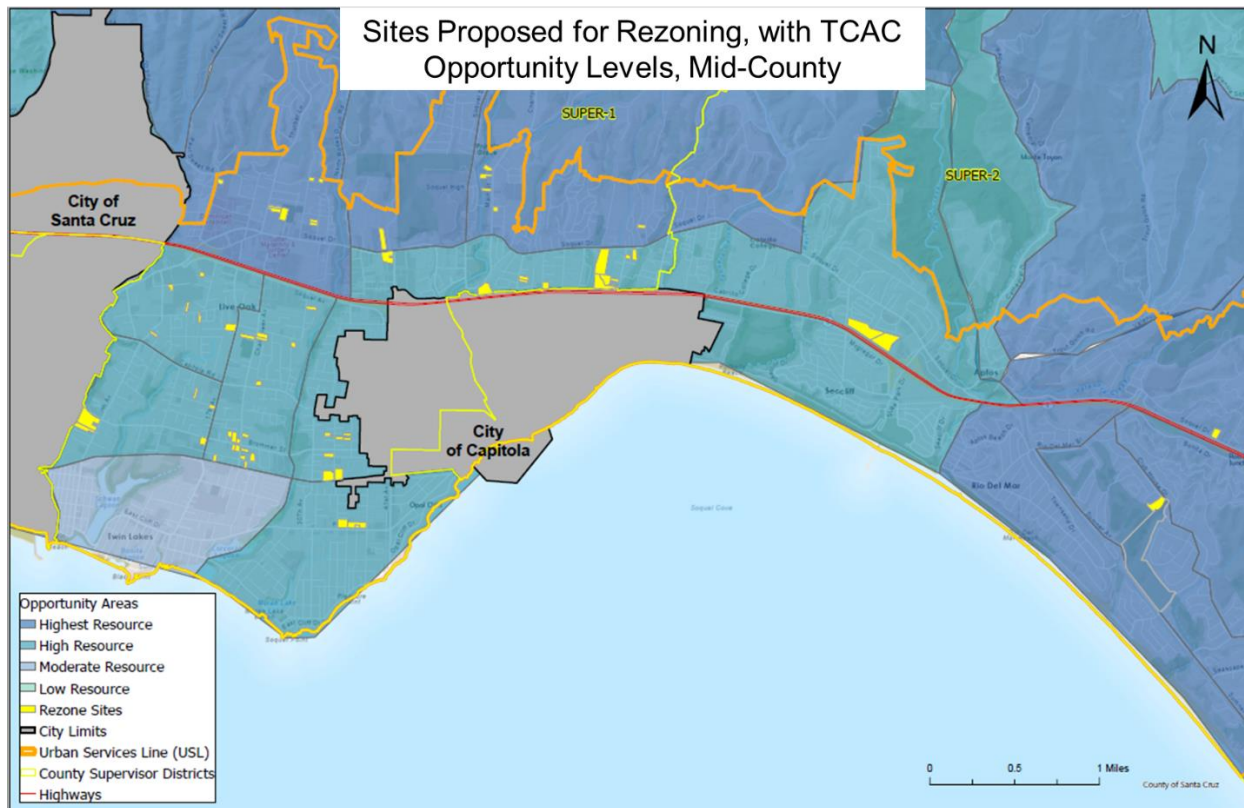
AB 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing.

ANALYSIS OF EXISTING AND PROPOSED HOUSING SITES BY CENSUS TRACT

The County's proposed sites inventory, a required part of every housing element, consists of a list of properties located within unincorporated Santa Cruz County that can accommodate the County's RHNA. The inventory includes 1) a list of existing sites that can accommodate approximately 3,812 housing units under the sites' current zoning and land use designations, and 2) an additional list of proposed sites that could accommodate another 1,971 housing units, if rezoned as recommended in the inventory. Table HE-A-18 shows the distribution of the existing housing sites across Census Tracts, with a total number of housing units projected per tract, in addition to the proportion of the population that identifies as Hispanic, the non-White share of the population, the share of low- and moderate-income households, the number of R/ECAPs and RCAAs, TCAC's composite opportunity score, and the Urban Displacement designation for all Census Tracts in the unincorporated areas of the county. Table HE-A-19 shows the distribution of proposed housing sites, recommended for rezoning, across Census Tracts. The maps below show proposed housing sites with the TCAC opportunity map layer in the background.



Figure HE-A-122: Mid-County Proposed Housing Sites with TCAC Opportunity Map

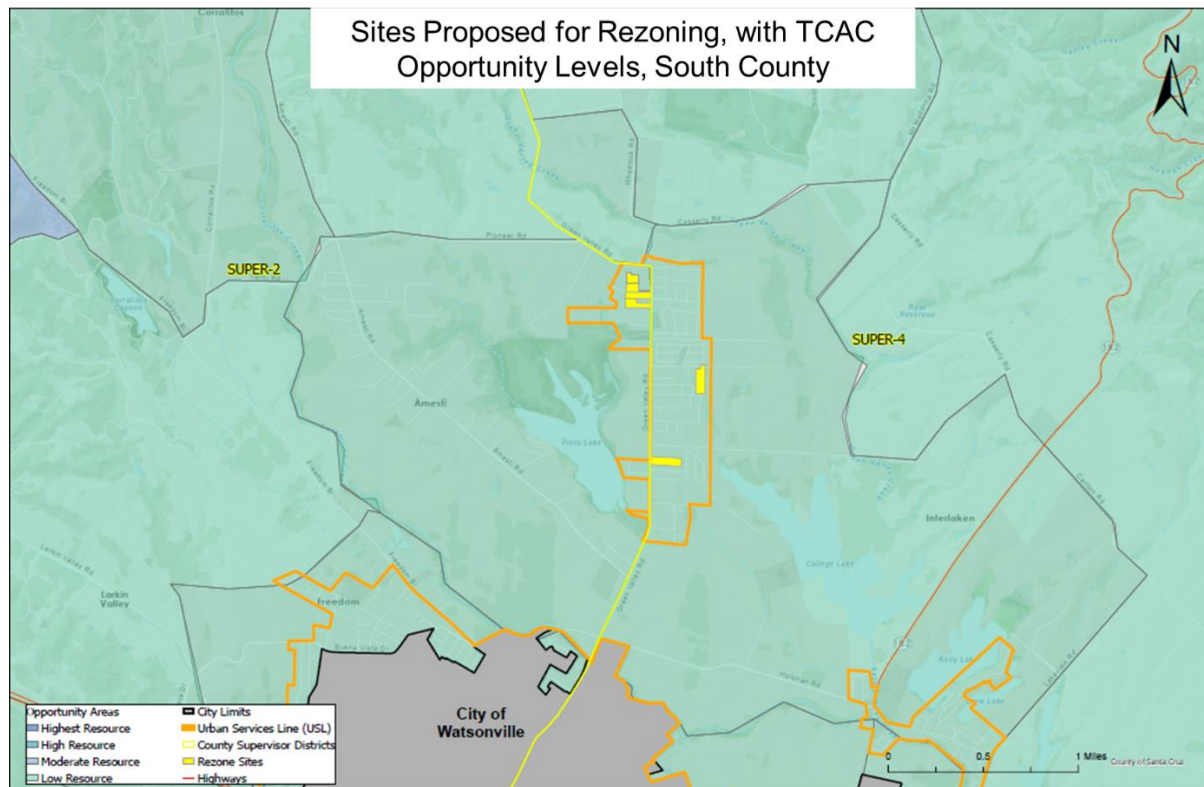


Source: County of Santa Cruz GIS, TCAC Opportunity Map

The above map shows the sites proposed to be rezoned in yellow, with the TCAC opportunity map in the background. Incorporated cities are shown in grey, the urban services line in orange, and county supervisorial district boundaries in yellow lines. The darkest shade of blue on the map indicates census tracts that are ranked as “Highest Resource” areas on the TCAC opportunity index while medium blue/teal color is “High Resource” and the lighter blue is Moderate Resource. Only the Twin Lakes tract, at lower left, is in the Moderate category, where no sites are proposed for rezoning. There are no tracts on this slide in the “Low” category. A similar map is provided below for South County.



Figure HE-A-123: South County Proposed Housing Sites with TCAC Opportunity Map



Source: County of Santa Cruz GIS, TCAC Opportunity Map

This map includes the same data as the map above but for the southern part of the county, most of which is in the agricultural Pajaro Valley, where most of the County’s active commercial agricultural land is located. The orange boundaries show the portion of this area within the USL, where water and sewer lines exist. There are only 6 parcels in South County proposed for rezoning, all of which are in the TCAC “Low Resource” category, like most of South County, shaded in light green/aqua on this map. That “Low” designation is due in part to the rural/agricultural nature of this unincorporated area, which does not have much transit or urban/suburban resources such as schools, jobs, and other goods and services, although it is just half a mile from the City of Watsonville, which has many of those resources. The County is actively working and has committed millions of dollars to improve transportation infrastructure and parks in this area, and access to County services, which addresses some of the shortcomings reflected in the TCAC score, for sites within the USL. One of these proposed housing sites is proposed for an affordable housing project where nearly half of the units would be reserved for farmworker households. The project proponent plans to seek State Joe Serna, Jr. funding for this project. This location was selected because it is one of the few areas of the



County that qualifies for Joe Serna funds as well as tax credits, and is in an active farming area which needs more farmworker housing.

There are no sites proposed for rezoning in north county (San Lorenzo Valley and the North Coast/Bonny Doon area) because this area, other than the incorporated cities of Santa Cruz and Scotts Valley, is outside the urban services line, and consists primarily of state and federal parks or open space lands, timber production and agricultural land, and rural housing not connected to water or sewer services. Much of that part of the county is in high fire hazard areas or on steep slopes, and a large part of this area was burned during the CZU fire of 2020 which destroyed over 1,000 structures.

The maps below provide the same depiction of proposed housing sites, with demographic data in the background instead of the TCAC Opportunity Map.

Figure HE-A-124: Mid-County Proposed Housing Sites with Predominant Race/Ethnicity



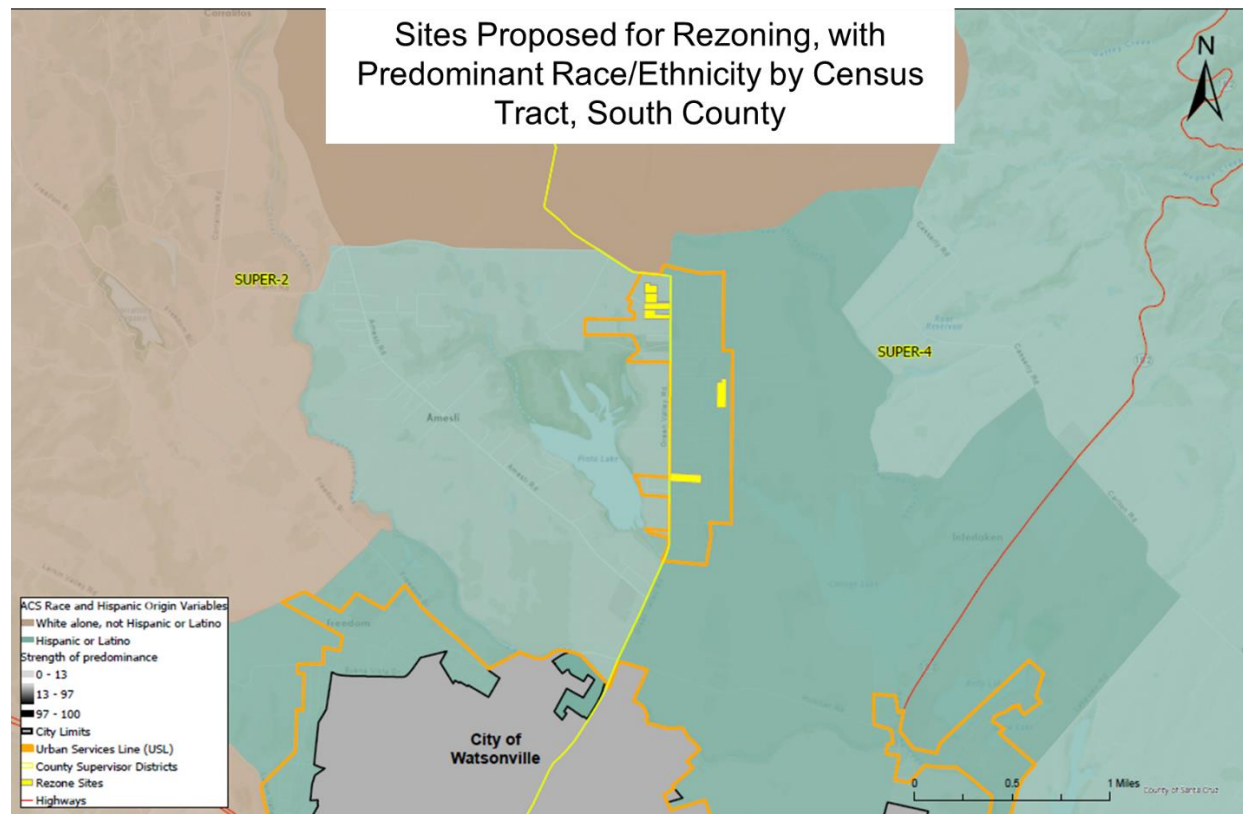
Source: Census ACS Race and Hispanic Origin Variables by tract, 2017-2021, and County of Santa Cruz GIS

This map shows the same rezoning sites and other features on the map as the prior slides. The color of the map shows the predominant race or ethnicity of each census tract. The beige/brown color reflects a predominance of those who responded to the Census as “White alone, not Hispanic or Latino”. The darker the shading, the more predominant that group is in each tract.



Lighter color reflects a more diverse population. The vast majority of proposed housing sites are located in tracts where “White alone, not Hispanic or Latino” is the predominant race or ethnicity. The map below shows the same type of data for South County, where only 6 parcels in total, comprising 3 sites, are proposed for rezoning.

Figure HE-A-125: South County Proposed Housing Sites with Predominant Race/Ethnicity



Source: Census ACS Race and Hispanic Origin Variables by tract, 2017-2021, and County of Santa Cruz GIS

The greenish blue color indicates those tracts where respondents identifying as Hispanic or Latino were the predominant group. Four parcels (one site) are proposed for rezoning in the Amesti tract, shown in lighter green within District 2, and two parcels are proposed for rezoning in the darker green tract in District 4, including the proposed site for an affordable farmworker housing development described above. The County had no tracts where any other race or ethnic group, other than White or Hispanic/Latino, was predominant.



Table HE-A-19: Unincorporated Santa Cruz County Existing Housing Sites by Census Tract Summary

Census Tract	AFFH Data							RHNA Proposed Units		
	Pct. Hispanic	Pct. Non-White	Pct. Low/Mod Income	R/ECAP	RCAA	TCAC Opportunity Areas	Urban Displacement	Low	Moderate	Above Moderate
Census Tract 1107	76%	83%	60%	0	0	Low	Lower	0	0	47
Census Tract 1203.01	13%	20%	32%	0	0	High	Lower	57	0	0
Census Tract 1203.02	12%	15%	36%	0	0	High	Lower	88	0	0
Census Tract 1204	9%	15%	41%	0	0	Moderate	Lower	20	0	0
Census Tract 1205	12%	25%	29%	0	1	High	Lower	41	16	0
Census Tract 1206	9%	18%	30%	0	0	High	Lower	10	0	0
Census Tract 1207	4%	18%	36%	0	0	High	Lower	22	0	2
Census Tract 1208	11%	21%	29%	0	1	Highest	Lower	0	0	51
Census Tract 1211	23%	30%	33%	0	0	Highest	Lower	83	5	18
Census Tract 1212	6%	18%	28%	0	1	Highest	Lower	0	0	17
Census Tract 1213	32%	38%	45%	0	0	Highest	Lower	515	26	185
Census Tract 1214.01	28%	38%	45%	0	0	High	Lower	84	4	35
Census Tract 1214.02	39%	46%	66%	0	0	High	Lower	90	23	127
Census Tract 1214.03	16%	27%	62%	0	0	High	Lower	212	57	77
Census Tract 1215.01	8%	16%	60%	0	0	Moderate	Lower	161	1	17
Census Tract 1215.02	32%	45%	60%	0	0	Moderate	Lower	18	0	42
Census Tract 1216.01	19%	24%	47%	0	0	High	Lower	11	0	8
Census Tract 1216.02	17%	20%	47%	0	0	High	Lower	95	20	19
Census Tract 1217.02	30%	39%	61%	0	0	High	Lower	0	0	20
Census Tract 1220.01	12%	20%	42%	0	0	High	Lower	75	19	57
Census Tract 1220.02	4%	10%	26%	0	1	Highest	Lower	51	0	35
Census Tract 1220.04	8%	20%	42%	0	0	High	Lower	161	0	74
Census Tract 1220.05	25%	35%	43%	0	0	High	Lower	250	3	35
Census Tract 1221	12%	27%	52%	0	0	High	Lower	40	0	21
Census Tract 1222.02	16%	24%	24%	0	1	Highest	Lower	0	0	53
Census Tract 1222.03	16%	28%	27%	0	0	Highest	Lower	30	0	6
Census Tract 1222.04	23%	26%	27%	0	0	Highest	Lower	42	0	46
Census Tract 1222.05	3%	7%	27%	0	0	Highest	Lower	136	0	54
Census Tract 1224.01	4%	6%	44%	0	1	Low	Lower	20	20	20
Census Tract 1225	83%	88%	60%	0	0	Low	Lower	65	46	44
Census Tract 1231	58%	65%	64%	0	0	Low	Lower	0	0	5
Census Tract 1233	61%	67%	71%	0	0	Moderate	Lower	80	0	0
Total								2,457	240	1,115

Source: 2021 5-year ACS, HCD AFFH Data Viewer and Root Policy Research.



Table HE-A-19: Unincorporated Santa Cruz County Proposed Housing Sites by Census Tract Summary

Census Tract	AFFH Data							RHNA Units Proposed			
	Pct. Hispanic	Pct. Non-White	Pct. Low/Mod Income	R/ECAP	RCAA	TCAC Opportunity Areas	Urban Displacement	Very Low	Low	Moderate	Above Moderate
Census Tract 1211	23%	30%	33%	0	0	Highest	Lower	40	40	0	0
Census Tract 1213	32%	38%	45%	0	0	Highest	Lower	0	20	16	19
Census Tract 1214.01	28%	38%	45%	0	0	High	Lower	30	50	15	16
Census Tract 1214.02	39%	46%	66%	0	0	High	Lower	5	24	53	70
Census Tract 1214.03	16%	27%	62%	0	0	High	Lower	0	3	5	11
Census Tract 1216.02	17%	20%	47%	0	0	High	Lower	30	35	0	0
Census Tract 1217.02	30%	39%	61%	0	0	High	Lower	30	50	16	17
Census Tract 1220.01	12%	20%	42%	0	0	High	Lower	0	15	15	15
Census Tract 1220.04	8%	20%	42%	0	0	High	Lower	105	110	32	183
Census Tract 1220.05	25%	35%	43%	0	0	High	Lower	130	172	27	61
Census Tract 1222.03	16%	28%	27%	0	0	Highest	Lower	0	11	2	16
Census Tract 1225	83%	88%	60%	0	0	Low	Lower	90	89	1	9
Census Tract 1231	58%	65%	64%	0	0	Low	Lower	60	62	25	146
Total								520	681	207	563



CENSUS TRACT 1107

Characteristics. Census Tract 1107 incorporates both the northwest portion of Watsonville, as well as the unincorporated community of Freedom. The area is primarily agricultural land with low density single-family residential abutting the Watsonville Municipal Airport. Calabasas Elementary School is also located in this Census Tract. Generally, the Census Tract is designated as low resource area according to TCAC's opportunity areas and contains a high proportion of low or moderate income households (60% of households in the Tract). The majority of the population in this Tract are non-White (83%) and Hispanic (76%). Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. The addition of 47 Regional Housing Needs Allocation (RHNA) units for above moderate-income households would move the Tract towards being composed of more mixed income households and help further integrate the southern portion of unincorporated Santa Cruz County. Although a relatively small proportion, the allocation of RHNA units should contribute to the overall stabilization of the Tract.

Considerations. Propose 47 RHNA units in Census Tract 1107 for above moderate income households.

CENSUS TRACT 1203.01

Characteristics. Census Tract 1203.01 is located east of Boulder Creek, north of Ben Lomond, south of Bear Creek Road and Moonrise Road, and includes the western portion of Felton. This Census Tract includes Henry Cowell Redwoods State Park and is mostly rural in nature. Generally, the Census Tract is designated as a high resource area according to TCAC's opportunity areas and contains a lower proportion of low- or moderate-income households (32% of households in the Tract). Twenty percent of the population in the Tract is non-White and 13% identify as Hispanic. Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. The addition of 57 RHNA units for low income households would help shift the Tract towards having more mixed income households and help to further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunity for mixed income households—characterized by the lower displacement designation. The introduction of affordable units for low income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 57 RHNA units in Census Tract 1203.01 for low income households.



CENSUS TRACT 1203.02

Characteristics. Census Tract 1203.02 includes Ben Lomond to its north and San Lorenzo Valley High School to its south. Mostly rural in character, this Census Tract includes Highlands County Park and is primarily made up of low density single-family residential. Generally, the Census Tract is designated as high resource area according to TCAC's opportunity areas and contains a low proportion of low- or moderate-income households (36% of households in the Tract). Fifteen percent of the population in this Tract are non-White, with 12% identifying as Hispanic. Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. The addition of 88 RHNA units for low-income households would help shift the Tract towards having more mixed income households and help to further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunity for mixed-income households—characterized by the lower displacement designation. The introduction of affordable units for low-income households could help provide more opportunities to access high resource areas.

Considerations. Propose 88 RHNA units in Census Tract 1203.02 for low income households.

CENSUS TRACT 1204

Characteristics. Census Tract 1204 includes Boulder Creek in the middle of the Tract, along with Brookdale to the south, Boulder Creek Golf & Country Club and Miller Property County Park to the north, Empire Grade to the west, and Hopkins Gulch Road and Bear Creek Road to the east. This Tract is almost entirely rural with a strip of commercial uses along Central Avenue and concentration of low density single-family residential in Boulder Creek. Generally, the Census Tract is designated as moderate resource area according to TCAC's opportunity areas and contains a moderate proportion of low- or moderate-income households (41% of households in the Tract). A small proportion of the population in this Tract are non-White (15%) and Hispanic (9%). Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. The addition of 20 RHNA units for low-income households are proposed in this Census Tract. Neighborhoods in this area are established and provide opportunity for mixed-income households—characterized by the lower displacement risk designation. While four in ten households in this Tract are low- or moderate-income households, the addition of 20 units for low income households is not likely to change existing demographics of the Tract substantially. While the Tract is designated as a moderate resource area, these units will provide access to high resource areas adjacent to the Tract.

Considerations. Propose 20 RHNA units in Census Tract 1204 for low income households.



CENSUS TRACT 1205

Characteristics. Census Tract 1205 is located in the most northern part of Santa Cruz County, bounded by both San Mateo and Santa Clara counties to its north, China Grade Road to its west, Boulder Creek Golf & Country Club and Miller Property County Park in the southern portion of the Tract, and Highway 35 to its east. This Tract is almost entirely rural and is made up of low density single-family residential housing options. Castle Rock State Park to its north. Generally, the Census Tract is designated as high resource area according to TCAC's opportunity areas and contains a lower proportion of low- or moderate-income households (29% of households in the Tract). A quarter of the population in the Tract identify as non-White and 12% identify as Hispanic. Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is an RCAA.

Assessment. The addition of 41 RHNA units for low-income households and 16 units for moderate income households would continue to support the siting of mixed income households in the Tract and further help efforts to integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low and moderate income households could afford households with lower incomes to live in higher resource opportunity areas.

Considerations. Propose 41 RHNA units in Census Tract 1205 for low-income households and 16 units for moderate income households.

CENSUS TRACT 1206

Characteristics. Census Tract 1206 is located in the central part of Santa Cruz County, bounded by Eagle Tree Lane to its north, Newell Creek Road to its west, Mount Herman Road and the Felton to its south, Mountain Charlie Road to the northeast, and the Mission Springs community to its east. The Tract includes the communities of Lompico, Olympia, and Zayante and includes the Loch Lomond Recreation Area, Quail Hollow Ranch County Park, and Pace Family Wilderness Park. It is mostly rural and made up of low density, single-family residential housing. Generally, the Census Tract is designated as high resource area according to TCAC's opportunity areas and contains a lower proportion of low- or moderate-income households (30% of households in the Tract). Less than two in ten people in this Tract identify as non-White (18%), while approximately just one in ten identify as Hispanic (9%). Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. Ten RHNA units for low-income households and 16 units for moderate income households are proposed for this Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. Twenty-six new residential units will not substantially impact this Census Tract.



Considerations. Propose 10 RHNA units in Census Tract 1206 for low income households and 16 units for moderate income households.

CENSUS TRACT 1207

Characteristics. Census Tract 1207 is located north of the city of Santa Cruz and west of Scotts Valley, bounded by Mount Hermon Road and Felton to its north, Graham Hill Road to its east, UC Santa Cruz to its south and Empire Grade Road and Felton Quarry Road to its west. The Tract includes the community of Paradise Park, Henry Cowell Redwoods State Park, and the northern part of the UC Santa Cruz campus. The Tract is mostly rural and made up of primarily low density, single-family residential housing. Generally, the Census Tract is designated as a high resource area according to TCAC's opportunity areas and contains a moderate proportion of low- or moderate-income households (36% of households in the Tract). Eighteen percent of the population in this Tract identify as non-White and 4% identify as Hispanic. Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. Twenty-two RHNA units for low-income households and two units for above moderate-income households are proposed for this Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. Twenty-four new residential units will not substantially impact this Census Tract.

Considerations. Propose 22 RHNA units in Census Tract 1207 for low income households and 2 units for above moderate income households.

CENSUS TRACT 1208

Characteristics. Census Tract 1208 is located north of the city of Santa Cruz and encompasses the southwest portion of the city of Scotts Valley in the northern part of the tract, Graham Hill Road to its west, the city of Santa Cruz to its south, and Highway 17 to its east. The Tract, which consists in part of steeply sloped rural areas between Santa Cruz and Scotts Valley, increases in elevation from a low point of around 50 feet at its most southerly point, near the intersection of Highway 1 and Highway 17, to a peak elevation of nearly 900 feet near its northerly end, less than four miles away as the crow flies, with many areas of the tract having slopes above 50%. This tract includes the suburban community of Pasatiempo, primarily made up of low-density, single family homes mostly built in the 1960's. Within the unincorporated portions of this tract, much of the area, particularly those areas not already developed with residential subdivisions, is outside the Urban Services Line (USL), meaning that public utilities are not available. The Tract has a designation of "highest" resource area according to TCAC's opportunity areas, and contains a lower proportion of low or moderate income households (29% of households in the Tract). Two in ten households in this Tract identify as non-White (21%), with over half of these



non-White households identifying as Hispanic (11%). Finally, the Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is an RCAA.

Assessment. The properties in this tract included in the sites inventory have capacity for development of fifty-one units under existing zoning and general plan designations. Because these units would most likely be single-family homes, the affordability of those new units is estimated to be at the above-moderate-income level. Neighborhoods in this area are established and provide opportunities for mixed-income households—characterized by the lower displacement risk designation. While none are proposed, the introduction of affordable units for low-income households in this Census Tract would help to further integrate unincorporated Santa Cruz County.

Considerations. Staff estimates that capacity exists under existing zoning for development of 51 homes on vacant or underutilized properties in Census Tract 1208. Because the zoning in this area is a combination of low-density residential, residential agriculture, special use, and other non-residential rural zoning districts, it is estimated that these new units would be affordable to above moderate-income households. Because the vacant and underutilized properties in this tract are outside of the USL, and due to the area’s physical characteristics such as steep slopes, moderate to high fire hazards, lack of infrastructure, and so on, there is no portion of this tract within the unincorporated area that would be feasible for multi-family housing development.

CENSUS TRACT 1211

Characteristics. Census Tract 1211 is located just north of Soquel, bounded by Soquel Drive to its south, Soquel San Jose Road to its east, North Rodeo Gulch to its west, and Jarvis Road to its north. The Tract includes Soquel High School and Anna Jean Cumming Park and is made up primarily of low density, single-family residential uses. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a moderate share of low- or moderate-income households (33% of households in the Tract). Thirty percent of the population in this Tract identify as non-White while a quarter of the population identify as Hispanic. The Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is not an RCAA.

Assessment. The addition of 106 RHNA units include 88 for LMI households (and 88 potential housing units for very low- and low-income households) will help continue to stabilize this area and provide continued opportunities for LMI households to live in this highest resource Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low-income households in this Tract will continue to provide opportunities for mixed income households and further integrate unincorporated Santa Cruz County.



Considerations. Propose 83 RHNA units in Census Tract 1211 for low-income households, 5 units for moderate income households, and 18 units for above moderate income households. Propose 40 RHNA potential units in Census Tract 1211 for very low-income households and 40 potential units for low income households.

CENSUS TRACT 1212

Characteristics. Census Tract 1212 is a steeply sloped series of mountainous ravines located east of Scotts Valley, north of Highway 1, west of North Rodeo Gulch Road, and south of Highway 17 and Vine Hill Road. This Tract also encompasses the eastern part of the city of Scotts Valley. Mostly rural, the Tract includes Happy Valley Elementary School. Most of the land within this tract is zoned for agriculture and timber production rather than for residential uses, due to the rough terrain and existence of significant forested acreage within this portion of the Santa Cruz Mountains. The existing housing stock in this tract consists primarily of very low density, single-family homes. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a moderate share of low- to moderate-income households (28% of households in the Tract). Eighteen percent of the population in this Tract identify as non-White and 6% identify as Hispanic. The Tract is not an R/ECAP and is rated as having a lower displacement risk. This Census Tract is an RCAA.

Assessment. The inventory includes several vacant and underutilized properties within this tract that have capacity for development of an estimated 17 new dwelling units under existing zoning. Because they would be lower-density, most likely single-family homes on larger parcels, staff estimates the affordability level of these homes would be at the above-moderate income level. The rural neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. Seventeen new residential units will not substantially impact this Census Tract. While none are proposed, the introduction of affordable units for low-income households in this Census Tract would help to further integrate unincorporated Santa Cruz County. However, the steep, wooded terrain within this tract, its designation of virtually the entire tract as a moderate- to high-fire hazard area by the State, and its lack of adequate infrastructure, given its location outside the USL, is not appropriate or feasible for multi-family housing development. If affordable housing were proposed in this tract it would not score sufficiently to obtain an award of low-income housing tax credits.

Considerations. Retain properties on the inventory which have capacity for 17 new housing units under existing zoning, in Census Tract 1212, projected to be affordable at the above-moderate income level.



CENSUS TRACT 1213

Characteristics. Census Tract 1213 is located in Live Oak, bounded by Cabrillo Highway to its south, North Rodeo Gulch Road to its east, Felicidad Drive and County Road 799 to its north, and Paul Sweet Road to its west. The northern portion of the Tract is primarily made up of low density, single-family residential housing with more commercial uses and some denser housing in the southern portion of the Tract. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a moderate share of low- and moderate-income households (45% of all households in the Tract). Thirty-eight percent of the population in this Tract identify as non-White while 32% identify as Hispanic. The Tract is not an R/ECAP and is rated as having a lower displacement risk. The Tract is not an RCAA.

Assessment. The addition of 726 RHNA units including 541 for LMI households (and 55 potential RHNA housing units, including 36 for LMI households) will continue to help stabilize this area and provide continued opportunities for LMI households to live in this highest resource Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The addition of nearly a fifth of unincorporated Santa Cruz County’s RHNA allocation within this Census Tract may raise the overall proportion of low and moderate income households within this Tract. However, this Census Tract is characterized as a lower displacement risk and it will allow more LMI households to benefit from its “highest” resource area designation.

Considerations. Propose 515 RHNA units in Census Tract 1213 for low income households, 26 units for moderate income households, and 185 units for above moderate income households. Propose 20 RHNA potential units in Census Tract 1213 for low income households, 16 potential units for moderate income households, and 19 potential units for above moderate income households.

CENSUS TRACT 1214.01

Characteristics. Census Tract 1214.01 is located in Live Oak, south of Cabrillo Highway, west of 17th Avenue, north of Capitola Road, and east of the city of Santa Cruz. The northern portion of the Tract has residential and commercial uses while the southern portion of the Tract is primarily single family residential. Green Acres Elementary School, Tierra Pacific Charter School, and VHM Christian School are also located in the Tract. Generally, the Census Tract is designated as high resource area according to TCAC’s opportunity areas and contains a substantive proportion of low or moderate income households (45% of households in the Tract). Nearly four in ten households identify as non-White (38%) while nearly three in ten households identify as Hispanic (28%). The Tract is not an R/ECAP and is rated as having a lower displacement risk. The Tract is not an RCAA.



Assessment. The addition of 123 units including 88 for LMI households (and 111 potential units, 80 for very low- and low-income households) will continue to help stabilize the area and provide continued opportunities for LMI households to live in a high resource Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low- and moderate-income households in this Tract will continue to provide opportunities for mixed income households and efforts to further integrate unincorporated Santa Cruz County.

Considerations. Propose 84 RHNA units in Census Tract 1214.01 for low income households, 4 units for moderate income households, and 35 units for above moderate income households. Propose 30 RHNA potential units in Census Tract 1214.01 for very low income households, 50 potential units for low income households, 15 potential units for moderate income households, and 16 potential units for above moderate income households.

CENSUS TRACT 1214.02

Characteristics. Census Tract 1214.02 is also located in Live Oak, south of Cabrillo Highway, east of 17th Avenue, north of the Union Pacific Railroad, and west of the city of Capitola. The Tract includes a mix of single family residential and mobile home parks, as well as more commercial uses in the northern portion of the Tract. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a significant proportion of low to moderate income households (66% of all households in the Tract). Nearly half of the households in the Tract identify as non-White (46%) while nearly four in ten households identify as Hispanic (39%). The Tract is not an R/ECAP and is rated as having a lower displacement risk. The Tract is not an RCAA.

Assessment. The addition of 240 units including 127 for above moderate-income households (and 152 potential housing units, including 70 for above moderate income households) would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of a variety of housing units, particularly units for above moderate income households, will continue to provide opportunities for mixed income households to live in this high resource area.

Considerations. Propose 90 RHNA units in Census Tract 1208 for low income households, 23 units for moderate income households, and 127 units for above moderate income households. Propose 5 RHNA potential units in Census Tract 1214.02 for very low income households, 24 potential units for low income households, 53 potential units for moderate income households, and 70 potential units for above moderate income households.



CENSUS TRACT 1214.03

Characteristics. Census Tract 1214.03 is also located in Live Oak, situated east of Arana Gulch, north of Union Pacific Railroad, west of 17th Avenue, and south of Capitola Road. The Tract includes Hestwood County Park, Jose Avenue County Park, and a variety of housing types and commercial uses. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a significant proportion of low to moderate income households (62% of all households in the Tract). Twenty-seven percent of the population in the Tract identify as non-White while 16% identify as Hispanic. The Tract is not an R/ECAP and is rated as having a lower displacement risk. The Tract is not an RCAA.

Assessment. The addition of 346 units including 269 for LMI households (and 19 potential RHNA housing units, including 8 units for LMI households) would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low income households could help prevent the Tract from gentrification and displacement and continue to provide opportunities for low income households to benefit from the high resource area.

Considerations. Propose 212 RHNA units in Census Tract 1214.03 for low income households, 57 units for moderate income households, and 77 units for above moderate income households. Propose 3 RHNA potential units in Census Tract 1214.03 for low income households, 5 potential units for moderate income households, and 11 potential units for above moderate income households.

CENSUS TRACT 1215.01

Characteristics. Census Tract 1215.01 is located in the unincorporated community of Twin Lakes, situated south of the Union Pacific Railroad and Portola Drive, east of 17th Avenue and Corcoran Lagoon, north of the Pacific Ocean, and west of Lake Avenue. The Tract includes Twin Lakes County Park, Schwan Lagoon, and the Live Oak Farmer's Market and is made up of a variety of housing types and commercial uses. This Tract is designated as a moderate resource area according to TCAC's opportunity areas map and contains a significant proportion of low to moderate income households (60% of all households in the Tract). Sixteen percent of the population in this Tract identifies as non-White while 8% identify as Hispanic. The Tract is not an R/ECAP and is rated as having a lower displacement risk. The Tract is not an RCAA.

Assessment. The addition of 179 units including 162 for LMI households would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—



characterized by the lower displacement risk designation. The introduction of affordable units for low income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 161 RHNA units in Census Tract 1215.01 for low income households, 1 unit for moderate income households, and 17 units for above moderate income households.

CENSUS TRACT 1215.02

Characteristics. Census Tract 1215.02 is also located in Twin Lakes, situated south of the Union Pacific Railroad, east of 17th Avenue, north of Portola Drive, and west of Rodeo Gulch. This Tract includes Del Mar Elementary School, Cypress High School, and Felt Street County Park and includes a variety of housing types and commercial uses. This Tract is designated as a moderate resource area according to TCAC's opportunity areas map and contains a significant proportion of low to moderate income households (60% of all households in the Tract). Forty-five percent of the Tract's population identifies as non-White while 32% identify as Hispanic. The Tract is not an R/ECAP and is rated as having a lower displacement risk. The Tract is not an RCAA.

Assessment. The addition of 60 units including 18 for LMI households would help maintain the Tract as mixed income and further efforts to integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low-income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 18 RHNA units in Census Tract 1215.02 for low income households and 42 units for above moderate income households.

CENSUS TRACT 1216.01

Characteristics. Census Tract 1216.01 is located east of Corcoran Lagoon and Rodeo Gulch, south of Portola Drive, west of 41st Avenue, and north of the Pacific Ocean. The Tract includes Moran Lake and a number of parks, including Moran Lake County Park, Floral County Park, and The Hook County Park. The Tract has a variety of housing types and commercial uses. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a substantive proportion of low to moderate income households (47% of all households in the Tract). Twenty-four percent of the Tract's population identifies as non-White while 19% identifies as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. The Tract is not an RCAA.

Assessment. Eleven RHNA units for low income households and eight units for above moderate income households are proposed for this Tract. Neighborhoods in this area are established and



provide opportunities for mixed income households—characterized by the lower displacement risk designation. Nineteen new residential units will not substantially impact this Census Tract.

Considerations. Propose 11 RHNA units in Census Tract 1216.01 for low income households and 8 units for above moderate income households.

CENSUS TRACT 1216.02

Characteristics. Census Tract 1216.02 is located in Pleasure Point, situated south of the Union Pacific Railroad, west of the city of Capitola, north of the Pacific Ocean and Portola Drive, and east of Rodeo Gulch. This Tract has a variety of housing types and commercial uses along Portola Drive and 41st Avenue. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a moderate proportion of low to moderate income households (47% of all households in the Tract). Additionally, 20% of the population in the Tract identify as non-White while 17% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. The Tract is not an RCAA.

Assessment. The addition of 134 units including 115 for LMI households (and 65 potential housing units for very low- and low-income households) would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low income households in this Tract could provide more opportunities to access high resource areas.

Considerations. Propose 95 RHNA units in Census Tract 1216.02 for low income households, 20 units for moderate income households, and 19 units for above moderate income households. Propose 30 RHNA potential units in Census Tract 1216.02 for very low income households and 35 potential units for low income households.

CENSUS TRACT 1217.02

Characteristics. Census Tract 1217.02 is located primarily in the city of Capitola. However, a small portion of the Tract is located in Live Oak, bounded by Highway 1 to the north, Rodeo Gulch to the west, Capitola Mall to the east, and Union Pacific Railroad to the south. The Tract includes Brommer Street County Park and Coffee Lane County Park. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a significant proportion of low to moderate income households (61% of all households in the Tract). Thirty-nine percent of the Tract's population identifies as non-White while 30% identifies as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. The Tract is not an RCAA.

Assessment. Twenty RHNA units for above moderate income households (and 113 potential housing units, including 96 units for very low to moderate income households) are proposed for



this Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. Twenty new residential units will not substantially impact this Census Tract. However, the addition of nearly 100 affordable units for very low and low income households could provide opportunities to better access high resource areas in the county.

Considerations. Propose 20 RHNA units in Census Tract 1217.02 for above moderate income households. Propose 30 RHNA potential units in Census Tract 1217.02 for very low income households, 50 potential units for low income households, 16 potential units for moderate income households, and 17 potential units for above moderate income households.

CENSUS TRACT 1220.01

Characteristics. Census Tract 1220.01 is located north of Highway 1 and the city of Capitola. The Tract is bounded by Soquel Drive to its south, Soquel San Jose Road to its west, Hinckley Creek Road to its north, and Aptos Creek to its east. Cabrillo College, the Soquel Demonstration State Forest, and The Forest of Nisene Marks State Park are located within the Census Tract. This Tract is designated as a high resource area according to TCAC’s opportunity areas map and contains a moderate proportion of low to moderate income households (42% of all households in the Tract). Twenty percent of the Tract’s population identify as non-White and 12% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 151 units including 94 for LMI households (and 30 potential housing units for very low and low income households) will help stabilize this area and provide continued opportunities for LMI households to live in this high resource Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of a variety of housing units targeted at different household incomes will continue to provide opportunities for mixed income households to live in this high resource area.

Considerations. Propose 75 RHNA units in Census Tract 1220.01 for low-income households, 19 units for moderate income households, and 57 units for above moderate income households. Propose 15 RHNA potential units in Census Tract 1214.02 for low-income households, 15 potential units for moderate income households, and 15 potential units for above moderate income households.

CENSUS TRACT 1220.02

Characteristics. Census Tract 1220.02 includes the unincorporated communities of Aptos, Monte Tryon, and Day Valley. The Tract is bounded by Valencia Road and Cox Road to its south,



Aptos Creek to its west, Hinckley Creek Road to its north, and Buzzard Lagoon Road and Enos Lane to its east. Almost entirely rural, there are several retreat centers, including Om Oasis Retreat Center and Sparrow Valley Retreat, and low density, single-family residential housing located in the Tract. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas map and contains a low proportion of low to moderate income households (26% of all households in the Tract). Ten percent of the population in the Tract identify as non-White and 4% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is an RCAA.

Assessment. The addition of 86 RHNA units including 51 for low-income households are proposed in this Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low-income households in this Census Tract will further integrate this RCAA and provide access to a highest resource area.

Considerations. Propose 51 RHNA units in Census Tract 1220.02 for low income households and 35 units for above moderate income households.

CENSUS TRACT 1220.04

Characteristics. Census Tract 1220.04 is located in Aptos, bounded by Highway 1 to its south, Aptos Creek Road to its east, Mesa Grande Road to its north, and Borreagas Creek to its west. Mar Vista Elementary School, Learning Montessori, and Resurrection Catholic Church are located within this Tract. This Tract is designated as a high resource area according to TCAC’s opportunity areas map and contains a moderate proportion of low to moderate income households (42% of all households in the Tract). Twenty percent of the Tract’s population identify as non-White and 8% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 235 RHNA units including 161 for LMI households (and 430 potential housing units, including 215 for very low and low income households) will help stabilize this area and provide continued opportunities for LMI households to live in this high resource Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low income households could help efforts to further integrate unincorporated Santa Cruz County.

Considerations. Propose 161 RHNA units in Census Tract 1220.04 for low income households and 74 units for above moderate income households. Propose 105 RHNA potential units in Census Tract 1220.04 for very low income households, 110 potential units for low income households, 32 potential units for moderate income households, and 183 potential units for above moderate income households.



CENSUS TRACT 1220.05

Characteristics. Census Tract 1220.05 is located in Soquel, bounded by Highway 1 to its south, Borreagas Creek to its east, Soquel Drive to its north, and Rodeo Gulch Road to its west. Soquel Elementary School, Lions Park, and Willowbrook County Park are located in this Census Tract. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a moderate proportion of low to moderate income households (43% of all households in the Tract). Thirty-five percent of the Tract's population identify as non-White and a quarter identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 288 RHNA units including 253 for LMI households (and 390 potential housing units, including 302 for very low and low income households) will help stabilize this area and provide continued opportunities for LMI households to live in this high resource Census Tract. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 250 RHNA units in Census Tract 1220.05 for low income households, 3 units for moderate income households, and 35 units for above moderate income households. Propose 130 RHNA potential units in Census Tract 1220.05 for very low income households, 172 potential units for low income households, 27 potential units for moderate income households, and 61 potential units for above moderate income households.

CENSUS TRACT 1221

Characteristics. Census Tract 1221 is bounded by Highway 1 to its north, Union Pacific Railroad to its west, Aptos Creek to its east, and the Pacific Ocean to its south. Potbelly Beach, Seacliff Village County Park, and the Episcopal Church of St. John are located in this Tract. This Tract is designated as a high resource area according to TCAC's opportunity areas map and contains a substantive proportion of low to moderate income households (52% of all households in the Tract). Twenty-seven percent of the Tract's population identify as non-White and 12% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 61 units including 40 for LMI households would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for



low income households could help continue providing opportunities to access high resource areas in the county.

Considerations. Propose 40 RHNA units in Census Tract 1221 for low income households and 21 units for above moderate income households.

CENSUS TRACT 1222.02

Characteristics. Census Tract 1222.02 is located in Rio Del Mar, bounded by Highway 1 to its north, Club House Drive and Pinehurst Drive to its west, Seascape Boulevard to its south, and San Andreas Road to its east. The Tract is primarily made up of low density, single family residential housing. Deluxe Foods of Aptos, Aptos Community Methodist Church, and Rio Del Mar Elementary School are located in this Tract. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a low share of low- and moderate-income households (24% of all households in the Tract). Twenty-four percent of the population in the Tract identify as non-White and 16% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is an RCAA.

Assessment. The addition of 60 units for lower-income households and 53 units for above-moderate-income households would help maintain the Tract as mixed-income, and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable housing for lower-income households in this Tract, such as on the Rio del Mar Elementary School site, or on the nearby church site, both included in the inventory as underutilized Public Facility sites with an estimated combined capacity for 60 multi-family affordable rental units, would help further efforts to integrate this RCAA and unincorporated Santa Cruz County.

Considerations. Propose 60 RHNA units for lower-income households and 53 RHNA units for above moderate-income households in Census Tract 1222.02.

CENSUS TRACT 1222.03

Characteristics. Census Tract 1222.03 is also located in Rio Del Mar, bounded by Club House Drive and Rio del Mar Boulevard to its north, Sumner Avenue to its west and south, and San Andreas Road to its east. Seascape Golf Course and Seascape Sports Club are located in this Tract. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a low share of low- and moderate-income households (27% of all households in the Tract). Twenty-eight percent of the population in the Tract identify as non-White and 16% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.



Assessment. The addition of 36 units including 30 for LMI households (and 29 potential RHNA units, including 11 for low-income households) would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. While the addition of 36 units is not likely to have a substantive impact on this Tract, these sites will provide opportunities for low and moderate income households to access the highest resource areas in the county.

Considerations. Propose 30 RHNA units in Census Tract 1222.03 for low income households and 6 units for above moderate income households. Propose 11 RHNA potential units in Census Tract 1222.03 for low income households, 2 potential units for moderate income households, and 16 potential units for above moderate income households.

CENSUS TRACT 1222.04

Characteristics. Census Tract 1222.04 includes the unincorporated community of Aptos, bounded by Highway 1 and Freedom Boulevard to its south, Valencia Road to its west, Cox Road to its north, and Day Valley Road to its east. The Tract includes Aptos Jr. High School, Polo Grounds Park, and St. Andrew Presbyterian Church and primarily consists of low density, single family residential housing. The Tract has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a low share of low- and moderate-income households (27% of all households in the Tract). Twenty-six percent of the population in the Tract identify as non-White and 23% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 88 units including 42 for LMI households would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low income households could help further integrate unincorporated Santa Cruz County and provide opportunities for LMI households to access the highest resource areas of the county.

Considerations. Propose 42 RHNA units in Census Tract 1222.04 for low income households and 46 units for above moderate income households.

CENSUS TRACT 1222.05

Characteristics. Census Tract 1222.05 is located in Rio Del Mar, bounded to the north by Highway 1, Moosehead Drive to its west, the Pacific Ocean to its south, and Rio Del Mar Boulevard and Sumner Avenue to its east. The Tract includes Rio Del Mar Beach and Platforms State Beach and is primarily made up of low density, single-family residential housing. The Tract



has a designation of “highest” resource area according to TCAC’s opportunity areas and contains a low share of low- and moderate-income households (27% of all households in the Tract). Seven percent of the population in the Tract identify as non-White and 3% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 190 units including 136 for LMI households would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. These sites will provide access to the highest resource areas and would further integrate the unincorporated areas of the county.

Considerations. Propose 136 RHNA units in Census Tract 1222.05 for low-income households and 54 units for above moderate income households.

CENSUS TRACT 1224.01

Characteristics. Census Tract 1224.01 is located in the unincorporated community of Corralitos, bounded by Santa Clara County to its north and east, Buzzard Lagoon Road, Eureka Canyon Road, and Browns Valley Road to its west, Pioneer Road and Casserly Road to its south, and Mount Madonna Road to its east. The Tract includes Corralitos Gardens, Monte Vista Christian High School, and Spring Hill Golf Course and is primarily made up of agricultural land and low density, single-family residential housing. The Tract has a low resource area designation according to TCAC’s opportunity areas and contains a moderate share of low- and moderate-income households (44% of all households in the Tract). Six percent of the population in the Tract identify as non-White and 4% identify as Hispanic. The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is an RCAA.

Assessment. Sixty RHNA housing units, including 40 for low- and moderate-income households, are proposed for this Tract. The addition of these units would help maintain the Tract as mixed income and further integrate unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The introduction of affordable units for low-income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 20 RHNA units in Census Tract 1224.01 for low-income households, 20 units for moderate income households, and 20 units for above moderate income households.

CENSUS TRACT 1225

Characteristics. Census Tract 1225 includes the unincorporated community of Interlaken, located northeast of the city of Watsonville. The Tract is bounded by Casserly Road to its north,



Green Valley Road to its west, Corralitos Creek to its south, and Lakeview Road and Carlton Road to its east. The Tract includes St. Francis High School, the Santa Cruz County Fair Grounds, and College Lake and is primarily made up of agricultural land and low density, single-family residential housing. The Tract has a low resource area designation according to TCAC's opportunity areas and contains a high proportion of low- and moderate-income households (60% of all households in the Tract). A significant majority of the Tract identifies as non-White (88%) and Hispanic (83%). The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 154 units including 110 for LMI households (and 189 proposed RHNA units, including 179 for very low- and low-income households) may contribute to existing concentrations of non-White and LMI households in unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The addition of affordable housing for low-income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 65 RHNA units in Census Tract 1225 for low income households, 46 units for moderate income households, and 44 units for above moderate income households. Propose 90 RHNA potential units in Census Tract 1225 for very low-income households, 89 potential units for low income households, 1 potential unit for moderate income households, and 9 potential units for above moderate income households.

CENSUS TRACT 1231

Characteristics. Census Tract 1231 is located within the boundaries of the unincorporated community of Amesti, bounded by Pioneer and Green Valley Roads to its north, Varni Road and Corralitos Creek to its west, Corralitos Creek and Holohan Road to its south, and Green Valley Road to its east. The Tract includes Pinto Lake, Berry Cowles Farm, and Amesti Elementary School and is primarily made up of agricultural land and low density, single-family residential housing. The Tract has a low resource area designation according to TCAC's opportunity areas and contains a high proportion of low- and moderate-income households (64% of all households in the Tract). Nearly two thirds of the Tract identifies as non-White (65%) and nearly six in ten identify as Hispanic (58%). The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. Five RHNA units for above moderate-income households (293 proposed RHNA units, including 122 for very low and low income households) are proposed for this Tract. While five new residential units will not substantially impact this Tract, the addition of 122 RHNA housing units for very low- and low-income households may contribute to existing concentrations of non-White and LMI households in unincorporated Santa Cruz County. Neighborhoods in this area are



established and provide opportunities for mixed income households—characterized by the lower displacement risk designation.

Considerations. Propose five RHNA units in Census Tract 1231 for above moderate income households. Propose 60 RHNA potential units in Census Tract 1231 for very low income households, 62 potential units for low income households, 25 potential units for moderate income households, and 146 potential units for above moderate income households.

CENSUS TRACT 1233

Characteristics. Census Tract 1233 is located in the far southern portion of the county, bounded by Santa Clara County to its north and east, San Benito County and Monterey County to its south, and the city of Watsonville, Lakeview Road, Carlton Road, and Mount Madonna Road to its west. The Tract includes Gizdich Apple Picking, Cassin Ranch, and Scurich Berry Farms and is primarily agricultural land and low density, single-family residential housing. The Tract has a moderate resource area designation according to TCAC's opportunity areas and contains a high proportion of low and moderate income households (71% of all households in the Tract). Over two thirds of the Tract identifies as non-White (67%) and approximately six in ten identify as Hispanic (61%). The Tract is not an R/ECAP and has a lower displacement risk designation. This Census Tract is not an RCAA.

Assessment. The addition of 80 RHNA housing units for LMI households may contribute to existing concentrations of non-White and LMI households in unincorporated Santa Cruz County. Neighborhoods in this area are established and provide opportunities for mixed income households—characterized by the lower displacement risk designation. The addition of affordable housing for low income households could help prevent the Tract from gentrification and displacement.

Considerations. Propose 80 RHNA units in Census Tract 1233 for low income households.

SUPPORTIVE COUNTYWIDE SITES ANALYSIS

HISPANIC POPULATION

The Census Tracts in unincorporated Santa Cruz County with the greatest concentration of Hispanic populations are Census Tract 1225 (83%), Census Tract 1107 (76%), Census Tract 1233 (61%), and Census Tract 1231 (58%) – all located in the southern portion of the county. Collectively, these Census Tracts account for 6% of the proposed RHNA units for low income households (145 units) and 8% of proposed RHNA units overall (287 units) in unincorporated Santa Cruz County.



For potential RHNA housing units, Census Tract 1225 and Census Tract 1231 account for 29% of potential RHNA housing units for very low-income households (150 units), 22% of potential housing units for low income households (151 units), 13% of potential housing units for moderate income households (26 units), and 28% of potential housing units for above moderate income households (155 units). 24%

NON-WHITE POPULATION

Similarly, the Census Tracts in unincorporated Santa Cruz County with the largest proportion of non-White populations are Census Tract 1225 (88%), Census Tract 1107 (83%), Census Tract 1233 (67%), and Census Tract 1231 (65%). As noted above, these Tracts account for 6% of the proposed RHNA units for low income households and 8% of proposed RHNA units overall for unincorporated areas in Santa Cruz County. Census Tracts 1225 and 1231 make up 29% of potential RHNA housing units for very low-income households and 24% of all potential RHNA housing units for unincorporated Santa Cruz County, respectively.

LOW AND MODERATE INCOME

The Census Tracts in unincorporated Santa Cruz County with the highest proportion of low- and moderate-income populations are Census Tract 1233 (71%), Census Tract 1214.02 (66%), Census Tract 1231 (64%), Census Tract 1214.03 (62%), and Census Tracts 1217 (61%). Collectively, these Census Tracts account for 16% (382 units) of the proposed RHNA units for low-income households and 18% (691 units) of all proposed RHNA units in unincorporated Santa Cruz County.

For potential RHNA housing units, Census Tracts 1214.02, 1214.03, 1217.02 and 1231 account for 18% of housing units (95 units) for very low-income households, 20% of housing units (139 units) for low-income households, and 29% of units overall (577 units).

The Census Tracts with the lowest proportion of low- and moderate-income households are Census Tract 1222.02 (24%), Census Tract 1220.02 (26%), and Census Tracts 1222.03, 1222.04, and 1222.05 (27%). Three out of the five Census Tracts are designated as Racially Concentrated Areas of Affluence (RCAA) and all are either designated as high or highest resource opportunity areas. Collectively, these Census Tracts make up 10% (319 units) of proposed RHNA housing units for low-income households and 8% (513 units) of proposed RHNA housing units overall.

For potential RHNA housing units, Census Tract 1222.03 accounts for 1% of housing units (13 units) for low- and moderate-income households and 2% of units overall (29 units).



RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAP)

There are no R/ECAPs in unincorporated Santa Cruz County.

RACIALLY CONCENTRATED AREAS OF AFFLUENCE (RCAA)

There are six RCAAs in unincorporated Santa Cruz County with proposed RHNA housing sites—Census Tracts 1205, 1208, 1212, 1220.02, 1222.02, and 1224.01. Collectively, these Census Tracts make up 5% of proposed RHNA housing units (172 units) for low-income households and 6% of proposed RHNA housing units (384 units) overall.

TCAC AREAS OF OPPORTUNITY

Unincorporated Santa Cruz County is primarily made up of Census Tracts with high or highest resource opportunity area designations. Collectively, these Census Tracts account for 85% of proposed RHNA housing units (2,153 units) for low-income households and 84% of proposed RHNA housing units (3,266 units) overall.

URBAN DISPLACEMENT

All Census Tracts in unincorporated Santa Cruz County have a lower displacement risk designation.

SEGREGATION AND INTEGRATION

Unincorporated Santa Cruz County has proportionally fewer residents of color than the county overall and the Monterey Bay region, although unincorporated county's Black/African American population is on par with the proportion in the county overall. Sixty-nine percent of unincorporated Santa Cruz County's population is non-Hispanic White, compared with 56% of the county overall and 39% of the Monterey Bay region. Twenty-three percent of unincorporated county residents are Hispanic, compared to 34% of the county overall and 51% of the region.

The distribution of RHNA units does not generally concentrate LMI units in areas with high non-White or Hispanic populations. The four Census Tracts with the greatest concentration of Hispanic populations account for just 6% of proposed RHNA units for low income households and 8% overall in unincorporated Santa Cruz County. Similarly, the Census Tracts with the greatest concentration of low- and moderate-income households account for just 16% of the proposed RHNA housing units for low income households.



RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY AND AFFLUENCE

The County does not have any R/ECAPs. Racially Concentrated Areas of Affluence (RCAAs) are defined by HUD as communities with a large proportion of affluent and non-Hispanic White residents. There are six Census Tracts designated as RCAAs in unincorporated Santa Cruz County. As noted above, 9% of RHNA units are located in these Census Tracts, which provide access to opportunity for residents of affordable housing and reduce existing segregation patterns. These sites provide increased housing opportunities for all incomes and would not exacerbate concentrations of race and affluence.

DISPARITIES IN ACCESS TO OPPORTUNITY

The majority of Census Tracts in unincorporated Santa Cruz County are designated as high or highest resource opportunity areas. Census Tracts designated as highest resource opportunity areas account for 35% (857 units) of proposed RHNA housing units for low-income households while Census Tracts designated as high resource areas account for 50% (1,236 units) of units for low income households. Collectively, these Tracts account for 85% of proposed RHNA housing units (2,093 units) for low-income households and 84% of proposed RHNA housing units (3,206 units) overall.

DISPROPORTIONATE HOUSING NEEDS

Racial and ethnic minority populations in unincorporated Santa Cruz County are more likely to be living in poverty and be housing cost burdened compared to the non-Hispanic White population. They are also more likely to be denied a mortgage loan. Hispanic households have higher rates of cost burden—43% are burdened and 19% are severely burdened—and nearly two in ten (18%) live in an overcrowded household. The locations of the proposed RHNA sites do not directly exacerbate the segregation of any of these racial or ethnic groups because 94% of the proposed RHNA housing units for low-income households and 92% of all proposed RHNA sites are located in areas where non-Hispanic White residents are the predominant population.



Appendix B: Review of Previous Housing Element Programs

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INTRODUCTION

In order to effectively plan for the future, it is important to reflect back on the goals of the previous Housing Element and to identify areas where progress was made, and areas where continued effort is needed. State Housing Element guidelines require communities to evaluate their previous Housing Element according to the following criteria:

- Effectiveness of the Element;
- Progress in Implementation; and
- Appropriateness of Goals, Objectives and Policies.

EFFECTIVENESS OF THE ELEMENT

The County's 2015 Housing Element identified the following goals:

- Goal 1: Ensure land is available to accommodate an increased range of housing choices, particularly for multi-family units and smaller-sized units.
- Goal 2: Encourage and Assist in the Development of Housing.
- Goal 3: Remove Unnecessary Governmental Constraints to Housing.
- Goal 4: Preserve and Improve Existing Housing Stock and Expand and Preserve the Continued Availability of the County's Existing Affordable Housing.
- Goal 5: Promote Equal Opportunity and Production of Special Needs Housing Units.
- Goal 6: Promote energy efficiency in existing and new residential structures.

In order to achieve these goals, the 2015 Housing Element listed a series of policies and actions. The policies covered a range of actions, including (but not limited to): rezoning for multifamily housing, increasing densities in urban areas, implementation of residential flex and workplace flex zoning, zoning changes to facilitate single-room occupancies, revised ADU regulations, creation of a mixed-use zoning district, and new regulations to facilitate the use of hotels and motels for permanent occupancy. The 2015 policies and programs complied with State Housing Law guidelines in effect at the time.

PROGRESS IN IMPLEMENTATION

To assess the County's progress in implementing the 2015 Housing Element, the following key areas were reviewed:

- Adopted Programs;



- Production of Housing;
- Preservation of “At Risk” Units; and
- Rehabilitation of Existing Units.

Each of these areas is discussed in detail below.

OVERVIEW OF ADOPTED PROGRAMS

Table HE-B-1, Overview of Adopted Programs, identifies all of the actions the County committed to in the 2015 Housing Element. The table also includes a description of the progress that was made during the 2015–2023 planning period.



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Goal 1: Ensure land is available to accommodate an increased range of housing choices, particularly for multi-family units and smaller-sized units			
Program 1.1	Explore opportunities to rezone appropriate urban sites to RM zoning, and also to increase densities on current RM zoned sites to densities more appropriate for attached housing.	Completed. The Sustainable Santa Cruz County (SSCC) planning study identified a number of "new zoning tools" and areas suitable for higher density and mixed-use development. The SSCC was accepted by the Board on 10/28/14. General Plan and County Code Policy and Regulatory Amendments (Sustainability Update) to incorporate the SSCC recommendations along with an Environmental Impact Report was prepared during 2020/2021/2022. Population and housing forecasting for this project included the identification of potential opportunity sites where additional housing at higher zoning densities could be achieved. In December 2022, the Board of Supervisors approved the Sustainability Update, which includes the establishment of a new urban high density "flex" residential (R-UHF) designation and simplifies and expands the range of the allowable density of urban residential land use designations and increases the residential percentage in mixed-use projects. In addition, in 2018, the County updated its density bonus codes, including adding a new Enhanced Density Bonus Program, which allows a bonus of up to 50%, or up to 75% for non-profit developers, for projects providing more affordable units than required under state law. This code change also changed procedures to make it easier for developers to apply for high-density zoning.	Modify See Program H-1E
Program 1.2	Explore options for preserving affordable housing in the rural portions of the County, including the village centers, and for creating accessory dwelling units on existing lots of record that are already developed with single family homes, consistent with sewage disposal regulations.	In the last several years the County has implemented a regulatory reform program called "Safe Structures" that includes provisions to help property owners better maintain existing structures, including rental housing. Under this program, unpermitted structures that cannot obtain a permit under the current building code without being completely rebuilt have the option of obtaining a safety inspection and	Modify See Policy H-2g



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		<p>obtaining a certificate pending necessary safety upgrades. Similarly, in 2020 the Board of Supervisors approved General Plan/LCP and County Code amendments for creation of a Permanent Room Housing (PRH) Combining Zone District. This new zone district recognizes the conversion of obsolete visitor accommodation and care facilities to small rental housing units that are affordable by design. Many of these facilities are located in the rural San Lorenzo Valley. Approval to join the district requires rezoning, a use permit, and a health and safety inspection similar to the inspection for the Safe Structures program. Nine properties (representing 66 units) have joined the district so far. The County's accessory dwelling unit regulations were amended in 2018 and 2020 to relax development standards, reduce fees and remove various occupancy requirements for accessory dwelling units. The purpose of these updates has been to facilitate development of more ADUs (especially small ADUs that are affordable by design) and comply with state ADU laws. The ADU regulations were further updated in 2021 for the purpose of streamlining ADU development in Santa Cruz County, aligning with the ADU Guidebook released by the California Department of Housing and Community Development (HCD), and resolving points of confusion in existing ADU regulations. In 2022, the Board of Supervisors approved an ordinance providing regulations for Tiny Homes on Wheels to function as either a primary unit or an ADU. This provides an additional housing option that is more affordable compared to traditional housing construction.</p>	
Program 1.3	Evaluate floor area ratio, height, stories, parking and density standards in the RM districts to ensure that they appropriately support feasible development of multi-family housing and pursue code updates as needed.	These objectives are incorporated in the General Plan update and code amendments described under Program 1.1 above.	Modify See Program H-1F



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Program 1.4	Initiate a General Plan policy amendment to consider modifying the existing density limit, and the existing 50% maximum residential square footage in the C-1, C-2, and PA zoning districts, through the PUD process, to better support the feasibility of mixed-use projects.	The Board of Supervisors adopted Ordinance 5286 on December 4, 2018 to update the County's density bonus codes consistent with recent State legislation, create an enhanced density bonus program allowing a bonus of up to 50% for certain mixed income developments and up to 75% for 100% affordable developments, update the code for the Regional Housing Need Combining district, and make several minor amendments to the County's inclusionary zoning codes related to in-lieu fees. The Coastal Commission considered the ordinance on March 6, 2019 and recommended several modifications to the Coastal-implementing portions of the ordinance. Seven projects have already been entitled using these new code provisions as identified in the other tables of this report, with several under construction and several others in the building permit process, with a total of 159 units; and several more projects have submitted applications or preliminary plans also using these new codes. See also Program 1.1, which will modify the 50% limit on residential units in mixed-use developments. This item has been completed in part through Ordinance 5286. The remaining work (General Plan policy update) is addressed through Program 1.1. The Sustainability Update described in Program 1.1 makes additional changes to local density bonus regulations including provisions for an 80% bonus for certain types of development to align with state law. In addition, bills passed by the legislature and signed by the Governor in 2022 would allow more residential development in commercial zones, provided certain affordability, labor standards and siting criteria are met.	Delete Completed
Program 1.5	- Create General Plan designations and zoning regulations to implement residential flex and workplace flex zonings that encourage and facilitate smaller units and rental units, where the number of units is based upon	See Program 1.1	Delete Completed



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<p>site standards, and which will facilitate job creation for a variety of enterprises, and perform environmental review in accordance with the California Environmental Quality Act</p> <p>- Identify suitable sites for newly created designations and zoning districts, and propose appropriate sites for re-designation and rezoning.</p>		
Goal 2: Encourage and Assist in the Development of Housing			
Program 2.1	<p>Use funds generated by the Affordable Housing Impact Fee (AHIF) to create new deed-restricted, affordable rental opportunities, and to support the administration and maintenance of the County's Measure J portfolio of deed restricted homes. See Appendix 4.3-2: AHIF Expenditure Plan Principles, April 21, 2015.</p>	<p>The Housing section of the Community Development & Infrastructure Department continues to implement established programs to encourage and assist in the development of affordable rental housing. On February 10, 2015, the County established an AHIF for new housing units and non-residential development, as codified in Chapter 17.10 of the Code and in the Unified Fee Schedule. In April 2022 the Board of Supervisors appropriated funding from AHIF and Low-Mod Income Housing Asset Fund (LMIHAF) for a 3-year Accessory Dwelling Unit Incentives Program. The ADU Incentives Program will help interested homeowners evaluate options and understand steps to develop an ADU on their properties. The ADU Incentives Program will be launched in Spring of 2023. The County received over \$500,000 in AHIF revenues in FY 2018/19, another \$327,663 in FY 2019/20, and \$311,760 in FY 2020/21. In FY 2021/22 the County received \$571,278 in AHIF revenues. Staff estimates approximately \$500,000 in AHIF revenues will be received in FY 2022/23. The COVID 19 and CZU wildfire disasters caused some slowdowns in building permit activity for much of calendar year 2020, which led to the reduction in AHIF revenues during that period, compared to earlier years. Staff expects to assist a new deed-restricted multifamily housing project with a significant amount of the AHIF balance within the next year or two. It has taken some years to accumulate</p>	<p>Continue See Program H-3A</p>



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		<p>enough balance to assist a new multi-family affordable project, as most projects require several million dollars in financing to make a project competitive for other public subsidies, such as tax credits and state subsidies.</p>	
<p>Program 2.2</p>	<p>Continue to leverage available County affordable housing funds by collaborating with both for-profit and non-profit developers of affordable housing projects to maximize long-term affordability restrictions and to promote the development of a variety of housing types, including those that serve Extremely Low-Income households, which will require additional local subsidies. Local funds and actions include but are not limited to RDA Successor Agency Housing Asset Funds (as former RDA loans are re-paid) and the County Affordable Housing Impact Fee (AHIF) Fund. Funding will continue to be leveraged from federal, state, and private sources, thereby maximizing the impact of County dollars.</p>	<p>This is an ongoing program, and a major part of the Housing Section's workload. Please see prior year's APRs for details on work in prior years. Current projects that implement this Program 2.2 include an 11-unit Habitat for Humanity project at 2340 Harper Street, which is about 50% complete and occupied, and on track to be fully completed as planned, and a 57-unit affordable rental project at 1520 Capitola Rd, currently under construction and scheduled to be completed in 2023. Both of these projects are on sites owned by the former RDA, and both received County Low-Mod funds. Another project of 80 units, on one of the last remaining R-Combining sites (the "Pippin II" project on Atkinson Lane in Watsonville), also received County Low-Mod funds for acquisition, began construction in June 2022, and will be completed within a year. A "Homekey" new construction, supportive housing project of 36 ELI units at 2838 Park Avenue, was permitted in 2022, also received County Low Mod Funds and is currently under construction. Another Homekey project (Vets Village) has completed a Development Review Group and NEPA environmental assessment and is expected to start construction in 2023. A third Homekey project located in South County, consisting of renovation and reuse of an existing structure, is in the predevelopment phase, and has applied for a predevelopment loan.</p>	<p>Continue See Program H-3B</p>
<p>Program 2.3</p>	<p>Improve community understanding of the relationship between affordable housing, environmental protection, and the community and economic vitality benefits of compact communities. Develop a community-based</p>	<p>A significant level of public conversation and County actions occurred during the years 2016-2018, including many public meetings, feature newspaper articles, and Board of</p>	<p>Modify See Programs H-6A through H-6C</p>



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<p>outreach program, building on the extensive program associated with the Sustainable Santa Cruz County Plan that was completed in 2014, to be undertaken in conjunction with efforts to implement that SSCC Plan.</p>	<p>Supervisors actions. This conversation has been prompted by actions on an update of the Affordable Housing Program, the Sustainable Santa Cruz County Plan (SSCC), and the Economic Vitality Strategy. In addition, during the years 2017 and 2018, the County engaged the public in the development of a Strategic Plan for the County, which focuses on housing, economic vitality and health, community development, and sustainable environment. As initiatives related to these programs move forward there will be continuing need to educate the community to better understand the issues. Further discussion of these issues occurred as part of the General Plan and County Code Sustainability Update approved by the Board of Supervisors in December 2022 and described in Program 1.1 above. Outreach included a highly interactive website aimed at public education and involvement in the Sustainability Update. The outreach program included multiple community meetings following the release of the draft documents. Further community engagement on similar topics will occur in FY 2023/24 related to the Housing Element Update.</p>	
<p>Program 2.4</p>	<p>Explore expanding local funding sources to assist in the financing of affordable housing, including transfer taxes, bonds for affordable housing projects and other opportunities.</p>	<p>In April 2018, the County adopted an ordinance making several amendments to Chapter 17.10 related to the Affordable Housing Impact Fee requirement and the County's inclusionary housing requirements, based on an update to the nexus study prepared to support establishment of the AHIF in 2015. The AHIF is used to support various types of affordable housing projects. In addition, the County has implemented a transfer tax increase that will be available to support affordable housing. The County supported a "Housing Solutions Bond" that appeared on the November 2018 ballot intended to address the shortage of affordable housing for local working families and other vulnerable</p>	<p>Delete Completed</p>



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		community members. The bond failed to attract the two-thirds vote required. However, the State has created an ongoing permanent source called "PLHA" and the County has recently received its first award of PLHA funds. This Program is now complete.	
Program 2.5	Explore the feasibility of fee waiver, reduction, or deferral programs to assist the creation of affordable housing.	The fee schedule was modified to reduce the overall cost of an ADU permit by treating ADUs as additions rather than new units for the purposes of permit fees. Also, in 2019 the Board of Supervisors began a three-year pilot program waiving all planning department permit review fees for ADUs of ≤640 SF. State law, beginning in 2020, prohibits local agencies from charging impact fees for ADUs of <750 sf. The County's ADU Loan Pilot Program ended in June 2022, after assisting one ADU. That ADU was built but the borrowers paid off the loan just before completion, thereby terminating the restrictions associated with the loan. In April 2022, the Board of Supervisors approved a new 3-year ADU Incentives Program to assist homeowners with technical assistance to evaluate and understand steps to develop an ADU on their properties, to replace the loan program, which turned out not to be the most effective way to assist development of a significant number of ADUs. The ADU Incentives Program will be launched in Spring of 2023.	Modify See Program H-3E
Program 2.6	In order to encourage the development of single-room occupancy (or "permanent room housing") and to enable new units that are 500 square feet of habitable area or smaller to be developed, explore implementation of 1) a flexible residential zone (RF) district, and 2) a mixed-use housing approach; for both of which the number of allowable units would be based on site standards rather than on units per acre.	New General Plan designations and zoning tools are a central part of the Sustainable Santa Cruz County Plan accepted by the County Board of Supervisors in 2014. Work to establish implementing policies and regulations, including higher density zoning approaches, is completed as a part of the Sustainability Policy and Regulatory Update approved by the Board of Supervisors in December 2022. An EIR was prepared, and public hearings occurred in mid to late 2022. See Program 1.1.	Delete Complete



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		<p>Also, the Permanent Room Housing District established in 2020 recognizes housing units 500 sf or smaller that are converted from hotels, motels, and care facilities. In addition, as noted above, in the approved Sustainability Update the County amended its density bonus codes to conform to current state law and previously add a new Enhanced Density Bonus Program. While those amendments do not shift to a form-based code approach to permitting units in mixed-use projects, they do make it much more feasible to fit more, smaller multi-family dwelling units on commercial sites than was previously possible.</p>	
Program 2.7	<p>In order to encourage a wider range of housing types and meet the need for various price points of housing and rents, create opportunities for mixed use through the creation of a mixed-use zone district or overlay zone, as well as the option of PUDs for mixed-use projects in commercial zoning districts.</p>	<p>See Program 1.1, which amended regulations to increase opportunities for mixed-use residential units. In 2019, the 1500 Capitola Road project was entitled, including addition of the R-Combining zone to a portion of the property and a PUD to allow a 57-unit LIHTC project plus two community health clinics on a 4-parcel County-owned property in a commercial zone that allows mixed use.</p>	Delete Completed
Program 2.8	<p>Identify opportunities to assemble parcels for multi-family housing projects and consider General Plan and zoning amendments of properties to appropriate densities to facilitate multi-family housing production.</p>	<p>Ongoing as opportunities are identified. See Program 2.7 for example.</p>	Modify See Policy H-1.9
Program 2.9	<p>Upon issuance of a building permit for an ADU, the County shall provide the property owner with a voluntary survey of rent level (VL, Low, Mod, Above Mod) and type of tenant (family member, tenant, vacant), anticipated for the ADU. The results of this survey will be used for informational monitoring of the ADU program and for targeting of future policies.</p>	<p>Countywide survey of barriers to ADU construction, including survey of tenants and rents charged, was implemented in 2017. A survey triggered upon issuance of a building permit for an ADU was initiated in 2019. Staff will continue to collect this voluntary survey and will analyze data prior to preparation of the next Housing Element.</p>	Delete Complete
Program 2.10	<p>In order to assist private employers, non-profit organizations, and other non-governmental community stakeholders to advance ideas for creating affordable housing opportunities for their members and constituents, on</p>	<p>Ongoing. In late 2019 the County adopted code amendments amending County codes related to properties in the Public Facilities (PF) zoning district to make it more feasible to</p>	Modify



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	or near the stakeholder’s property, provide assistance and opportunities for these stakeholders to discuss proposals with County staff.	develop affordable and/or school employee rental housing within PF zones, and also updated its codes for farmworker housing to streamline that process and achieve consistency with current State law. These codes were approved by the Coastal Commission in February 2020 and are now in effect.	See Programs H-6A through H-6C
Program 2.11	Collaborate with the County Agriculture Commissioner and other interested parties to promote housing for agricultural employees by convening stakeholders, including property owners, lessee farmers, agricultural employees, agricultural product processors, and affordable housing developers, to discuss strategies for producing this type of housing.	In 2016/2017 the County continued strategic discussions with partner Counties on this issue. A farmworker Needs Assessment and Study was completed in Spring 2018. See also response to 2.10 above related to code updates for farmworker housing, which were completed in 2019. Housing staff continues to participate in a regional Farmworker Housing Committee for ongoing collaboration and updates on these regional efforts. In addition, Housing staff regularly provides information for those interested in adding farmworker housing on their properties and coordinates with staff in various County departments as needed on the development review process for farmworker housing projects.	Continue See Program H-6A
Goal 3: Remove Unnecessary Governmental Constraints to Housing			
Program 3.1	Continue to revise procedures and regulations to streamline and clarify building and development permit processes and regulations, including affordable housing and housing that is made affordable by design, and particularly for accessory dwelling units, agricultural employee housing, permanent room or SRO housing, mixed use projects, and other types of housing that increase the diversity of the housing stock, by tiering development process levels and adjusting permitting burdens relative to development impacts.	The County completed adoption of major revisions to the County’s non-conforming ordinance, as well as a minor exceptions ordinance to simplify the process and thereby reduce time and expense for minor variations to zoning development standards (e.g., encroachments of 15% or less into required setbacks). A Code Modernization including permit streamlining provisions is included within the Sustainability Amendments that was approved by the Board in 2022. The County completed amendments in 2018, 2020, and 2021 to encourage the development of ADUs. In 2019, the County created a Permanent Room Housing combining zone district recognizing conversion of former visitor accommodation and care facilities to small, affordable-by-	Modify See Programs H-1G, and H-1K



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		<p>design housing units. In December 2019, the Board of Supervisors approved an ordinance allowing for a variety of farmworker housing options, as well as workforce housing on school- and school district-owned properties and other public facility sites. In 2020, the COVID pandemic and CZU wildfire disasters required staff to focus on disaster response and delayed some policy updates, however the County set up a 1-stop permit center and adopted permit streamlining provisions to handle permit applications for wildfire rebuilding projects. Staff is now analyzing what can be learned from that process to further streamline the regular permitting process going forward. In 2020, Planning staff also developed guidance materials and applications related to streamlining approval of housing projects under SB 35, SB 330, and SB 9. In 2022 the Board adopted an ordinance providing regulations for “Tiny Homes on Wheels” to function as either a primary unit or an ADU.</p>	
Program 3.2	<p>In order to meet the need for long-term rental housing options, revise land use regulations to encourage accessory dwelling units (ADUs), and tiny ADUs (dwelling units less than 250 square feet) through modifications to existing standards and promote public awareness of those changes through the zoning counter and public brochures. In no case should the use of an ADU or tiny ADU as a short-term or vacation rental be permitted.</p>	<p>In 2017, in accordance with Board direction, the Department hired an outside consultant to assist with the development of an ADU program that incentivizes and simplifies ADU construction. This work was completed in January 2018, and revised regulations were put into effect throughout the County along with an online toolkit including design and finance guidebooks, a fee calculator, property look- up, and extensive resources. This toolkit won an award from CSAC in 2019. There are also printed brochures and worksheets along with a poster at the front counter for the public. In 2020 the County's ADU regulations were again modified, to further streamline the ADU permit and development process and align with new state ADU laws. Additional updates to the County's ADU ordinance were adopted in 2021 to further align with the ADU Handbook released by HCD in Fall 2020.</p>	Delete Completed



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		<p>“Tiny ADUs” is not a term that is used at this time, but “Tiny Homes” can function as ADUs, and ADUs and Junior ADUs can be as small as 150 square feet. At the Board’s direction, the Planning Department drafted an ordinance that allows “Tiny Homes on Wheels” (400 feet or smaller) to be used as primary dwellings or ADUs. The ordinance was approved by the Board in 2022.</p>	
Program 3.3	<p>Explore options to reduce the cost of infrastructure requirements for Accessory dwelling units through working with water and fire agencies.</p>	<p>The ability of water and sewer agencies to charge connection fees for conversion ADUs was eliminated by State law. Utility fees charged for new construction ADUs must be in proportion to the ADU size as determined by square footage or fixtures. The County has further reduced ADU fees by considering ADUs similarly to “additions” for many fee types, and in 2019 the Board of Supervisors eliminated all permit fees charged by the Planning Department for ADUs less than 640 square feet for a three-year pilot program. As of 2020, state law disallows impact fees for ADUs less than 750 square feet. Planning Department staff has communicated this change to all County departments and partner agencies.</p>	<p>Delete Completed</p>
Program 3.4	<p>Work with local utility districts to ensure compliance with the state law requirement that all public sewer and water providers provide priority to and retain sufficient capacity for affordable housing projects.</p>	<p>On-going</p>	<p>Continue See Program H-3C</p>
Program 3.5	<p>Create a Mixed-Use zoning district or overlay-zone as described in the Sustainable Santa Cruz County Plan, which may include an increase in the 50% residential maximum and apply to specific areas in major activity nodes or transportation corridors within the urban area. Also, promote Mixed-use development with additional incentives including expanding the Planned Unit Development (PUD) Ordinance to facilitate such uses, and considering reduced or shared parking requirements, as well as other updated site standards for mixed use projects. Explicitly clarify in the regulations the definition of net developable land and its use in</p>	<p>A revised PUD ordinance was adopted by the Board of Supervisors in 2009 and further revisions are proposed in code modification described above. The PUD ordinance was updated in 2020 to allow PUDs within the Public Facilities (PF) zoning district, as part of the workforce housing amendments to make it more feasible to develop affordable and/or school employee rental housing within PF zones. In addition, the County’s Proposition 84 grant resulted in completion of the Sustainable Santa Cruz County Plan, which</p>	<p>Delete Completed</p>



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	density calculations for PUD and other non-standard residential development.	identifies a number of nodes and corridors for higher density and mixed mixed-use projects. In December 2022, the Board of Supervisors approved the Sustainability Update, which includes the establishment of a new urban high density “flex” residential (R-UHF) designation and simplifies and expands the range of the allowable density of urban residential land use designations and increases the residential percentage in mixed-use projects. See Program 1.1.	
Program 3.6	Explore modifications to the existing Legalization Assistance Permit Program (“LAPP”) and add incentives to legalize existing unpermitted Accessory Dwelling Units and other existing residential structures.	The LAPP ran from 2014 through 2016 and results were analyzed to support improvements in a future program. The Safe Structures Program launched in 2018 and is providing a pathway for legalizing existing non-permitted structures (including ADUs) so they can be rented legally after basic safety and habitability is confirmed by a Building Inspector. The Building and Code Enforcement divisions of the Planning Department are continuing to coordinate to ensure that this program is successful.	Modify See Program H-2G
Program 3.7	Continue work with AMBAG, RTC, and the County’s cities to update the regional Metropolitan Transportation Plan/ Sustainable Communities Strategy which will plan for more intensive housing development near existing job centers and near transportation corridors. The final SCS Update will be adopted in June of 2018.	The County of Santa Cruz, and each of the four cities within the County, participated with AMBAG in the creation of the regional Metropolitan Transportation Plan/Sustainable Communities Strategy. The County prepared and adopted an Economic Vitality Study and the Sustainability Update. All of these documents contain information about jobs-housing balance, projected job growth, and housing needed to accommodate future housing needs. See Program 1.1	Continue See Program H-6D
Program 3.8	Collaborate with the County’s cities and other public agencies in resolving regional infrastructure capacity issues including transportation, water supply, and sewage treatment.	Ongoing. The County continues to coordinate with other cities on regional transportation issues by participating at the staff and elected levels in a variety of regular inter-regional meetings hosted by the Santa Cruz County Regional Transportation Commission (SCCRTC) and the Association of Monterey Bay Area Governments (AMBAG). The County is	Continue See Policy H-1.2



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		<p>working with SCCRTC to develop a 32-mile rail-trail along the Santa Cruz Branch Rail Line running from Pajaro to Davenport and is working on additional upgrades to the Highway One corridor between Santa Cruz and Watsonville. In addition, several water districts and the new groundwater basin management agencies are working on strategies to address water supply shortages. In early 2019, the SCCRTC adopted a resolution accepting the Final Unified Corridor Investment Study (UCS) and Preferred Scenario which was developed during 2018. The UCS provides a rigorous analysis of how various groups of projects or scenarios advance the transportation goals of Santa Cruz County. They recently confirmed the decision to invest in electric passenger rail transit along the rail corridor through the Transit Corridors Alternatives Analysis. The County is also providing staffing for updates to local Groundwater Management Plans as required by the Sustainable Groundwater Management Act. The first of these plans was adopted for the Mid-County area in 2019; the Pajaro Valley area is also seeking approval of an existing plan to meet SGMA requirements. The third Plan for the Santa Margarita groundwater basin was adopted in 2021. The County's Department of Public Works continues to work on sewer improvements in the County's Live Oak area that would remove sewer moratoria and other constraints to urban development.</p>	
Program 3.9	Complete the nexus study, currently underway, to support implementation of a Countywide transportation impact mitigation fee program.	The County will be updating its transportation Impact Fee program to incorporate multimodal improvements for all users. These fees are assessed on new development to help fund transportation improvements. A comprehensive development impact fee study project is expected to begin in mid-2023. Additionally, the County has adopted a new vehicle miles traveled (VMT) threshold for identifying and mitigating transportation impacts under CEQA. The County	Modify See Program H-3E



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		has obtained grant funding to complete a vehicle miles traveled mitigation program study to provide options for project mitigation under CEQA and allow development to pay into a bank and fund off site mitigations for VMT impacts. A contract has been awarded for completion of the study which is expected to be completed in 2024.	
Program 3.10	Continue to monitor and report on the development of the “R combining zone” sites with the Annual Growth Goal Report. If the maximum/minimum density becomes a constraint to development of these properties, initiate a program to develop solutions.	This General Plan annual report includes an update on status of each R-combining zone sites.	Modify See Policy H-1.5
Program 3.11	Evaluate the Land Use Element of the General Plan for the need to include policies that support provision of infrastructure to disadvantaged communities, pursuant to SB 244.	This has occurred as part of the Sustainability Update in 2022. General Plan amendments associated with the Sustainability Update address disadvantaged communities and identify policies and implementation strategies aimed specifically at increase equity in the County.	Delete Completed
Goal 4: Preserve and Improve Existing Housing Stock, and Preserve and Expand the Availability of Existing Affordable Housing.			
Program 4.1	Preserve the continued availability of the affordable housing located in manufactured home parks, including retaining existing ordinances and regulatory programs regarding manufactured homes, including mobile/manufactured home rent control, land use restrictions to limit conversion of mobile/manufactured home parks to other uses, and regulations that prevent conversion intended to transfer value from coaches to property.	These regulatory features remain in place and are ongoing.	Continue See Program H-2B
Program 4.2	Retain the Condominium Conversion Ordinance (County Code Chapter 14.02) to protect rental housing stock.	Significant strengthening of the condominium regulations was accomplished with the certification by the Coastal Commission of Ordinance No. 4844 in 2007. The ordinance remains in place.	Continue See Program H-2C



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Program 4.3	Continue to implement programs intended to assist low-income households to maintain quality units in mobile/manufactured home parks including the County’s CalHome funded manufactured home replacement program and the Mobilehome Park Rehabilitation and Purchase Fund.	In prior years, the County focused its CalHome Owner Occupied Rehabilitation Grant on mobile home replacements. The CalHome Manufactured Home Replacement Program ended in December 2017. New loans are made available as previous loan repayments are received. Staff hopes to reinstate this program in 2023 as capacity allows.	Modify See Program H-2D
Program 4.4	Work with interested parties in the community to maintain a central database that includes an inventory of affordable housing, affordable housing stock characteristics, and unit data for the County’s affordable housing units, including inclusionary units and other affordable units built by non-profit and for-profit developers. Make such information available to interested parties who may need it for funding applications and program descriptions or for those seeking affordable housing. Track all demolition permits and include the types of housing stock demolished in the tracking database. Create a database of all rental housing types in the County classified by type, cost category (by \$500 increments), and vacancy rate.	An initial database was created in 2007. Maintenance of the database has been challenging with reduced Housing Section staffing due to loss of Redevelopment Agency resources. In 2018, Housing staff began working with Information Services staff to improve the housing database design and features, and complete data entry updates on an ongoing basis once the redesign and software updates are complete. Staff also began working with County’s GIS services staff in 2018 to explore use of GIS to provide affordable housing resources data to the public and housing seekers in an easily accessible format (e.g., online story maps, etc.). Currently the internal GISWeb available to County staff includes layers indicating the locations of certain affordable housing projects and Measure J properties. Staff plans to continue development of the database as staffing resources allow and eventually provide these public-facing GIS layers, including for affordable rental projects. In addition, staff began tracking demolition permits in the 2020 Growth Goal Report and will continue to update demolition permit data and the type of housing demolished in the Growth Goal Report on an annual basis. A number of third-party databases are available online to direct the public to local subsidized and deed-restricted affordable housing complexes, including the local Housing Authority, HUD, and HCD websites, as well as sites such as: https://affordablehousingonline.com/housing-search/California/Santa-Cruz-County .	Modify See Program H-6A through H-6C



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Program 4.5	Explore regulatory options for recognizing and legalizing hotels/motels that have over time been converted to permanent occupancy, including through implementation of a flexible residential zone district (RF) and/or overlay district in which the number of units is based on site standards rather than site area, and/or through creation of a Permanent Room Housing (PRH) Combining District that could be used to legalize permanent residential status of existing obsolete hotel/motel properties that are no longer in use as transient lodging or visitor accommodation facilities.	See Program 2.6. In addition, the RF zone will be implemented with the Sustainability Policy and Regulatory Update.	Delete Completed
Program 4.6	Continue to develop strategies to preserve all affordable units with expiring restrictions, including Measure J units and HUD-assisted affordable housing units.	The Housing Division actively maintains and takes steps to preserve units at risk of losing affordability restrictions due to foreclosure through its Affordable Housing Preservation Program. In 2019, one affordable homeownership unit was preserved by the County and sold to a new eligible homebuyer. No units were in danger of foreclosure in 2020 or 2021, in 2022 staff started working with the Public Administrator on a unit subject to foreclosure and the case is still underway. Housing created and funded a housing counseling program in early 2020 to help at-risk homeowners of County-assisted affordable homes, or other low-mod homeowners affected by COVID-related income losses, to obtain forbearances or similar options available to prevent foreclosures, the program ended in June 2021. In addition, Housing staff assisted several entities to preserve or extend restrictions on large affordable rental properties, including Woodland Apartments, Via Pacifica, and the Housing Authority. This program is ongoing.	Modify See Program H-2E
Program 4.7	Continue to implement the Affordable Housing Preservation Program to preserve the affordability restrictions of individual affordable units faced with foreclosure by acquiring units prior to the trustee sale or other actions.	On-going. A number of units were purchased to preserve affordability restrictions, and many have now been re-sold to income qualified buyers. See also Program 4.6 above.	Modify See Program H-2E



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Program 4.8	Continue the County First Time Homebuyer Loan Program/ Mortgage Assistance Program and Resale Subsidy Program.	The Housing Division continues to implement First Time Home Buyer loan programs and service its existing loan portfolio. In prior years, HOME and CalHome funds were used to fund the program. The County applied for CalHome and HOME funds in 2019 and received a HOME award but not CalHome. However, the County has program income from prior loans made with these sources and continues to make loans as funding and staffing capacity allows.	Modify See Program H-2F
Program 4.9	Continue to require that tenants' security deposits earn interest that is payable to the tenant on an annual basis or at the time tenancy ceases.	On-going.	Delete Completed
Program 4.10	Maintain programs to assist lower income residents in securing housing entry costs (rental security deposits) and short-term rental assistance when the tenant faces eviction due to lack of rent payment as a result of one-time cash-flow problems using the Low- and Moderate-Income Housing Asset Fund.	The County continues to fund homeless prevention programs, including those that provide rental security deposits and short-term rental assistance, using the redevelopment re-use funds in the Low- and Moderate-Income Housing Asset Fund as well as State HOME grant funds. In addition, the County Continuum of Care (CoC), which is now administered by the Human Services Department, also funds similar programs, using a wide variety of funding sources.	Modify See Program H-3D, Policies H-4.4 and H-6.4
Program 4.11	Maintain the existing requirements that owners of units deemed uninhabitable must pay relocation assistance to affected tenants.	On-going	Modify See Program H-3F
Program 4.12	Maintain the Vacation Rental Ordinance that limits conversion of existing housing units to vacation rentals in order to minimize the impact of such conversions on the stock of housing.	A vacation rental ordinance, regulating the conversion of existing housing units to vacation rentals, was approved by the County Planning Commission, Board of Supervisors, and the Coastal Commission, and became effective in late 2011. For areas in Live Oak and Seacliff/Aptos, the ordinance includes limitations of the percentage of vacation rentals per block and within the overall areas, and vacation rental permits must be renewed every five years. The ordinance was amended in 2016 to incorporate a Davenport special area	Modify See Program H-2H



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		where conversions are limited in numbers. Additional amendments to vacation rental provisions of the County Code that further restrict and regulate vacation rentals were passed in 2020 and became effective in early 2021.	
Goal 5: Promote Equal Opportunity and Production of Special Needs Housing Units			
Program 5.1	Continue to collaborate with organizations pursuing “Housing First” goals for assistance to the homeless population.	On-going.	Modify See Program H-4A
Program 5.2	<p>Continue to seek all available sources of financing for affordable housing opportunities for special needs households. Specifically target the following sources:</p> <ul style="list-style-type: none"> • Community Development Block Grants • Affordable Housing and Sustainable Communities program (AHSC) • Joe Serna, Jr. Farmworker Housing Grant Program • Mobile/manufactured home Park Resident Ownership Program (MPROP) • Multifamily Housing Program (MHP) • CalHome Program • Home Investment Partnerships Program (HOME) • Other emerging financing tools 	<p>On-going. The County continues to seek multiple funding sources to finance affordable housing for special needs households. The County was awarded CDBG 2018, CDBG-CV 2/3 2020, and HOME 2019 funds. These grant funds were used to provide rental subsidy, security deposits, emergency hotel costs, and rehabilitation of multi-family housing. In addition, the County partnered for two Homekey grants that were awarded to provide 36 ELI units (Park Avenue) for special needs households experiencing homelessness or at risk of homelessness, and 21 ELI units (Vets Village) for veterans experiencing homelessness. The County provided assistance to another affordable housing developer to develop two 100% affordable housing projects that include 86 units for seniors, transition-aged youth, people with developmental disabilities, and large families.</p> <p><i>More recently, the County has assisted an affordable housing developer to build two more affordable housing projects, which are currently under construction. Bienestar Plaza, in Live Oak (57 units with 1 to 3 bedrooms), and Cienega Heights in Watsonville (80 units of 1 to 3 bedrooms), with 39 farmworker units, and 12 units for special</i></p>	Continue See Program H-4B



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		<i>needs/ELI households. These two projects include a total of 40 three-bedroom units suitable for larger households.</i>	
Program 5.3	<p>Review policies that affect group homes, transitional housing, and the full range of licensed healthcare programs and facilities in order to:</p> <ul style="list-style-type: none"> • Determine long term sustainability of existing group home facilities for lower income individuals and consider providing incentives needed to sustain existing facilities and develop additional facilities. • Ensure that local requirements conform to State law regarding transitional housing and shelters, especially the number of beds triggering a discretionary permit. 	<p>This program was envisioned to move forward in cooperation with the County Health Services Agency. However, in early 2020, a new “Housing for Health” division was created in the Human Services Department to administer the CoC and lead other homeless prevention efforts. That Division is now taking the lead on this item, in coordination with Planning and Health Services Agency staff. A code update related to these types of uses had been planned as a policy work item in coordination with those departments, however due to multiple disasters impacting County workloads since 2020, including the pandemic, 2020 wildfires, and now the 2023 storm disaster, this policy update may have to be incorporated into the forthcoming Housing Element Update as an objective for the next cycle. The County’s codes are already in conformance with SB 2, so the primary focus of this project will be related to code updates related to community care facilities and supportive housing projects. Some progress has been made on this front already through the County and CoC’s recent Homekey projects, which have used several approaches to creating supportive housing, including adaptive reuse, new construction, renovation, modular housing, and hotel acquisition.</p>	<p>Modify See Program H-4C</p>
Program 5.4	<p>Continue support of programs including annual jurisdictional funding of the Homeless Action Partnership activities and the Emergency Winter Shelter Program that address the needs of the homeless population, including:</p> <ul style="list-style-type: none"> - Supporting and funding the Emergency Winter Shelter Program which provides shelter to homeless persons during the winter months; - Supporting efforts of the Countywide Continuum of Care Coordinating Group to address the housing and service needs of people who are 	<p>Formerly known as the Homeless Action Partnership (HAP), the Housing for Health Partnership (H4HP) serves as the federally designated Continuum of Care (CoC) for Santa Cruz County. It coordinates resources, programs and services focused on preventing and ending homelessness. Staff of the County of Santa Cruz Human Services Department’s Housing for Health Division administer the H4HP.</p>	<p>Modify See Program H-4A</p>



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<p>homeless. These include emergency, transitional, permanent housing and rapid re-housing programs, as well as supportive services such as employment support, case management, and treatment for health, substance abuse, and mental illnesses; and</p> <ul style="list-style-type: none"> - Identifying potential sites for and potential financial contributions to the construction of transitional facilities and potentially replacing the National Guard Armory in Santa Cruz County in accordance with the priorities established in ALL IN the Santa Cruz County Strategic Plan to Address, Reduce, and Eventually End Homelessness. 	<p>The H4HP is a collaboration of five localities in Santa Cruz County (the County and the cities of Santa Cruz, Watsonville, Capitola and Scotts Valley), along with housing and service providers, people with lived experience of homelessness and other stakeholders.</p> <p>HUD provides over \$4 million per year to the Santa Cruz County community through the work of the H4HP. The H4HP also plays a role in receiving and coordinating other resources from federal and state government agencies.</p> <p>The H4HP Policy Board is responsible for aligning and developing resources, stakeholders, and collective wisdom across the greater Santa Cruz community to promote public health and make significant impacts on the crisis of homelessness, benefiting all residents, particularly those without homes.</p>	
Program 5.5	<p>Explore options for increasing the supply of permanent, affordable, and accessible housing for people with disabilities, including:</p> <ul style="list-style-type: none"> • Encouraging housing projects sponsored by the County to maintain separate waiting lists for accessible units ensuring they are offered first to people who need units adapted for use by people with physical disabilities; • Encouraging housing developers, including developers of affordable housing projects, to build units that meet the needs of physically disabled households; and • Encourage developers to partnering with the Housing Action Partnership to explore potential funding to target rental subsidies to extremely low-income households. 	<p>On-going. The County has successfully incorporated MHSA funding into several affordable, multi-family rental housing projects. In addition, the two recent Habitat for Humanity projects (Los Esteros on Rodriguez St., and Rodeo Creek on Harper St.) each include one ADA/wheelchair accessible unit. Habitat coordinated with the County and other local partner agencies to implement a fair housing/marketing plan for these units that would prioritize households that need ADA units for purchase of these units. Regarding units for households with mental health needs, the new No Place Like Home (NPLH) state funding program has essentially replaced MHSA funding. NPLH funds granted to the County's Health Services Agency in recent years have been committed to several local rental housing projects, including the 1520 Capitola Road project in Live Oak. In addition, the recent</p>	<p>Modify See Program H-4D</p>



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		Homekey awards to the County and CoC create several new housing projects which are 100% supportive housing and include some wheelchair accessible units. Please see details below under Program 5.13.	
Program 5.6	Sustain and expand residential facilities and other affordable housing options available to foster children, youth who are aging-out of the foster care system and other children and youth in need of special services.	Some years ago, the County funded an acquisition/rehab supportive housing project that includes units for former foster youth and was completed in 2015. The CoC and other County departments also partner with agencies that implement these types of projects and programs. The Planning Dept. provides technical assistance as needed when development permits are needed, or zoning questions arise. In addition, two Homekey projects currently in various stages of development will provide units reserved for Transition Aged Youth (TAY): 14 units at the Park Avenue Homekey project, and 20 beds at the Freedom House project in south county (pending Homekey application and award.	Modify See Program H-4E
Program 5.7	<p>Continue to support programs that address the needs of the local elderly populations through:</p> <ul style="list-style-type: none"> • Consider collaborating with a shared housing program for matching seniors for shared housing in Santa Cruz County; • Analyzing the zoning code and approving amendments as needed to accommodate all types of senior housing, including but not limited to independent living, assisted living, congregate care, group homes and other senior housing types. • Exploring options for retaining existing housing for the elderly in nursing homes and options for expanding the inventory of nursing homes and assisted living; • Retaining and maintaining existing senior-only mobile/manufactured home parks in the County and facilitate improvements to ensure retention of senior-only status, and encourage maintenance of existing 	Most components of this program will be addressed by the policy update noted under Program 5.3. In addition, the County provided significant development financing for a 40-unit, affordable senior rental project (St. Stephens) which was completed in 2017. In April 2022, the Board of Supervisors approved a new 3-year pilot ADU Incentives Program. The program provides fee waivers for ADUs below a certain size and will provide education and outreach to homeowners in the local area. It will also provide in-depth technical assistance to a group of homeowners to help them evaluate ADU options, plan and develop an ADU on their property. The Program will launch in Spring of 2023. Staff expects many of the participating homeowners and/or future ADU residents will be seniors.	Modify See Program H-4F



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<p>mobile/manufactured homes consistent with State and federal laws; and</p> <ul style="list-style-type: none"> • Pursue implementation of Program 2.6 in order to encourage development of smaller units suitable for seniors. • Encourage developers to offer floor plans that allow seniors to “age in place” in their homes by incorporating universal access features and the opportunity for simplified conversion to universal access. Support policy and building code revisions that encourage universal access and options for aging in place. 		
Program 5.8	<p>Support the development of projects and programs that serve the housing needs of people living with mental illness, including:</p> <ul style="list-style-type: none"> • Supporting proposals for a variety of housing opportunities for people with mental illnesses, consistent with the Olmstead Act that requires that people with psychiatric disabilities have the opportunity to live in the least restrictive level of care possible; • Continuing to support and facilitate the programs of the Human Services Department and the Health Services Agency to provide additional crisis treatment facilities, transitional housing, social rehabilitation programs, permanent supportive housing beds, and Skilled Nursing beds for people who are elderly and have a mental illness. This includes support of the CHAMP (Cal-Works Housing Assistance Move-in Program), and the HAP housing programs • Support policies and programs that increase opportunities for adding housing options for people living with mental illness/including funding opportunities through the HEARTH Act and the Mental Health Services Act Housing Program. • Pursue a code amendment to clarify that allowable residential use on a Public Facility or church site may include permanent supportive housing. 	<p>Previously, Housing staff in the Planning Department supported Mental Health Services Act (MHSA) programs in coordination with County Health Services Agency Mental Health Division, by identifying projects that set aside units for MHSA-eligible residents. Four projects with MHSA units were completed in prior years. In recent years, NPLH funding has become the more reliable State funding stream for this purpose. In 2018 the County was awarded technical assistance and pursued both competitive and non-competitive No Place Like Home (NPLH) funding opportunities from the State. NPLH funding has now been committed to three projects as a result of those efforts, including one in the County, at 1520 Capitola Rd, and two in local cities. Construction of the Capitola Rd. project is underway. Now that the County has formed a Housing for Health (H4H) Division in the Human Services Department, which also administers the regional CoC, H4H, in coordination with Health Services Agency, has taken the lead in applying for and administering subsequent NPLH grants.</p>	<p>Modify See Program H-4B</p>



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Program 5.9	Finalize code updates to regulate agricultural employee housing as an agricultural use not subject to density standards and provide a pathway for discretionary approval of projects that exceed the size granted by-right processing by State law.	In 2018, Planning staff began drafting code amendments and policy updates intended to complete this Program 5.9 (agricultural employee housing). These amendments were approved by the Board in December 2019 and by the Coastal Commission in early 2020 and are now in effect. Staff has provided overviews of the new codes and requirements to many inquirers interested in these new options, and one 3-unit project has been approved to date. Others are in various stages of review or design.	Modify See Policy H-1.8
Program 5.10	Encourage developers of affordable housing projects to pursue funding sources that would allow incorporating units that meet the needs of farmworker households by continuing to provide local matching funds for such projects that come forward with HCD funding through the Joe Serna Jr. Farmworker Housing Grant Program.	On-going. MidPen Housing has been awarded Joe Serna Jr. funds for the Pippin II project, an 80-unit affordable development on one of the original R-Combining sites, on Atkinson Lane in Watsonville. Building permits are issued and this project is under construction.	Modify See Program H-4b
Program 5.11	Consider supporting housing rehabilitation or new construction projects for farm worker or agricultural employee housing.	Loss of Redevelopment Housing Funds limits the County's ability to further this goal, however the Housing Section has ongoing conversations with developers and owners of farmworker housing to provide technical assistance with predevelopment and/or financing questions. LMIHF Re-use funds and the new Affordable Housing Impact Fee revenues can be considered for larger affordable rental farmworker housing (ARFH) projects enabled by the recent code update. A Farmworker Needs Assessment and Study was completed in Spring 2018. In addition, Housing staff assisted one farmworker housing provider (Jardines del Valle) to obtain State CDBG funds for rehabilitation of 18 units. This rehabilitation work was completed in December 2021. It which included new roofs, outdoor lighting, and paint. See also Program 5.13 discussion of the Pippin II housing project.	Modify See Program H-6A
Program 5.12	Support services and programs that address the needs of the physically disabled population, regardless of income level:	These efforts are ongoing. Some of these efforts, including universal design and visitability, have been addressed at least to some extent in recent years through State building	Modify See Program H-4d



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<ul style="list-style-type: none"> • Continue to implement the California Building Code, which incorporates extensive accessibility requirements. • Work with the Commission on Disabilities to develop and maintain an inventory of accessible units in the community. • Promote visitability of all housing units in the County through public information and education targeting applicants for building permits. • Work with affordable housing providers to maintain separate waiting lists for accessible units to ensure they are occupied by households with physical disabilities. 	code updates and/or market-driven design decisions of private developers.	
Program 5.13	<p>Prioritize the use of local affordable housing dollars for projects that include housing affordable to ELI households by leveraging multifamily affordable rental funds. Priority populations include farmworkers, elderly, disabled and homeless populations. Funding streams that can be leveraged with County funds include USDA multifamily programs, HUD Sections 811 and 202, Low Income Housing Tax Credits and Veterans Housing and Homelessness Prevention Program.</p>	<p>Ongoing. Several projects addressing this program are currently being developed: The Pippin II project currently under construction in south county includes 80 new affordable units, of which 39 are for farmworkers, and 10 are for ELI households. The 1520 Capitola Road project in mid-county is nearly complete, and includes 57 units, of which a number are reserved for ELI and special needs populations, including several NPLH-assisted units. Both of these projects received LIHTC funding awards. In addition, two new County projects received Homekey assistance in 2022, including a 36-unit, 100% ELI new construction project for homeless and at-risk veterans, transition age youth, and families with children, at 2838 Park Ave. in Soquel, and a 21-unit ELI renovation, conversion and modular project for homeless and at-risk Veterans and other special needs clients in Ben Lomond. The Soquel project is under construction and the Ben Lomond project is expected to start construction soon.</p>	<p>Modify See Program H-4G</p>



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Goal 6: Promote energy efficiency in existing and new residential structures			
Program 6.1	Continue membership in the Joint Power Authorities that make two Property Assessed Clean Energy (PACE) programs, California First and HERO, available in Santa Cruz County.	The County has enrolled in two additional PACE programs operated by Ygrene and Open Pace to provide more choice and competition in the marketplace.	Delete Completed
Program 6.2	Continue to implement energy efficiency standards in the CalGreen Building Code.	A Green Building Program was adopted by the Board of Supervisors in 2009, which now has been replaced by adoption of the most current version of the California Building Standards Code and its "CalGreen" provisions.	Modify See Policy H-5.1
Program 6.3	Continue to explore strategies for local energy production such as Community Choice Aggregation and implement the conservation strategies in the Climate Action Strategy	The project to establish a Community Choice Energy program in the tri-county area was successfully launched in Spring 2018 and has expanded to include addition jurisdiction in the central coast of California. The County has adopted and updated and revised Climate Action and Adaptation Plan (CAAP) in 2022 that includes provision for equitably promoting energy efficiency in existing and new residential structures.	Modify See Program H-5.2
Program 6.4	Prioritize implementation of an expedited permitting process that encourages and enables solar/photovoltaic facilities for residential and commercial properties.	Provisions for expediting permitting of solar facilities were incorporated in the building code in 2015. Additional provision for expediting permitting of electric vehicle charging station infrastructure have also been incorporated in the building code. The County has adopted the 2022 California Building Standards Code with local amendments including amendments that incorporate the most up to date provisions of State law regarding expedited permit processing for rooftop solar and EV charging stations.	Delete Completed

Source: County of Santa Cruz



PRODUCTION OF HOUSING

The 2015 Housing Element identified a Regional Housing Needs Allocation of 1,314 housing units in County of Santa Cruz between January 1, 2014 and June 30, 2023. The RHNA was divided into the following income categories:

- 317 units affordable to extremely low- and very low-income households;
- 207 units affordable to low-income households;
- 240 units affordable to moderate-income households; and
- 550 units affordable to above moderate-income households.

Table HE-B-2, [Housing Units Produced, 2015-2023](#) provides a summary of housing units produced in the County from 2014-2023. During the 2014–2023 planning period (through 12/31/2022), 1,043 new units were added to the County’s housing stock, achieving approximately 79 percent of the County’s RHNA. By the end of the planning period, 12/31/2023, additional units will be added, bringing the housing stock even closer to the County’s RHNA. This indicates that residential growth was approximately as anticipated, despite the COVID pandemic, the cost of land, and the overall lack of support for new housing development in the community. Through 12/31/2022, approximately 44% of all units produced were affordable to households with above-moderate incomes and approximately 56% were affordable to very low-, low-, and moderate-income households.

Affordability	New Construction Need	Housing Units Produced	Percent Achieved
Very Low	317	187	59%
Low	207	190	92%
Moderate	240	208	87%
Above Moderate	550	454	83%
Total	1,314	1,043	79%

SOURCE: 2022 HCD Annual Progress Report (as of April 1, 2023).

NOTE: This table accounts for units through December 31, 2022.

PRESERVATION OF “AT RISK” UNITS

According to the 2015 Housing Element, there were three (3) housing projects, involving a total of 184 units, at risk of converting to market rate within the eight-year planning period (2015–2023). These included: Casa Linda, Via Pacifica Gardens, and Seaside Apartments (Live Oak). None of them have converted to market-rate. Casa Linda is owned and operated by a local nonprofit, Via



Pacifica was recently refinanced with HUD financing and is owned by a nonprofit (CCH), and Seaside Apartments extended its Section 8 contract (HAP contract) through 2027.

REHABILITATION OF EXISTING UNITS

The 2015 Housing Element identified an objective of rehabilitating a total of 30 affordable units in the 2015–2023 planning period. This included: an 18-unit rehabilitation project involving agricultural employee housing and a 12-unit rehabilitation project at Lotus Gardens in Live Oak. HCD's Annual Progress Report Dashboard reported no rehabilitated units in County of Santa Cruz for the period 2018 through 2021.

With respect to units rehabilitated, preserved and acquired pursuant to GC Section 65583.1(c)(1), the number is zero, because the rehabilitation projects completed during this period did not meet the strict criteria in the above-referenced GC Section. The County has not implemented any major owner-occupied housing rehabilitation programs in recent years, due to lack of funding and staffing, following the dissolution of redevelopment agencies by the state in 2011. Between 2011 and 2015, the RDA was largely wound down, and a number of former RDA staff had to either retire or seek other jobs, including the former housing rehabilitation specialist, and a number of staff that implemented other RDA housing programs. Additionally, there was no more new RDA Housing Set-Aside revenue available to support new rehabilitation loans and programs. However, the County has assisted several multi-family properties with CDBG funding for rehabilitation projects during this cycle, although those projects did not meet the criteria for counting toward the RHNA either. Currently, in early 2023, two major multi-family rehabilitation projects are in the initial planning stages (San Andreas and Vista Verde) on properties that were initially developed with County RDA assistance years ago. Current Housing staff is assisting the property owners with loan servicing and technical assistance to support those projects. Those projects may meet the criteria for GC 65583.1, but they will not start construction during the 5th cycle.

SUMMARY

Like many communities, the County of Santa Cruz experienced less development than expected in its 2015–2023 planning period. Through 12/31/2022, of the 1,314 units identified in the County's Regional Housing Needs Allocation, the County permitted 1,043 units (approximately 79 percent). Of these, 589 (56 percent) were affordable to low- and moderate-income households.

The goals, objectives, and policies identified in the 2015 Housing Element were appropriate for the 2015-2023 timeframe because they complied with the program requirements mandated by State law at the time. The 6th Cycle Housing Element will be revised to address new state mandates and to put County of Santa Cruz on track to fully meets its housing obligations.



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APPENDIX HE-C: PUBLIC ENGAGEMENT RESULTS



COMMUNITY PANEL AND STAKEHOLDERS GROUP SUMMARY



SUMMARY REPORT

Community Panel and Stakeholder Group

County of Santa Cruz | Sixth Cycle Housing Element

Prepared June 2023, by:



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Executive Summary

Project Overview

The County of Santa Cruz partnered with CivicMakers, a strategic consulting firm, to lead community engagement for their Sixth Cycle Housing Element Update. The Housing Element is one of the seven California State-mandated “elements” or chapters of a local jurisdiction’s [General Plan](#). It identifies policies and programs to meet existing and projected housing needs for all segments of the community, including various household types, special needs populations, and all income levels of the jurisdiction. CivicMakers led the outreach, formation and facilitation of two community advisory groups that provided input to the Housing Element Update. The Stakeholder Group and the Community Panel were instrumental in providing local knowledge and lived experience to inform the update, while also helping to meet the State’s robust engagement requirement for the 6th Cycle Housing Element.

CivicMakers ensured that the groups represented diverse demographics, lived experiences, and subject matter expertise. We also worked to make the facilitation of the meetings accessible, trauma informed, multi-lingual, and understandable at a 5th grade reading level. Each meeting included a concise overview of the topic at hand, time for questions, and the opportunity to deliberate and share input on topics relevant to the Housing Element. We worked to make sure that participants could understand the content in order to make actionable recommendations, and we explained how their input would be used. We also built and provided a safe, confidential, and respectful space for personal conversations about lived experiences, opinions, and suggestions to flourish. Finally, we ensured that participants of the Community Panel were compensated with stipends in acknowledgement of their time and efforts.

Overview of Engagement Findings

Through the facilitation of **nine meetings**, the participants of the Community Panel and Stakeholder Groups provided clear recommendations for the 6th Cycle Housing Element. The **housing needs and barriers**, as well as the **programs and policies** outlined below, were all shared directly by the participants, and prioritized through a dot voting exercise at the final in-person joint meeting of the two groups. The **what to build and where** section shares the specific ideas participants have for the types of housing and locations where they would recommend building, thanks to an in-person mapping exercise.

Top Housing Needs & Barriers

- Expensive housing that is not affordable for people working minimum wage jobs.
- Increasing housing for voucher-holders, and increasing the supply of housing vouchers.
- Provide housing that supports the needs of families, including larger units, accessible units appropriate for older people and multiple generations, and services like on-site child care.

- Tenants' rights and rental protections are important (e.g. preventing rent hikes, eviction protection, legal aid)
- Landlords need to be held accountable if they mislead tenants or engage in predatory practices.
- Policies to protect against discrimination of non-white residents, including immigrants who often don't qualify for affordable housing programs.
- Support for people impacted by substance abuse.
- The CZU fire was a hardship that the county is still recovering from.
- Planning and permit processing times and costs are too high.
- More ADA or universally designed accessible affordable housing.

Top Program and Policy Suggestions

Across both the stakeholder group and community panel, there was strong support for the following suggested programs and policies.

- **Increasing densities was seen as the top policy priority.**
- To increase densities, **raise the maximum height of new developments to 4 stories** and beyond.
- **Transit oriented development** that reduces the need for cars, reduces traffic, and reduces parking.
- **Streamline bureaucratic processes** associated with creating new housing projects. Instead of discretionary approval processes, move towards processes where developments are **automatically approved** if clearly set pre-conditions are met.
- New **affordable-only housing developments**, and **policy incentives for affordable housing** projects (e.g. streamlined permitting) to address the shortage of affordable housing
- **Proactive education** about housing options and opportunities, and easily accessible **information in multiple languages** (one-stop-shop for info and services).
- Developers should **utilize and redevelop existing commercial areas** that are struggling in order to build more housing.
- The County could **reduce the requirement for the amount of commercial space** in mixed-use developments, in order to allow space for more housing
- More support and financing options to build **Accessory Dwelling Units (ADUs)** as a way to create more alternative housing units.
- There was **surprising alignment between environmentalists and developers**: both want to see increased density and development near transit options.

See [Program and Policy Priorities](#)

What kind of housing to build, and where?

- Develop **high density and mixed use developments along transit corridors**. One notable location for this in Santa Cruz County is along the **old rail line**.
- Concentrate development within the **urban services line**.
- **Limit coastal development** because of tidal flows and climate change impacts.
- **Do not use wildland interface and rural areas** for new large housing projects.
- High density developments that include **adjacent parks** or playgrounds and have relaxed parking requirements are favored. Ideally **walkable to services, and near public transit**.
- Developing sites in the **north of the county** could help reach overall housing goals (e.g., Davenport).
- **Rezone for higher density** in some key areas (Live Oak, Par 3 site in Aptos, Soquel Drive)
- Focus **Residential Flex** Development (up to 4 stories) **along the Rail-Trail and Brommer in Live Oak**
- Focus **Residential Flex and High Density** Development **along 41st**

See [Housing Type and Location Priorities](#) for specific site suggestions.

Background

Project Scope: Housing Element Update

The [2015 Housing Element](#) (effective 2015 to 2023, also known as the 5th Cycle Housing Element) is currently in effect and will be replaced by the 2023 Housing Element (effective 2023 to 2031, also known as the 6th Cycle Housing Element).

The Housing Element is one of the seven State-mandated “elements” or chapters of a local jurisdiction’s [General Plan](#). It identifies policies and programs to meet existing and projected housing needs for all segments of the community, including various household types, special needs populations, and all income levels of the jurisdiction.

For the 6th Cycle, the County of Santa Cruz has been allocated 4,634 housing units at specific affordability levels to accommodate the County’s projected housing needs. This allocation is the County’s Regional Housing Needs Assessment or RHNA (“reena”); the amount of new units they need to build. The Housing Element must identify “adequate sites” to accommodate this estimated growth. The County is also required to provide the programs, policies, and appropriate zoning to incentivize this growth.

It is important to note that, while the County may assist with the development of affordable housing through various programs and funding sources, it is not the direct role of the County to construct housing. Rather, the County is responsible for ensuring that adequate opportunities exist for housing development through zoning and by removing regulatory impediments to housing production. The table below shows the existing and newly prescribed RHNA allocation the County is responsible to plan for.

Income Level	5th Cycle RHNA (# housing units)	6th Cycle RHNA (# housing units)	Percent Increase
Very Low	317	1,492	471%
Low	207	976	471%
Moderate	240	586	244%
Above Moderate	550	1,580	287%
Total RHNA	1,314	4,634	353%

Project Scope: Community Engagement

The State of California Housing and Community Development (HCD) requires a robust outreach and engagement effort for the Sixth Cycle Housing Element Update, including efforts to ensure diversity, equity and inclusion. The Fair Housing Act (AFFH) requires that we go above and beyond avoiding discrimination by proactively overcoming patterns of segregation and working to foster inclusive communities. As part of this effort, CivicMakers led the outreach, formation and facilitation of two diverse and inclusive community advisory groups that provided input to the Housing Element Update. The Stakeholder Group and the Community Panel were instrumental in providing local knowledge and lived experience to inform the update, while also helping to meet the State's robust engagement requirement for the 6th Cycle Housing Element.

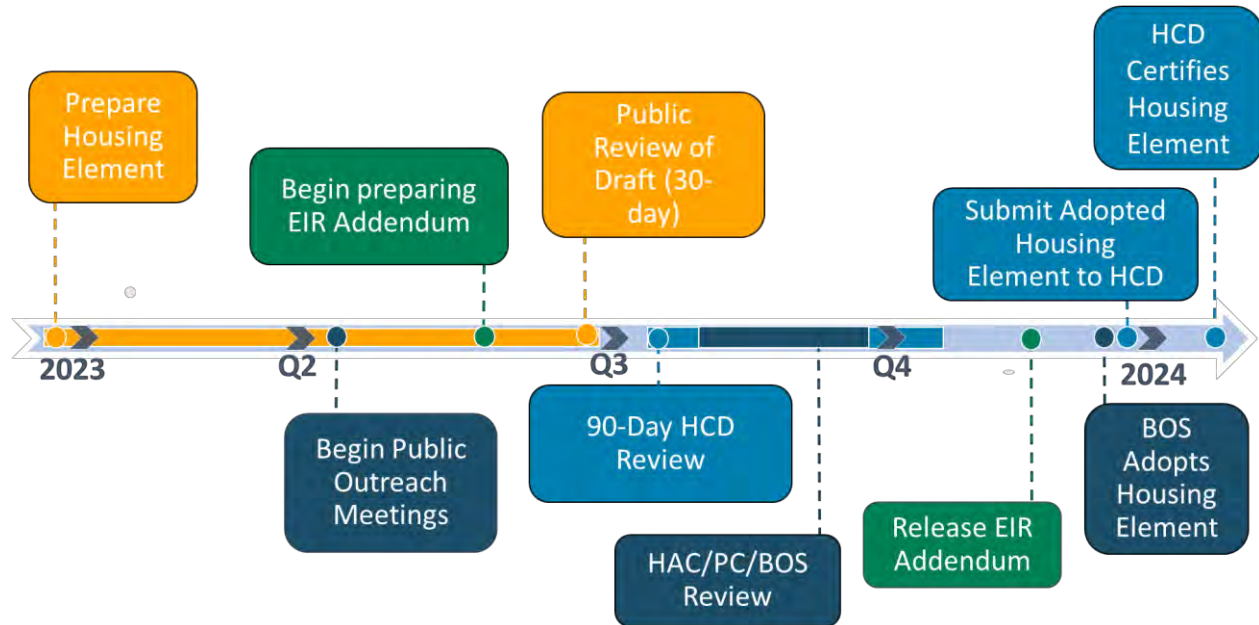
CivicMakers ensured that the groups represented diverse demographics, lived experiences, and subject matter expertise. We also worked to make the facilitation of the meetings accessible, trauma informed, multi-lingual, and understandable at a 5th grade reading level. Each meeting included a concise overview of the topic at hand, time for questions and answers, and the opportunity to deliberate and share input on topics relevant to the Housing Element. We worked to make sure that participants could understand the content in order to make informed and actionable recommendations, and we explained how their input would be used. We also built and provided a safe, confidential, and respectful space for personal conversations about lived experiences, opinions, and suggestions to flourish.

The County believes it is just to compensate historically underserved and under-represented community members for their participation in engagement activities. Not only does it build trust in the planning process and in local government generally, it acknowledges the trauma and effort that goes into telling one's story. For this reason, we compensated all members of the Community Panel, which is the group that was selected due to their lived experience, with a \$25 gift card for each meeting attended.

CivicMakers, in partnership with the County and EMC Planning Group, also led a broad public engagement process. This included an online mapping tool, two community workshops (one in person and one virtual), and one in-person community open house.

Process Overview

Housing Element Update Timeline



Project Team Roles & Responsibilities

- **Santa Cruz County:** Project Management & Oversight of Housing Element Update and Community Engagement
- **EMC Planning Group:** Technical Expertise & Guidance; Housing Element Update
- **CivicMakers:** Community Engagement

Public Engagement Objectives

Process Note: We met the requirements of AB 686 and the County of Santa Cruz’ Board of Supervisors’ direction to use a “representative and deliberative” public engagement process for its 6th Cycle Housing Element Update.

The ‘why’ of all our public outreach, engagement, and communications efforts.

1. Create Equitable & Inclusive Housing Policy

A critical aspect of this effort is to devise outreach methods and engagement tools that reduce barriers and provide community members access to provide valuable input. The core objective is to give everyone equal ability to contribute and have their voices and perspectives heard, such that the County gains an understanding of community concerns and desires related to housing challenges, which can then be incorporated into the programs and policies of the updated

Housing Element. Outreach methods should be consistent with and inspire to exceed Affirmatively Furthering Fair Housing (AFFH) guidance and requirements.

2. Leverage Expertise

Listen to the stories and gather thoughts and ideas from stakeholders with 1) lived experience of housing instability and/or unaffordability, and 2) housing development and tenants rights advocacy experts to inform the draft 6th Cycle Housing Element Update.

3. Create Champions

Through participatory planning with stakeholders (especially the Community Panel and Stakeholder Groups), build trusting relationships and partnerships that result in true, shared ownership of the 6th Cycle Housing Element Update, and launch the County into a successful implementation phase.

4. Build Awareness & Excitement

Leverage a digital engagement platform and partner relationships to bring the broader public into the policy and programmatic implications of the 6th Cycle Housing Element Update. Share and transfer our excitement for the future of housing in Santa Cruz County to the broader community, especially individuals not typically engaged (or with an active voice) in local or county policy making.

Engagement Process & Timeline

Phase	Task/Activity	Timeline
Discovery	Background Document Review	February 13 - March 3, 2023
	County Demographics Data Analysis	February 13 - March 3, 2023
	Stakeholder Assessment	February 20 - March 8, 2023
Outreach	Stakeholder Group and Community Panel Outreach	March 1 - March 31, 2023
	Stakeholder Group and Community Panel Formation	April 1 - April 7, 2023
Engagement	Stakeholder Group & Community Panel Meetings	April 11 - May 11, 2023

Discovery: Stakeholder Assessment

February 20 - March 8, 2023

County staff identified a broad set of candidates (50+) for the Stakeholder Group. The draft composition of the Stakeholder Group included those with an interest in housing development in the county, including but not be limited to local developers, affordable housing developers, community groups serving under-represented community members, environmental and transportation organizations, housing advocates, and others.

Outreach to Potential Panelists & Stakeholders

March 1 - March 31, 2023

Outreach Approach

We developed invitations and communications that met the unique needs of stakeholders and ensured that all participants had equitable access to joining the engagement. CivicMakers has experience facilitating design and engagement sessions for low-income communities of color, persons living with disabilities, and immigrants and non-English speakers, and brought a trauma-informed, equity-centered approach to these engagements.

Our outreach methods and materials were bilingual in English and Spanish, and surpassed the requirements of AB 686 to "proactively reach out to individuals and organizations that represent lower income households, people in protected classes, and households with special needs to develop open and mutual communication." The County team approved all invitation and communication copy prior to CivicMakers engaging stakeholders. Initial outreach methods included a mix of email, phone and partner introductions. We contracted with a graphic designer, and asked community partners to distribute the community panel opportunity widely.

Potential stakeholders and community panelists were invited to take a survey to help provide key information for the selection process.

Once CivicMakers made initial contact with prospective stakeholders, we continued to follow-up and be available to promote and answer questions about the Stakeholder Group and Community Panel. We strived to ensure all stakeholders felt welcomed into the process, understood the commitment before signing on, and had an opportunity to ask questions about their role, responsibilities and compensation. We provided initial and follow-up communications in Spanish when necessary. Once the two groups were formed, we strived to engage 15 to 20 active members of the Stakeholder Group, and 15 to 20 active members of the Community Panel.

Outreach Process

- 1. Santa Cruz County staff helped identify initial groups who could help with outreach to targeted populations.**
 - Civic Makers emailed homeless advocates, SRO advocacy groups, tenants rights leaders, affordable housing advocates, and others to help identify potential Community Panel members.

2. Together we designed a selection process and onboarding plan.

- Community Panel Participants were selected using the following criteria:
 - Only applicants who committed to 4 or 5 out 5 sessions were considered.
 - Only applicants who lived in the unincorporated areas were considered
 - The demographic goals helped create the final selection.
- Stakeholder Group representatives were selected using the following criteria:
 - Minimizing representatives that duplicated interests or groups
 - Ensuring all representatives had an awareness of the unincorporated county because they either served the communities there, represented union groups there, worked there, or developed housing there.

3. We worked to identify gaps.

- We revisited the original composition table, and made a plan to reach those we missed.
 - We had trouble finding representatives from district 4, so we conducted targeted outreach and successfully obtained participants from district 4.
 - We did not have anyone self identifying as transgender or non-binary residing in the unincorporated county. We conducted targeted outreach but did not meet this goal.
 - Despite targeted outreach we did not succeed in having tribal representation.

4. We finalized selections and sent welcome emails.

- Emailed nominated Community Panel members informing them of their selection and next steps.

Outreach: Stakeholder Group & Community Panel Formation

Final Stakeholder Group

The final Stakeholder group represents a balance of interests and experience of professionals invested in housing in unincorporated Santa Cruz County.

Unions (1)

Harvey McKeon

Carpenters Local Union 505

Our members live and work in the unincorporated county; housing is an issue for them like other residents. Local 505 wants to be part of the solution to housing needs in the area, including ensuring a reliable supply of residential construction labor to meet RHNA goals.

Developers, general (1)

Jessie Bristow

Swenson Builders

Development Project Manager

Local developer and builder with over 35 years of experience working in the County of Santa Cruz

Realtors/Developers who state they focus on affordable housing (4)

Iman Novin

Novin Development Corp

President

Affordable Housing Developer. We have an affordable housing development in Soquel.

Jane Barr

Eden Housing

Director Real Estate Development

Eden is an affordable housing provider in Santa Cruz County.

Joanna Carman

MidPen Housing

MidPen Housing is a non-profit affordable housing developer

Megan Kilmer

Dream Catch Properties

Realtor

Passionate about housing. 10+ years of experience with property management. Six years of Mental Health Housing experience. Deeply invested in fostering success in housing for all. Building relationships and practicing Fair Housing.

Service Providers (4)

Claudia Oblea

Cradle to Career Santa Cruz County

Community Organizer

C2C works directly with families and one of the concerns that regularly comes up is difficulty finding affordable housing.

Christian Magana

Families In Transition

Housing Development Coordinator

Rapid rehousing provider/Navigation Services

Valeire Arno

Bill Wilson Center

Case Manager/Shared Housing Recruiter

Bill Wilson Center's role is to support and provide housing for unhoused 18-24yr old youth in the county, doing so through the Shared Housing Program (formerly known as Host Home Program) as well as rental assistance when more permanent housing can be secured. This is a Rapid Rehousing Program

Leslie Conner

Santa Cruz Community Health

CEO

Our organization serves over 2,000 unhoused individuals. Ensuring affordable housing stock is essential for their health and the health of our community.

Non Profit Housing Advocacy (1)

Elaine Johnson

Housing Santa Cruz County

Executive Director

- State - Housing Santa Cruz County educates, advocates and support our community is do what it takes to bring about affordable housing here in Santa Cruz County. We work closely with state and local leaders, developers, Community Board Organizations, our local schools and universities, many community partners and community.

Eviction Prevention (1)

Paz Padilla

Programs Impact Director

CAB

Eviction prevention services to all Santa Cruz County residents.

YIMBY (1)

Ryan Meckel

Santa Cruz YIMBY

Volunteer Lead

We envision a community where our neighbors of all ages, cultures, abilities, and incomes, can make Santa Cruz County their home. In response to the ever-increasing cost of living, we advocate for more affordable housing to meet the needs of our growing population. We support policies to streamline housing production, protect renters, build transit oriented development, and promote equitable development patterns.

Construction (1)

Sean Maxwell

Cornerstone Construction

Owner/Operator

General Contractor constructing remodels and ADU's operating in SC County.

Advocates for students and Educators (3)

Kristin Pfothauer

Live Oak School District

Board of Trustees - president

Recruitment and retaining classified and certificated employees is difficult with the cost of housing. We are currently exploring building educator housing.

Monica Mendenhall

Cabrillo College

Retention & Basic Needs Coordinator

My job is to help Cabrillo College students overcome barriers to finding housing.

Kyle Kelley

Santa Cruz City Schools

Trustee

Our schools serve students across the county, stretching all the way from Big Basin State Park to Cabrillo. Santa Cruz currently builds less housing than students graduate from high school each year. In addition to long term needs, our teachers and support staff need housing in order to work here.

Advocates for people with disabilities (1)

Rebecca Haifley

Commission on Disabilities

Commissioner

People with disabilities are marginalized when it comes to attaining appropriate affordable housing. ADA compliant units are rare. The needs and voice of the community of people with disabilities needs to be heard and considered when discussing housing for the county.

Faith based (1)

Andrew Neil Goldenkranz

COPA

Leader

COPA is a network of faith and non profit organizations dedicated to improving the supply and access to below market rate housing throughout the county. As an Aptos resident and leader at Temple Beth El, a COPA member, I am especially interested in mid-county possibilities

Land Trust (1)

Sarah Newkirk

Land Trust of Santa Cruz County

Executive Director

The Land Trust protects, cares for, and connects all people to the vibrant natural and working lands that are essential for our community and nature to thrive together for generations to come. Our philosophy is that nature and communities can thrive side-by-side, enhancing one another without competing for space.

County (1)

Sheryl Norteye

County of Santa Cruz

I work with the Housing for Health Division within the Human Services Department. The division is tasked with supporting our strategic framework (Housing for a Healthy Santa Cruz) by taking actionable steps to help reduce unsheltered and overall homelessness countywide. My work focuses on homelessness prevention and affordable housing efforts as well as serving as the collaborative applicant for our Continuum of Care programs. I believe being a part of this stakeholder group will lend a voice and opportunity to explore ways to ensure equitable allocation of our local housing needs.

Housing Authority (1)

Jenny Panetta

Housing Authority of the County of Santa Cruz

Executive Director

The Housing Authority provides housing and rental assistance to over 5,000 low income families countywide, including within the unincorporated county. There is an incredibly strong demand for the affordable housing and rental assistance we provide, with roughly 10,000 families on our waiting list. In addition to the housing and rental assistance we provide, we are involved on the supply side by utilizing project based vouchers to support the development of affordable housing projects countywide, with 18 projects including over 600 units in our PBV pipeline. We are also an emerging affordable housing developer, with one small affordable project breaking ground this month.

Neighborhood Association (1)

Carol Turley

Pajaro Dunes Association

General Manager

Pajaro Dunes is a unique beach community where we strive to find a balance that fits the needs of residents and short-term renters. I serve for the Design Review Committee in reviewing applications for new construction, major remodels and minor projects.

Final Community Panel

The following participants were selected to form the Community Panel: ¹

Mando M.	Julissa S.	Diana V.	Elizabeth U.	Iwalani F.
Sylvia P.	Anastasia T-G.	Carson D.	Rusty O.	Gary L.
Leflora C-W.	William N.	Anonymous	Sonia L.	River Y.
Christina W.	Noah W.	Claire R.	Maria	

The Community Panel reflected a cross-section of county residents and considers a number of important demographic factors (see more information about each factor in table below with even more thorough information in the Appendix of this document).

We designed an Intersectional Matrix² to help prioritize candidates with an intersectional lens, which acknowledges that individuals have many identities, not only one, and that membership to different groups can make people vulnerable to various forms of oppression, which can compound.

In some areas we did not meet our ideal ratios of intersectionality. For example, we were unable to secure sign ups from Transgender community members residing in the unincorporated areas who were available for the meetings, and we had fewer Asian and Black panel members than we had aimed to reach. We met our goals for Hispanic/Latino participants, but did not attain more than two monolingual Spanish speakers.

We had a total of three unhoused community panelists who RSVPed to at least four sessions, met all other requirements, and were selected. However, only one of them was able to attend the meetings, and missed the final session due to hospitalization.

Similarly, four people with disabilities met all requirements and RSVPed to at least four sessions, but only one of them actually attended.

Keeping in mind that homeless populations and people with disabilities deal with numerous barriers, and potentially life threatening obstacles, we reflect on this engagement project and see that we can constantly improve our diversity, equity and inclusion practices. In future engagements it would make sense to aim for more unhoused participants and people with disabilities than we expect to see complete the series. To be able to support people in participating or updating us on attendance challenges, in the

¹ Names crossed out indicate that they RSVPed and were selected but did not end up attending.

² See appendix for [Community Panel Intersectionality Matrix](#)

future we will ask for a second point of contact, to allow the person to provide us with the contact of their Social Worker or Case Manager, and sign a release of information to allow us to make any more reasonable accommodations needed.

We shared resources for people in crisis related to housing needs at the Community Panel meetings, as well as offering mindfulness practice short breaks after potentially traumatic conversations. We also ensured to meet access needs and offered the full stipend to the hospitalized panelist despite the one day missed due to health issues.

The following tables describe the demographic goals for the group of 20, the selected group of 19, and the final attending group of 14. “Committed Participation (19 candidates)” describes those who were selected, and had previously committed to attend 4-5 sessions. Those who actively participated are counted under Final Attendance. All 14 participants attended 4 to 5 meetings. The four that never attended or dropped out were at 0 sessions, with the exception of one person who attended one session.

Community Panel Composition by Age³			
	<i>Goal (of 20 candidates)</i>	<i>Committed Participation (19 selected)</i>	<i>Final Attendance (14 participants)</i>
TOTAL	20	19 Confirmed	14 Participated
Ages 18 to 24	4	2	1
Ages 25 to 59	10	13	10
Ages 60+	6	4	3

Community Panel Composition by District⁴			
	<i>Goal (of 20 candidates)</i>	<i>Committed Participation (19 selected)</i>	<i>Final Attendance (14 participants)</i>
Supervisory District 1			

³ Age: [detailed data table](#)

⁴ Supervisory Districts: [detailed zip code data](#)

TOTAL	5	10 Confirmed	7 Participated
Homeowners	2	3	2
Renters	2	2	1
Unhoused	1	1	0
Mobile Homes	-	4	4
Supervisorial District 2 & 4			
TOTAL	4	3 Confirmed	2 Participated
Homeowners	1	1	0
Renters	2	1	1
Unhoused	1	1	1
Supervisorial District 3			
TOTAL	5	2 Confirmed	2 Participated
Homeowners	2	0	0
Renters	3	1	1
Unhoused	-	1	1
Supervisorial District 5			
TOTAL	6	4 Confirmed	3 Participated
Homeowners	2	2	2
Renters	4	2	1
Unhoused	-	-	-

Community Panel Composition by Household Income⁵

⁵ Household Income: [detailed data table](#)

	<i>Goal (of 20 candidates)</i>	<i>Committed Participation (19 selected)</i>	<i>Final Attendance (14 participants)</i>
TOTAL	20	19 Confirmed	14 Participated
Acutely Low	4	8	6
Extremely Low	3	4	3
Very Low	4	3	2
Low	3	0	0
Median	3	1	1
Moderate	3	1	1
Above Moderate	-	2	1

Community Panel Composition by Gender⁶			
	<i>Goal (of 20 candidates)</i>	<i>Committed Participation (19 selected)</i>	<i>Final Attendance (14 participants)</i>
TOTAL	13	19 Confirmed	14 Participated
Female	5	13	9
Transgender Female	1	0	0
Male	5	6	5
Transgender Male	1	0	0

⁶ Gender: [detailed data table](#)

Non-Binary	1	0	0
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Community Panel Composition by Language⁷			
	<i>Goal (of 20 candidates)</i>	<i>Committed Participation (19 selected)</i>	<i>Final Attendance (14 participants)</i>
TOTAL	20 seats	19 Confirmed	14 Participated
English	15	17	12
Spanish	5	2	2

Community Panel Composition by Race & Ethnicity⁸			
	<i>Goal (of 20)</i>	<i>Committed Participation (19 candidates)</i>	<i>Final Attendance (14 participants)</i>
TOTAL	20	19 Confirmed (Unique)	14 Participated
White	6	7*	6*
Hispanic or Latino	6	5*	4*
Asian or Pacific Islander	3	3	3
Black or African American	3	3	2
American Indian and Alaska Native	2	0	0

⁷ Language: [detailed data table](#)

⁸ Race & Ethnicity: [detailed data table](#)

Other: chooses not to identify	-	1	-
Other: Multiracial	-	1	-

**3 individuals identified as both White and Hispanic or Latino*

Community Panel Composition by Disability Status⁹			
	<i>Goal (of 20 seats)</i>	<i>Committed Participation (19 candidates)</i>	<i>Final Attendance (15 participants)</i>
TOTAL	20 seats	19 Confirmed	16 Participated
Living <u>with</u> a disability	3+	4	1
Living <u>without</u> a disability	17	15	13

**1 person with a disability attended session 2 only, and is counted under “committed but not under “final”. 2 people with disabilities never attended. Only 1 person ended up participating, and attended all meetings. In the final meeting she had a hybrid accommodation. The space was ADA compliant, but her disabilities still impeded her from physically attending. CivicMakers staff ensured she received the same information, got to talk with the other participants, and provided her input.*

Stakeholder Group & Community Panel Meetings

April 11 - May 11, 2023

Meeting Approach

CivicMakers facilitated 11 engagements total for the Community Panel and Stakeholder Groups: four (4) meetings of the Community Panel; four (4) meetings of the Stakeholders Group; one (1) joint meeting of the Community Panel and Stakeholders Group. We made decisions about virtual versus in-person meetings in collaboration with the County team and stakeholders, taking into consideration changing public health and safety needs, as well as the preferences and needs of participants.

During all engagements, CivicMakers’ facilitators led engagement discussions, supported by subject matter expertise from EMC Planning Group and the County (where necessary), coordinated and took notes of meeting discussions, compiled lists of meeting attendees, and shared meeting summaries and materials with County staff.

⁹ Disability Status: [detailed data table](#)

Meeting Design & Accessibility

The bilingual Engagement Coordinator partnered with bilingual County Staff to ensure decks were in Spanish and English, and that there was live interpretation for all meetings. Our experienced facilitators brought cultural competency, humility and an awareness of the diversity of identities and privilege when engaging diverse constituencies with a range of viewpoints, housing needs and backgrounds.

Reasonable accommodations were offered and provided to participants during the course of the meetings. One participant requested PowerPoints be mailed, and we did so. A few participants kept cameras off at all times, due to limitations related to technology, homelessness, and lack of childcare. One participant was offered a hybrid accommodation at the one (the final) in person meeting, due to disabilities. One CivicMakers staff member held a laptop so that a participant could attend via zoom.

CivicMakers believes it is just to compensate historically underserved and under-represented community members for their participation in stakeholder engagement activities. Not only does it build trust in the planning process and in local government generally, it acknowledges the trauma and effort that goes into telling one’s story. For this reason, we compensated all members of the Community Panel with a \$25 gift card for each meeting attended. These were delivered in person at the final meeting, with the exception of one person who received it in the mail, and one person who received it digitally, to honor access needs.

Meeting Description & Timeline

The high-level meeting plans for the Community Panel and Stakeholder Group are outlined below. You can find the [agendas used at meetings in the appendix](#).

Meeting Content	Stakeholder Group	Community Panel
Overview of Santa Cruz County General Plan and Housing Element Update requirements.	April 11, 2023 5:30 - 7pm virtual	April 13, 2023 5:30 - 7pm virtual
What housing is needed and primary barriers to finding and securing housing.	April 18, 2023 5:30 - 7pm virtual	April 20, 2023 virtual
What existing 5th Cycle Housing Element policies and programs should be amended, or new ones added.	April 25, 2023 5:30 - 7pm in person	April 27, 2023 5:30 - 7pm in person
Where to locate housing units, generate potential solutions to fair housing and/or equity concerns.	May 2, 2023 5:30 - 7pm virtual	May 4, 2023 5:30 - 7pm virtual
Consensus recommendations on prioritization of housing needs and goals for the updated Housing Element.	May 11, 2023 5:30 - 7pm in person at Branciforte Middle School	

The facilitators designed and held space for meaningful discussions, where participants were able to share stories about their personal experiences seeking, retaining or losing housing, as well as serving community members with their housing needs. The community guidelines that guided the behaviors in the space were created and upheld by the participants, and we referred to them at the beginning of each meeting, as a way to reinforce agreements such as confidentiality, respecting others who may disagree, and focusing on common goals. You can find the [full community agreements in the appendix](#). All meetings started with accessibility check-ins, including navigating live interpretation. Then, both the staff and the participants checked in. Examples of check ins are:

- Sharing in one word, how they are doing that day
- Sharing their professional roles
- Sharing the area of the county they reside, or housing status.

Then, the County provided a presentation on the content of the Housing Element, followed by a Q and A. All questions were answered either in the moment, or during the week that followed the meeting, and were all collected in the Q and A docs you can find in the appendix. (Appendices: [Stakeholder Group Q&A](#), [Community Panel Q&A](#))

The presentation was followed by break out room discussions on specific prompts, and participants were able to have in depth conversations with smaller groups. All conversations were captured by County, EMC, or CivicMakers staff and fully documented into the appendix.

Prompts:

Meeting 1: What will make these Panel meetings “comfortable” and “meaningful”?

Meeting 2:

Stakeholder Group: What are the top needs and barriers of the communities you serve that should be prioritized in the Housing Element? Please share specific stories or examples to help us make the case and illustrate these needs and barriers in the document.

Community Panel: Please share an example of NEEDS and an example of BARRIERS related to housing someone you know has experienced. It can also be something you yourself have experienced, in the past or the present.

Meeting 3:

Stakeholder Group: Keeping in mind the needs and barriers faced by the people you serve, what kind of solutions (AKA programs and policies) do you think need to be in place? This could include revisions to the ones the County shared or brand new ideas. We encourage your creativity.

Community Panel: Keeping in mind the needs and barriers you and others face, what kind of solutions (AKA programs and policies) do you think need to be in place? This could include revisions to the ones the County shared or brand new ideas. We encourage your creativity!

Meeting 4: Where would you put more units? Where do you think we don't need units? What type of housing should it be? (urban high, urban medium, residential flex, mixed use) We encourage your creativity!

Meeting 5: (Based on specific top program/ policy proposals) If this program/policy were successfully realized, What would success look like? and how would that impact your life or work?

Topics for meeting 5, based on dot voting, were:

- **One stop info source on affordable housing + affordable-only developments**
- **Where to put housing / Map + development along rail line**
- **Use under-utilized commercial tracts**
- **Less Bureaucracy + Fast Track Affordable Housing Approvals**
- **Higher Density in New Developments**

Following the breakout groups, we circled back as a full group, and a member of each group, or the facilitator, shared a summary of what the smaller group had discussed, to the larger group.

Unique to meeting 4, participants learned to use a Housing mapping tool: Balancing Act. (https://santa_cruz_county_housing.abalancingact.com/InteractiveHousingPlan). This Interactive Mapping Tool lets you develop your own plan about where new housing should go, by selecting among a menu of development options and development sites proposed by the county. Input will help inform the County's decisions about areas where it may need to change the zoning, or increase residential densities, to meet the RHNA.

Unique to meeting 5, participants were invited to use 20 stickers to prioritize their ideas, and 5 stickers to indicate where and what type of housing they would like to see.

Finally, participants were always informed and reminded of how their input will be used, of other opportunities to engage.

Recommendations: Program and Policy Priorities

Methodology

The main activity in the final meeting with the Community Group and Stakeholder Panel on May 11, 2023 was designed to be a culmination and distillation of many of the conversations and activities from previous

meetings. It was meant to provide a clear and synthesized snapshot of the programs and policies that this curated group of people believe are the most important for the 6th Housing Element.

The programs and policies brought up by both groups were synthesized into a single list and presented for “dot voting” by the full group (in both English and Spanish). Participants were also given the opportunity to add new program ideas or build on these items with post-its.

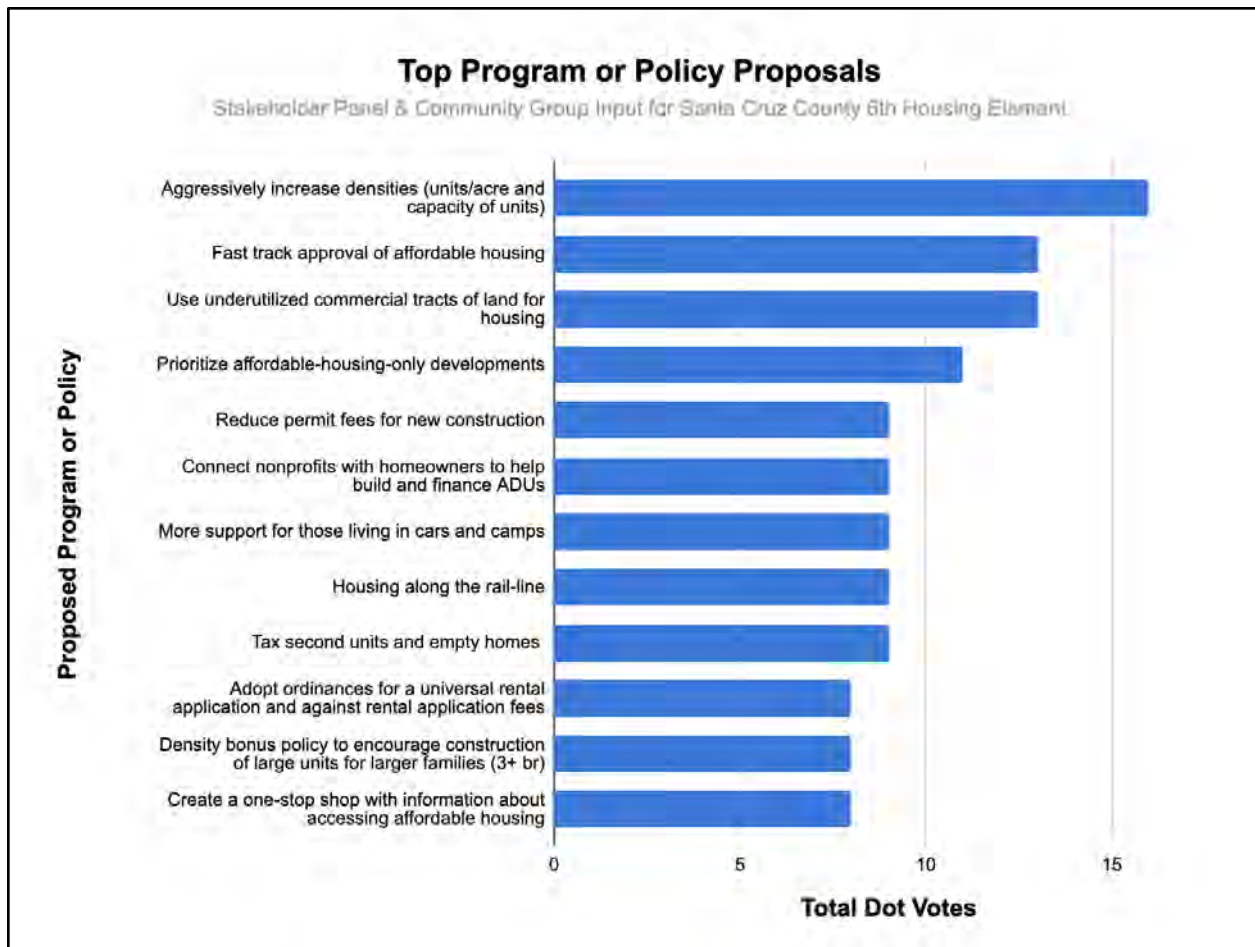
The program ideas that emerged as the highest priority from the dot voting exercise were then selected for further conversation in the break-out conversations. Full notes of these conversations is in the appendix: [Meeting #5 - Notes from break out rooms](#).

The “dot votes” provide a proxy for the level of interest in these programs by the participants, and are a useful visual, but are not a meaningful metric beyond the bounds of this activity.

Top Priority Programs & Policies

The following projects were designated as top priorities by the Stakeholder Panel and Community Group:

- The most popular policy suggestion is to **aggressively increase densities**, both in terms of units per acre and the capacity of units.
 - This also was expressed as a separate top priority policy for a “density bonus” to encourage the construction of **housing that will support larger families**.
- Reducing the administrative overhead and cost to add housing, especially 1) **fast tracking the approvals** of affordable housing; 2) **reducing permit fees** for new construction; and 3) connecting homeowners with **support for constructing ADUs**.
- Using underutilized land for new housing developments that might support higher densities and be located in proximity to transit. Specifically: **underutilized commercial tracks and new housing along the old rail line**.
- Creating policies and programs that **support affordable-housing-only developments** (rather than only allocating a percentage of a new development as affordable housing).
- **More support for those living in cars and camps**.
- Encourage full use of existing housing stock by **increasing taxes on vacant units and second homes**.
- Educating people about how to access housing, specifically creating an easy to use **one-stop-shop for information** and services/programs related to affordable housing.



Full Results of Dot Voting Exercise

The following table presents the full results from the dot voting.

- Green cells highlight some of the most popular proposals
- Asterisks (*) indicate that Santa Cruz County has some kind of existing program in this area.
- New policy/program proposals, or newly proposed wording for the policies presented, is represented in *blue text*. This is from the participants’ Post-Its.
- Participants were instructed to vote only at the level of individual policies and programs, and not on categories and list headings. Votes that were cast for list headings were not counted in this summary. However, we’ve checked to confirm that their exclusion does not materially affect the final takeaways from the exercise.

Proposed Program or Policy	Total Dot Votes
Goal 1: Construct New Housing	
Less Bureaucracy/ Paperwork (Faster processes, Permitting, fees, & working with county)	

For developers & owners	
Fast track approval of affordable housing (example: SB35, which is expiring) *	13
Reduce permit fees for new construction	9
Waive impact fees (AB 602)	4
Charge per square foot, not per unit *	2
Fast-track inspections on affordable housing projects *	4
<i>Innovative Ownership models: Land Trust, state programs</i>	1
For renters	
Adopt an ordinance prohibiting landlords from requiring rental application fees, and require them to accept a universal application.	8
Getting Services & Utilities	
Liberalize septic requirements	6
Creating a county refuse disposal facility, and use fines for improper disposal*	0
Parking permit program to connect new developments with parking spaces available on other private land through contract	2
<i>Help make septic systems more affordable, or implement sewer</i>	
Labor Standards	
Hire local workers	2
Promote “mom and pop’ construction	2
Policies to ensure contractors and developers commit to better labor standards & ensure living wage jobs (e.g., prequalify contractors that meet requirements, without slowing things down)	5
Higher Density in New Developments	
Aggressively increase densities (units/acre, and size/capacity of units)	16
Add option of 6 stories (not limit to 4) <i>+ taller buildings with access to parks/ community spaces</i>	7
Streamlined approval and financing for 4-8 plexes when building on a formerly single-family lot *	5
Relax development standards that don’t impact safety or increase density (e.g. Floor Area Ratio requirements, setbacks, parking, double stair)	5
Simplify land division process (one parcel map); large properties should be subdivided to smaller parcels	6
Work to approve & build taller buildings (and work with the fire department to ensure ladder trucks are not a blocker)	6
Educate the community about the benefits of density and taller buildings	3
<i>Places for shelters. Residential licensed programs.</i>	1

<i>Focus on immigrants and help give them opportunities</i>	
Creative opportunities for housing	
Study the barriers to farmworker housing *	0
Put housing on county, state, or federal land *	7
Extend safe structure program timeframe (enable existing unpermitted structures to be used) *	1
Floating homes and floating home marinas	2
Use underutilized commercial tracts of land for housing (AB2011 allows for streamlined processing for underutilized tracts of commercial land) *	13
Support for Building Accessory Dwelling Units (ADUs)	
Continue the state incentives for ADUs (reduced fees, numbers, standards)	6
Tax incentives for ADU-builders similar to the tax incentives given to people installing solar	2
Relax # of ADU restrictions: Allow more than one ADU and Junior ADU per parcel (one per acre)	5
Better education about building ADUs *	0
Offer ready-made, pre-approved plans for ADUs *	4
More support for manufactured/ mail ordered/ pre-fab construction *	0
Move threshold for requiring building permits from 120 to 240 square feet	6
Remove requirements for sewage hook-ups, electrical and the concrete pad for tiny homes	2
Connect nonprofit (e.g., Habitat for Humanity) with homeowners where an ADU can be built but they can't afford to build one (ex: retired folks on fixed income) *	9
Goal 2: Maintain and Enhance the Quality of Existing Housing Stock	
Policies to Enable More Home Ownership & Reduced Consolidation	
Tax second units and empty homes <i>+ empty second homes if not rented and occupied</i>	9
Tax LLC landlords of 4+ units more heavily to keep housing market fairer for private buyers	3
<i>45 days before an LLC can purchase</i>	
<i>Non-profit offered units before REO bank default sales or tax sales</i>	
Goal 3: Facilitate the Development of Affordable and Equal Opportunity Housing	

More Affordable Housing	
Housing Element should prioritize exclusively affordable-housing-only developments	11
Increase funding to subsidize affordable housing (e.g. affordable housing trusts) *	7
Eliminate requirements from subsidized housing opportunities that require separate bedrooms per each child *	5
<i>Raise money for affordable housing through transfer tax and housing bond</i>	
<i>Encourage use of CA Tax Credit and Low Income House Tax credit</i>	
<i>Section 8 homebuyer program participation (HUD?, county)</i>	
Rent control and protections against displacement:	
Do not allow increases outside a small percentage determined each year	3
Free housing counseling for renters *	5
Tenants rights services should prioritize people with MediCal, seniors, differently abled people and immigrants	4
Tenants should never decide between their home not getting needed repairs, being evicted or rent being raised	4
<i>Provide free attorney (ala Legal Aid) to help tenants enforce their tenant rights</i>	
Fair Housing:	
Enforcement of Rental Properties and Landlord Fair Housing Discrimination *	6
Fair housing audits (ensure process is being followed and fees aren't extractive) <i>+ ensure there are signed rental agreements</i>	3
County should apply to become a Housing and Urban Development-certified agency to support fair housing	3
Dignified housing	
Ensure internet hook-ups are required for new housing	5
Standardize the minimum size for bedrooms, anything smaller should not be permitted to be announced as bedroom (what size?)*	4
Density bonus policy to encourage construction of large units for larger families (3+ br)	8
<i>Enforce living standards</i>	
Goal 4: Provide Housing Opportunities for Special Needs Populations	
Accessibility and Inclusion:	
Higher requirements for accessibility (e.g. 20%) for all construction, including single family subdivisions	5
Use vouchers to meet inclusionary requirements *	1

<i>Use universal design standards to expand accessibility</i>	
Those currently unhoused should have access to:	
More vouchers	0
Preference letters for families	0
More support for those living in cars and camps	9
No criminalization for housing status	6
Create a street parking program that will not only pay for itself, but also provide revenue for a waste disposal, day-care/day room, bathroom and shower facility for community members living in their vehicles.	4
Non-residents/people in informal economies should have:	
No disqualifications due to their status for home buying, renting, or affordable housing *	5
No minimum income requirements to apply for housing in general *	2
Transitional housing for newly arrived immigrants	2
Study the barriers to farmworker housing*	
Goal 5: Promote Energy Conservation and Sustainable Design	
Reduce Reliance on Cars (Public Transport, Bikeability, Walkability)	
Require public transit to be connected to housing developments and improve public transit safety and connectivity	4
Work with AMBAG to get more high-quality transit stops in the county	5
Encourage reduced street widths, and ensure new street scapes are aligned with vision zero principles and the active transportation plan *	3
Protected bike parking *	3
Housing along the rail-line	9
Don't require parking to be associated to housing	5
Maintain connection to & protection of nature	
Require wild spaces, urban forests and/or community gardens at walking distance for all residents	2
Invest in holistic urban design that prioritizes making space for population growth while keeping humans connected to nature, community and transportation *	3
Lower environmental impact: require new housing be environmentally friendly, with solar panels, rainwater collection, gray water, trees planted for number of units built, electric chargers, parking for bikes*	5
Build Vibrant Viable Local Communities	
Develop preferences for people working locally to cut down on traffic *	2

Make urban design that is community centric: (commons, welcoming plazas, and walkable streets) *	7
Street trees, and facades that promote sociable atmospheres, parks and pedestrian only areas *	2
Ensure large developments are centering walkable, community based neighborhoods by requiring: Active ground floors with multiple, small fronts (i.e. ensure that one block isn't taken up with one large purpose and that we prioritize spaces that will be filled with local businesses/uses, not large chains) *	4
Dense housing should be based more on school locations than transportation corridors	0
Goal 6: Collaborate and Publicize Housing Resources	
Make affordable housing and first-time home ownership easier to find, apply, qualify:	
Create a one-stop shop with information about accessing affordable housing * <i>+ Information available in all languages, including dialects</i>	8
Better information available about new units	1
Have one universal application for tenants (reduces application & credit check fees & logistics)	6
More education about credit scores, first time homebuyers *	1
First time homebuyer downpayment programs (for teachers, nurses, immigrants) * <i>+ affordable payments based on income</i>	5
Programs that support people accessing the first last months' rent and deposit *	5

At the end of the meeting and series, participants shared final comments. One participant shared experiences and concerns around receiving racial discrimination during her search for housing. She suggested that there are percentages reserved for different racial and ethnic groups for housing. Another participant shared the need for free service of tenant attorneys.

Recommendations: Housing Type and Location Priorities

In meetings #4 and #5, Santa Cruz County Community Panel and Stakeholder Groups were invited to share ideas on where they would recommend new housing, as well as what kind of housing they would want to see.

Summary of Suggested Housing Types & Locations

- Develop **high density and mixed use developments along transit corridors**. One notable location for this in Santa Cruz County is along the **old rail line**.
- Concentrate development within the **urban services line**.
- **Limit coastal development** because of tidal flows and climate change impacts.
- **Do not use wildland interface and rural areas** for new large housing projects.
- High density developments that include **adjacent parks** or playgrounds and have relaxed parking requirements are favored. Ideally **walkable to services, and near public transit**.
- Developing sites in the **north of the county** could help reach overall housing goals (Davenport).
- **Rezone for higher density** in some key areas (Live Oak, Par 3 site in Aptos, Soquel Drive)
- Focus **Residential Flex** Development (up to 4 stories) **along the Rail-Trail and Brommer in Live Oak**
- Focus **Residential Flex and High Density** Development **along 41st**

Results from Each Meeting

Suggested Sites from Meeting #4

The **Stakeholder Group** suggested these specific plots to consider:

- Amesti Road area = potential new residential area
- PAR 3 site in Aptos (13 acres, near shopping, transit, Cabrillo, could be rezoned to residential, but keep open space)
- East Cliff Village, intersection of Soquel & Freedom (landowner is ready)
- Aptos - South of Soquel between trout gulch and Rio Del Mar
- Property off 7th near Arana Gulch
- Soquel Drive/Freedom
- Soquel & Thurber: Best use probably a senior community (next to hospital). Also the stone house next door is 1 acre he wants to develop.
- Portola from 41st to 17th (underutilized / vacant properties)
- Cabrillo to 41st on Soquel Ave (large vacant lots)
- Live Oak area is a good location for the type of development modeled by the new Mid-Pen project.
- Strawberry Fields site (30 acres, zoned ag)

The **Community Panel** suggested these specific plots to consider:







- Near Capitola mall 41st and 37th 38th st - site that would be good for 4-5 story development
- Davenport and Watsonville (northern county) - one or two high density development in each of the areas
- Along highway 1
- Soquel Drive (increase density)
- Along the rail corridor
- 41st /Portola
- Good Shepherd School
- East Cliff Village
- Mattison Lane by Sheriff's office
- Par 3
- Live Oak - rezone this whole area for higher density
- Pure Water Soquel property near 7th and Brommer - High density development

Suggested Sites from Meeting #5

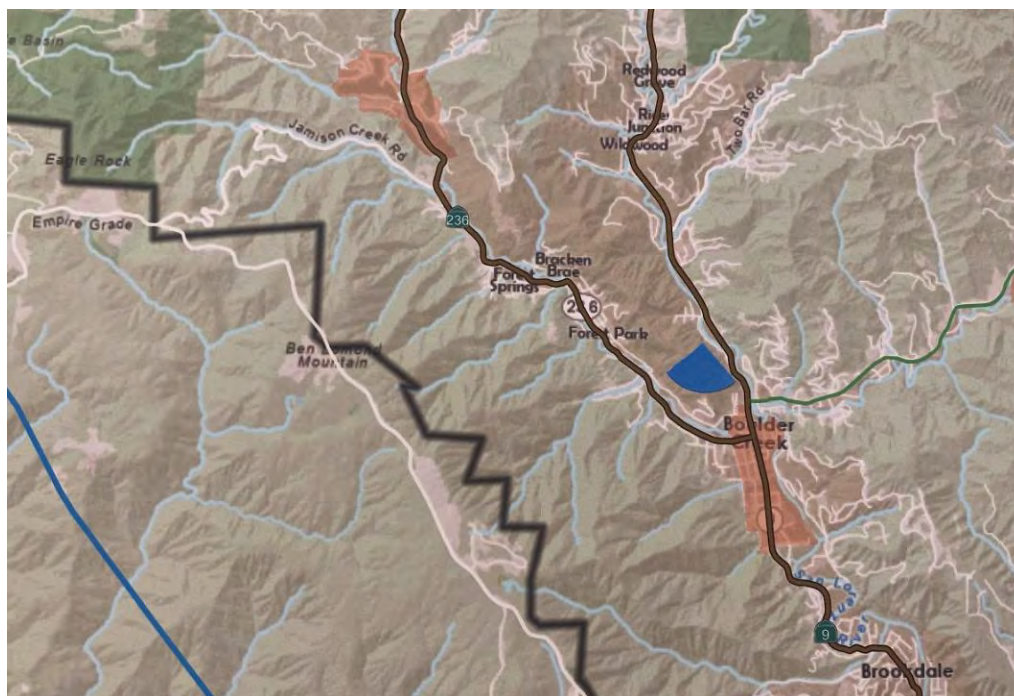
In Meeting #5, both groups got a chance to do a mapping exercise together where they were able to specifically indicate where they'd like to put what kind of housing. Per the two groups' own requests, there were options that surpassed the six story maximum currently in place.



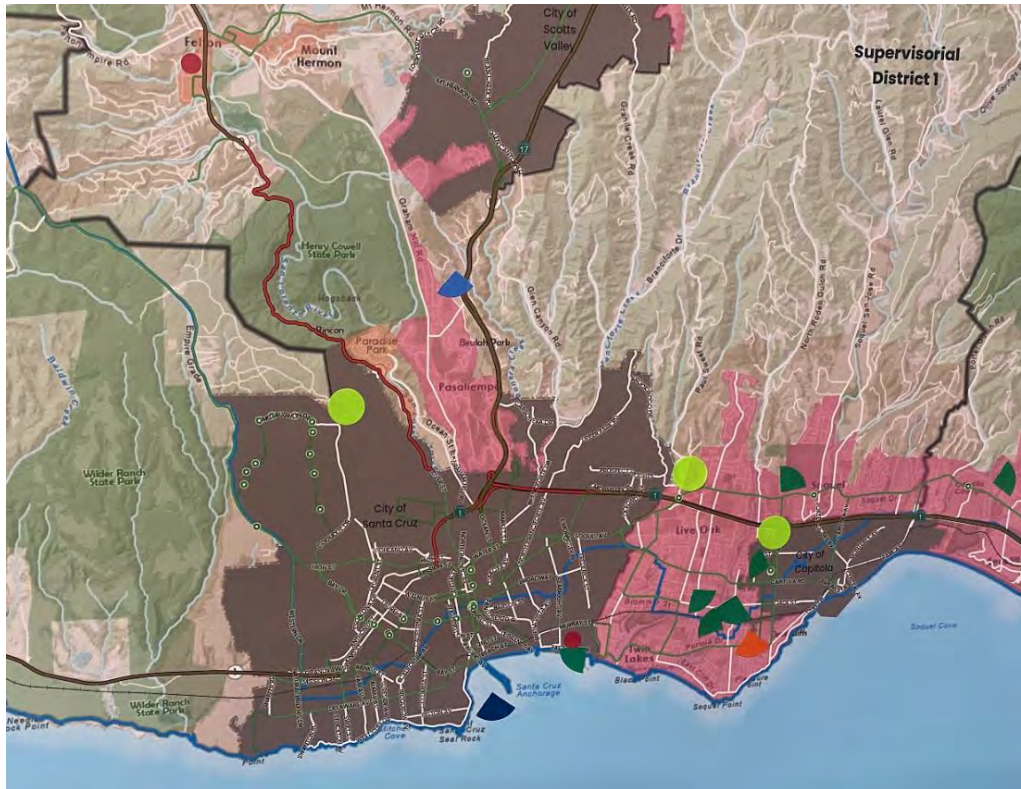
Participants provided input on where and what type of housing they would like to see.

Urban Medium Medianamente Urbano 7-15 du/ac 	Urban High Altamente Urbano 11-30 du/ac 	Residential Flex (up to 4 stories) Flexible residencial (hasta 4 pisos) 22-45 du/ac 
Mixed Use (up to 4 stories) Uso mixto (hasta 4 pisos) 22-45 du/ac 	Residential Flex (over 4 stories) Flexible residencial (más de 6 pisos) >22-45 du/ac 	Mixed Use (over 4 stories) Uso mixto (más de 4 pisos) >22-45 du/ac 

This was the Key for the Housing Type and Location Priorities Engagement activity.

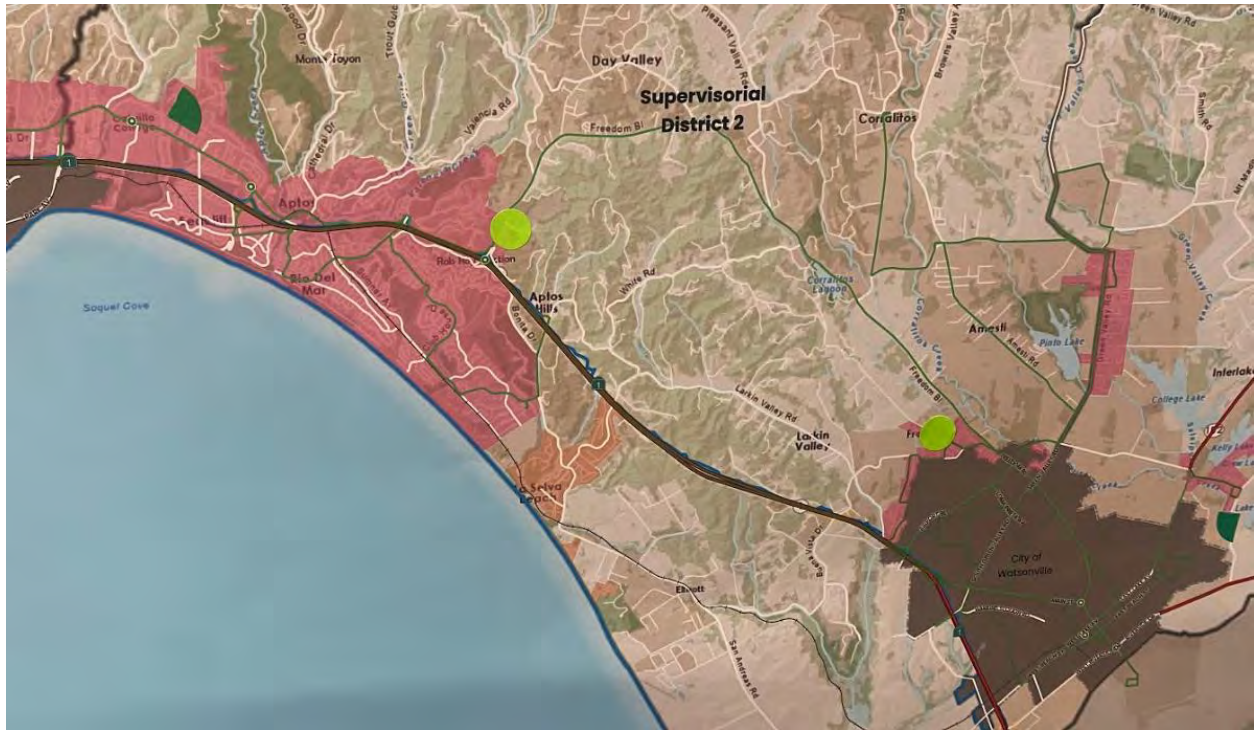


- Boulder Creek – one residential flex over 4 stories

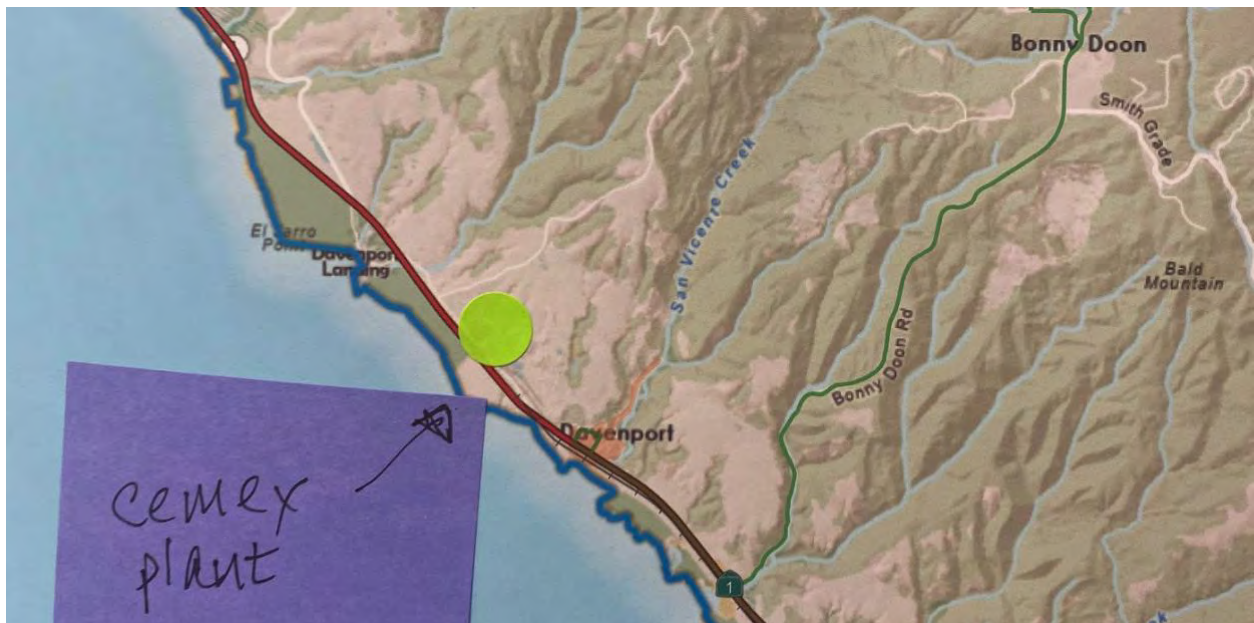


(note that strikeouts represent sites not in County jurisdiction)

- Felton – one Mixed-use up to 4 stories
- Upper Pasatiempo area (north of Beulah Park)– one residential flex over 4 stories
- ~~UCSC Campus (Pogonip Park?)~~ one Urban High up to 4 stories
- Soquel Drive @ Paul Sweet Rd (Dominican Hospital?) - one Urban High up to 4 stories
- Hwy 1 @ 41 St Ave. - one Urban High up to 4 stories
- Soquel Dr. @ 41 st Ave. - one Residential Flex up to 4 stories
- ~~Capitola Mall (41 st Ave.)~~ one Residential Flex up to 4 stories
- Chanticleer @ Brommer St. – one Residential Flex up to 4 stories
- Brommer St. @ 30th - one Residential Flex up to 4 stories
- Rail Trail at Rodeo Creek - one Residential Flex up to 4 stories
- Portola @ 41st - one Mixed-use over 4 stories
- Cabrillo College - one Residential Flex up to 4 stories
- ~~Santa Cruz Harbor Houseboats~~
- ~~Seabright~~ one Residential Flex up to 4 stories; one mixed use up to 4 stories



- Rob Roy Junction (Freedom Blvd @ Hwy 1) - one Urban High up to 4 stories
- Freedom Blvd – one Urban High up to 4 stories



- North of Davenport near the CEMEX plant - one Urban High up to 4 stories

Appendices

Appendix 1: Community Agreements

During Meeting #1, both the Community Panel and the Stakeholder Group co-created community agreements in their break-out conversations. These community guidelines were referred to at the beginning of each future meeting to guide behaviors.

How to make the process meaningful?
 ¿Qué necesitamos para que este proyecto tenga valor?

Community Panel / Junta Comunitaria	Stakeholder Panel / Grupo de interés
<ul style="list-style-type: none"> ● <i>Our voices are heard</i> ● Se escucha lo que expresamos ● <i>We know the how our input is used</i> ● Sabemos cómo se utiliza nuestra contribución ● <i>Our suggestions are taken seriously</i> ● Nuestras sugerencias se toman en serio ● <i>We see results down the road</i> ● En el futuro, vemos los resultados de nuestra participación ● <i>Our opinions are respected</i> ● Nuestras opiniones son respetadas ● <i>Policies are Human-centered</i> ● Las políticas están centradas en las personas ● <i>Values are environmentally respectful</i> ● Los valores son respetuosos con el medio ambiente 	<ul style="list-style-type: none"> ● <i>Results in actionable, measurable outcomes to increase housing and housing affordability</i> ● Da como resultado resultados procesables y medibles para aumentar la vivienda y la asequibilidad de la vivienda ● <i>Include the least advantaged/most vulnerable</i> ● Incluir a los menos aventajados/más vulnerables ● <i>Public-facing work should be easily understood (at a 5th grade level) and translated into Spanish</i> ● El trabajo de cara al público debe entenderse fácilmente (a nivel de 5.º grado) y traducirse al español. ● <i>Commit to supporting the county and each other in these efforts and other efforts to increase housing and housing affordability – and to hold each other accountable!</i> ● Comprometerse a apoyar al condado y a los demás en estos esfuerzos y otros esfuerzos para aumentar la vivienda y la asequibilidad de la vivienda, ¡y para responsabilizarse mutuamente!

How to make the process comfortable? /
 ¿Cómo hacer que este proceso sea cómodo?

Community Panel / Junta Comunitaria	Stakeholder Panel / Grupo de interés
<ul style="list-style-type: none"> ● <i>Non-judgmental, Confidential, Safe space – people can share relevant personal stories</i> ● Espacio seguro, confidencial y sin prejuicios: las personas pueden compartir historias personales relevantes ● <i>Empathy: We think about how we communicate with kindness</i> ● Empatía: pensamos en cómo nos comunicamos con amabilidad Yo declaraciones ● "I" statements ● Espacio inclusivo (LGBTQ, todas las razas, todas las culturas , regiones, (dis)capacidades– No Discursos de odio) ● <i>Inclusive space (LGBTQ, all races, cultures, regions , abilities... – No Hate Speech)</i> ● Somos Solidarios: aquí hacemos verdaderas conexiones humanas. ● <i>Supportive: we make true human connections here</i> ● Bilingüe: interpretación en vivo ● <i>Bilingual: Live interpretation</i> ● La opinión, las aspiraciones y las preocupaciones de todos son importantes ● <i>Everyone’s opinion, aspirations and concerns matter</i> ● 1 micrófono 1 voz: levante la mano ● <i>1 mic 1 voice – raise hand</i> ● Fomentar la participación: Atreverse y dar espacio a los demás 	<ul style="list-style-type: none"> ● <i>Maintain a creative, constructive, and solutions-focused mindset</i> ● Mantener una mentalidad creativa, constructiva y centrada en las soluciones. ● <i>Remember that we all share a common goal of increasing housing and housing affordability. Assume the best intentions of others</i> ● Recuerde que todos compartimos el objetivo común de aumentar la vivienda y la asequibilidad de la vivienda. Asumir las mejores intenciones de los demás. ● <i>Make space for all voices and listen openly and with respect to all ideas, questions, and perspectives</i> ● Haga espacio para todas las voces y escuche abiertamente y con respeto todas las ideas, preguntas y perspectivas. ● <i>Won’t shy away from difficult issues</i> ● No evitaremos enfrentarnos a los problemas difíciles ● <i>Practice respectful meeting etiquette</i> ● Seremos respetuosos

<ul style="list-style-type: none">● <i>Encourage participation: Step up / Step Back</i>● Escucha activa y respetuosa de mente abierta● <i>Active, respectful listening</i>● Intentamos buscar encontrar un consenso (puede que no todos estemos de acuerdo y eso está bien)● <i>Try to find consensus (we may not all agree and that's ok)</i>● Abiertos de mente: Todo el mundo tiene una historia● <i>Open-minded: Everyone has a backstory</i>● Nombramos nuestras emociones: Si no podemos regularnos, podemos irnos y volver luego.● <i>Name our emotions – If we can't self regulate, we leave and come back when able.</i>	
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Appendix 2: Stakeholder Group Q&A Document

In each stakeholder panel meeting, if there were questions that were not able to be answered during the meeting the Santa Cruz County staff replied to those open questions in writing and communicated the answers back to the stakeholder group via follow-up emails. Here are those questions and answers:

Questions from April 11, 2023:

- Are these state levels or county levels of income that these go by?
 - Income levels are set by the state and then adjusted (by the state) to reflect regional differences.
- What proportion of the 5th cycle goals have been met?
 - 79% overall. Above Moderate = 66%; Moderate = 122%; Low 92%; Very Low = 59%
- What proportion of current RHNA units met is not moderate or above moderate?
 - 656 = moderate and above moderate vs. 377 low and very low
- What significant policy changes occurred to help Santa Cruz County achieve an almost 80% of the RHNA goals?
 - The state legislature has passed a variety of new bills in recent years aimed at streamlining permitting and environmental review for housing projects, as well as providing different grants to support jurisdictions' updates to codes, policies, zoning, and infrastructure projects that facilitate housing development. The County has also adopted a variety of new codes and programs to encourage additional housing, including Accessory Dwelling Units (ADUs), farmworker and school employee housing, density bonuses, permanent room housing (similar to single room occupancy), and the Sustainability Update, which amended the County's General Plan and Zoning Code/Map to adopt new standards related to urban development.
- Do property owners have to agree to rezoning?
 - Ideally but not necessarily.
- Are farm lands protected?
 - Yes. Measure J protects farm lands, as does the zoning districts that are placed on farm lands and the county codes that require buffers and other development standards .
- 79% of RHNA numbers have been permitted. Do you have a sense of how many have been constructed?
 - The majority of housing units have been built, but an exact number is difficult to quantify without significant research. There are some projects that have building permits issued and are under construction or delayed.
- Has the County selected a consultant to develop your housing element opportunity site inventory? What methodology do you plan to use to demonstrate parcel level feasibility and likelihood of development?
 - Yes, the County has hired EMC Planning to assist with the housing element site inventory. The 2015 5th Cycle Housing Element reports over 1,800 sites available for some kind of development (residential and mixed-use - i.e., commercial plus

residential). Many of these sites were subsequently developed since 2015 and so will not be considered in the 6th Cycle Housing Element. Methodology to be employed to demonstrate feasibility related to current zoning and in some cases General Plan amendment/rezoning to accommodate new development such as Residential Flex, which could allow up to four stories. As to the likelihood of development, once the planning component is completed, “the market” and the developers will “decide” how much actual housing is built. However, it is important to point out that grant funding for affordable housing will be administered by the County whenever possible.

- I’m interested in knowing if the planned developments ex: library, mission st, park ave, etc. projects counted towards the housing unit numbers or only when built?
 - RHNA progress is based on building permits issued within the unincorporated county, including the Park Avenue project.
- Maybe you can clarify the income levels of very low, low ...
 - The table below indicates income levels based on the number of persons in the household.

Number of Persons in Household:		1	2	3	4	5	6	7	8
Santa Cruz County Area Median Income: \$119,300	Acutely Low	12550	14300	16100	17900	19350	20750	22200	23650
	Extremely Low	32700	37350	42000	46650	50400	54150	57850	61600
	Very Low Income	54450	62200	70000	77750	84000	90200	96450	102650
	Low Income	87350	99800	112300	124750	134750	144750	154700	164700
	Median Income	83500	95450	107350	119300	128850	138400	147950	157500
	Moderate Income	100200	114500	128850	143150	154600	166050	177500	188950

- Interested in how to support the building of more Mental/behavioral health residences and SUDs housing.
 - Many organizations support this type of housing, including:
 - Behavioral Health division of the County Health Services Agency
 - Housing for Health Continuum of Care (COC) partnership (Continuum of Care (CoC) Partnership (<https://www.homelessactionpartnership.org/About/HousingforHealthPartnershipMembership.aspx>))
 - Front St. Inc.
 - Encompass
 - Community Foundation of Santa Cruz County
 - New Life Community Services (focus on substance abuse treatment facilities & sober living facilities)
 - Abode Services
 - Novin Development

Additional information can be found here: <https://www.santacruzhealth.org/HSAHome/HSADivisions/BehavioralHealth/AdultMentalHealthServices/SpecializedTreatmentandSupportiveHousing.aspx>

- With the deadline for certification being December 15th, does the timeline you shared assume that the county will be subject to the builders remedy for some period of time - specifically between adoption and certification. This is a great resource to view lots of data on housing element progress and related info <https://www.hcd.ca.gov/planning-and-community-development/housing-open-data-tools/housing-element-implementation-and-apr-dashboard>. If you want to see cycle progress go Housing Needs > Progress and select the jurisdiction or region you want to see.
 - There has been confusion for many jurisdictions on whether the “deadline” applied to the adoption of the Housing Element or certification of the Element by the state. It would take considerable effort for the County to get through all the draft reviews and certification by December 15, although every effort is being made to achieve the timeline or reduce the gap that the builders remedy may apply.
- Can you clarify the difference between the 5th and 6th cycles? What are the time periods associated w/ each?
 - 5th cycle = housing development between 2014-2023; 6th cycle = housing development between 2023-2031.
- Are the County's short-term rental rules sound? Should stronger rules be put in place for new construction restrictions? Is that a part of our work?
 - The County has a strong short-term rental ordinance that has been in place since 2011 and modified occasionally to improve the program. The Panel will be requested to make recommendations regarding all types of programs that improve access to housing.
- We started with a huge deficit and the RHNA did not take this in to account
 - The current RHNA was prescribed by the State of California and the Association of Monterey Bay Area Governments. The large increase in the 6th Cycle RHNA reflects the deficit in housing units that this statement refers to.

Additional Questions Asked via Email:

1. Do the 4,634 units include housing built by UCSC for their students and faculty?
 - No. Housing on property of public educational institutions do not count. Also, the majority of UCSC Campus and UCSC property is in the Santa Cruz city limits, not the County unincorporated area, so even if there was some type of employee housing project proposed by UCSC that might qualify, it could count toward the City's RHNA, not the County's, depending on exact location of the site. In order for units to count toward the County's RHNA, generally speaking they need to A) be located within the County unincorporated area, and B) meet the Census definition of a unit, as noted in the HCD Sites Inventory Guidebook
2. Is there, will there be, or can there be a designated number of ADA compliant units mandated for multiple unit buildings?
 - This is addressed by the CA building code (Chapter 11A), which requires a minimum percentage of accessible units, depending on the size and nature

of the multi-family structure proposed, and whether elevators are provided. For HUD-assisted properties, the percentage is higher than that required by the state code.

3. Will there be a universal design requirement for multiple unit buildings?
 - The CA building code does require some components of universal design / visitability features for certain types of housing projects. Developers often include other universal design features on an optional basis based on market demand, especially in senior and/or affordable housing.

From Meeting #3 (April 25, 2023)

Q: How many tiny homes (with wheels) are allowed per property? Does size of property matter? 1 acre vs 80 acres.

A: One tiny home per property (acreage not considered)

Link for more info:
<https://www.sccoplanning.com/PlanningHome/SustainabilityPlanning/TinyHomes.aspx>

The key here is that 1 tiny home on wheels (THOW) can be installed to serve as either a single-family home or an ADU in any zone where SFDs and ADUs are allowed (e.g., residential and certain non-residential zones), but no more than 1 THOW can be installed on a parcel. SFDs and ADUs are not allowed in all zones, such as service commercial and industrial, for example.

Tiny homes on a foundation (THOF) is any home of 400 SF or less. Those are also allowed wherever standard homes are allowed, but there is no limit of 1 THOF per parcel. The number of THOF allowed per parcel depends on which zone it's in.

Q: Process question. What is the fate of all these lists from our conversations in this group? barriers, challenges, impacts? (Will there be a report, how important is it to redline this list, etc)

A: We are collecting input now from a variety of perspectives: stakeholders and community. If something is missing, please include it. This input, with detailed language, will be compiled into a joint report to identify gaps in our current policy. However, there are a lot of complex issues: some items the County can do something about, other things the County has no control over.

From Meeting #4 (May 2, 2023)

Q1: Does the county have an SB9 ordinance that requires owner occupancy for ADUs? If so, have you considered relaxing that requirement?

A: The County does not currently have an SB 9 ordinance, although this is on the work program for later this year.

The County's ADU ordinance does require owner occupancy in either the ADU or the primary unit. Staff will likely propose to delete this requirement later this year (with the SB 9 ordinance).

Q2: Does the county have any guidance so far on how to use AB2011 (e.g. prepared memos)

A: The County does not have our own guidance, however more information can be found here: [AB 2011](https://www.hklaw.com/en/insights/publications/2022/09/california-legislature-creates-pathways-for-residential-development)
(<https://www.hklaw.com/en/insights/publications/2022/09/california-legislature-creates-pathways-for-residential-development>)

Q3: How does the county feel about converting agricultural land to housing?

A: This is a complicated and sensitive topic, as part of the County's mission under the state and Measure J is to preserve agricultural lands for agricultural uses. However, the County's ordinances do allow farmworker housing as an agricultural use, as well as a single primary home and ADU.

Q4: Does an owner who converts or adds a 2nd floor for an apartment count as an ADU?

A: Yes, within an existing home, this would be considered a Junior ADU.

Appendix 3: Community Panel Q&A Document

In each community panel meeting, if there were questions that were not able to be answered during the meeting the Santa Cruz County staff replied to those open questions in writing and communicated the answers back to the community group via follow-up emails. Here are those questions and answers:

From Meeting 2 (April 20, 2023):

Q: Is the data shared on needs and barriers only for unincorporated areas or the whole county?

A: Although we are looking for experiences within the unincorporated county, needs and barriers are often very similar across the regional housing market. However, there are nuances and specific situations in each region. This is a reason that the Community Panel's participation and input are so important.

Q: More info wanted about companies that help to build low-cost housing.

A: Here's a list with a lot from the Bay Area, some of which also build in Santa Cruz county:

<https://nonprofithousing.org/membership/current-members/>

These developers all have affordable properties within Santa Cruz County, most of which were assisted by the County, or in a few cases local cities:

<https://www.midpen-housing.org/>

<https://edenhousing.org/>

<https://www.firstcommunityhousing.org/>

<https://www.habitatmontereybay.com/>

<https://www.cchnc.org/>

<https://bridgehousing.com/>

<https://www.mercyhousing.org/california/>

<https://www.abodeservices.org/supportive-housing-development>

<https://buildingwithpurpose.org/>

Here's a great list maintained by the Housing Authority of existing affordable properties in the county:

<https://hacosantacruz.org/wp-content/uploads/2021/05/List-Rental-Units-Low-Income.pdf>

<https://hacosantacruz.org/find-rental-housing/>

Q: Why is there so much "city" on unincorporated land?

The question of why there are such large urbanized areas or neighborhoods in the unincorporated area is a big topic to explore. There are a few main reasons. Some of these reasons are specific to this county's development history, and some apply throughout California.

A: Much of the housing in the county was built between the 1920's to early 1970's, before there were any significant state or local laws and codes to limit or regulate building. A few key state and local laws took

effect in the 1970's, such as the California Environmental Quality Act (CEQA), the Coastal Act, and the County's Measure J growth limit, a voter initiative passed in 1978. Those regulations slowed the rate of housing construction in the area, and Measure J established urban limit lines that slowed the amount of suburban sprawl and farmland conversion in the County's remaining rural areas. They also limited housing development to some extent within the urban areas.

Historically there has been a strong resistance among many property owners in these unincorporated urbanized areas such as Live Oak and Pleasure Point, Aptos, Soquel, and perhaps among other regional stakeholders, to annexing their neighborhoods into any of the nearby cities (e.g., Santa Cruz, Capitola, or Watsonville), or incorporating them into a new city. Residents voted against the County redevelopment agency putting sidewalks into many of these neighborhoods, such as in Pleasure Point. The last two cities to incorporate in the County were Scotts Valley in 1966 and Capitola in 1949. There have been very few expansions of any city limits to annex nearby urbanized areas in recent decades. One recent proposed annexation into Watsonville, for which planning began in the early 2000's (the Atkinson Lane area) was canceled by the City Council after years of planning, due to local opposition. The annexation process is a public, democratic process, affected by property owners' votes on whether they wish to incorporate or be annexed, or not.

The way California law limits how much cities, counties and other public agencies can impose local taxes, it is also quite challenging financially for local cities to annex existing residential neighborhoods, because they would need to provide public services to those new residents, but the annexation does not add much to the cities' funding streams to be able to support those expanded services.

The County's updated General Plan includes several Environmental Justice policies that relate to this topic.

From Meeting 3 (April 27, 2023):

General Plan: The 2022 Update to the County's General Plan can be found here: [Project Documents | Sustainability Update \(arcgis.com\)](#) Note that this major update was adopted by the Board of Supervisors in December and is currently awaiting approval at the Coastal Commission. Until it is fully certified, the 1994 General Plan (as amended) is in effect ([General Plan & Town Plans \(sccoplanning.com\)](#)).

Tiny Homes on Wheels. Tiny homes are homes smaller than 400 square feet. A tiny home on a foundation would be allowed and permitted just like a larger home under the current Building Code. Last year, the County adopted a Tiny Homes on Wheels ordinance to allow them to function as permanent residences. Here is some more information on these: [Tiny Homes \(sccoplanning.com\)](#).

Vacation Rentals. There are two types of short-term rentals allowed in the County. Vacation rentals are rentals of a whole home. Hosted Rentals are when an owner living in a home rents out a room in the house. Both types are considered "short-term" when rented out for less than 30 days at a time, and the County Code regulates both. These require approved permits, signage on the property, contact

information for a local manager responsive within 60 minutes of a complaint, appropriate parking, payment of taxes, and other regulations may apply as well. Within the popular beach areas—Davenport/Swanton, Live Oak/Pleasure Point, Seascape/Aptos/La Selva Beach--there is a cap on the maximum number of vacation rentals allowed in those areas, and waiting lists are established when the maximum number is permitted. Permits can be renewed every 5 years and are not transferable when a property sells. For hosted rentals, the maximum number allowed countywide is 250. Recent efforts to reduce the allowed number of vacation rentals was denied by the Coastal Commission, but a new enforcement effort to shut down illegal rentals has been approved by the Board of Supervisors. The County's vacation rental webpage has the application information, a map of currently permitted rentals, and information on how to register a complaint: [Vacation Rentals \(sccoplanning.com\)](https://www.sccoplanning.com).

SB 9: Senate Bill (SB) 9 allows a property owner to build 4 housing units on a property, with or without a simplified land division. More information on SB 9 is found here: [Senate Bill 9 \(sccoplanning.com\)](https://www.sccoplanning.com).

Question: How do you enforce some of these things (e.g., if the house is red tagged and landlord is told to pay relocation fees), landlord's refusing to accept Section 8 vouchers.

Answer: Enforcement options for either of these scenarios will vary a bit depending on where the home is located, as the codes related to red-tagged units vary by jurisdiction, and the non-profits providing fair housing compliance and tenant/landlord services vary by region or city. For homes located within the unincorporated area, County Code chapter 8.45 requires landlords to pay relocation assistance in certain circumstances. The code allows tenants or their representatives to sue to enforce that code. If the landlord also has a pending development permit requiring compliance with conditions of approval related to tenant relocation assistance, they must provide evidence that they have paid their tenant the required assistance before they can pull their permit.

Various non-profit or public agencies are available to assist affected tenants with complaints related to refusal to accept Section 8, and/or failure to pay required relocation assistance: CRLA, the Conflict Resolution Center, Project Sentinel, Senior Legal Services and the Watsonville Law Center. Note the service area of each agency varies a bit.

<https://calcivilrights.ca.gov/complaintprocess/#fileComplaintBody>

<https://www.crcsantacruz.org/housing-mediation.html>

<https://www.watsonvillelawcenter.org/>

<https://crla.org/get-help/housing>

<https://www.seniorlegal.org/>

<https://www.housing.org/foreclosure-prevention-mortgage-del>

Question: Can we get a reminder on the dates these recommendations go before the board and when it might be adopted

Answer: The scheduled for final adoption is being revised right now. Likely it will be October. Those interested will be able to follow the hearing schedule on the “Get Involved” page on the Housing Element Update website: www.sccoplanning.com/2023HousingElement

Appendix 4: Demographics of Drafted Community Panel

Santa Cruz County and CivicMakers prioritized convening a Community Panel that fairly represents its residents, its diversity of community experiences, and includes voices of community members not frequently or historically engaged in local policymaking and land use decisions. The Community Panel aimed to reflect a representative cross-section of county residents, including those community members most affected by housing instability and/or unaffordability and with a focus on those living and/or working in its unincorporated areas.

Using current American Community Survey (ACS) and/or Bureau of Labor Statistics (BLS) data, as well as existing County resources, we analyzed County demographics. Along with our background document review and insights from the County team, this analysis helped inform the recommended composition of the Community Panel, and guide the final list of candidates to invite for participation. The County and CivicMakers made it a high priority to convene a Community Panel that fairly represents the County, its diversity of community experiences, and includes voices of community members not frequently or historically engaged in local policymaking and land use decisions.

The recommended composition of the Community Panel focused on engaging individuals living and/or working in the County's unincorporated areas, and considered demographic factors such as housing status, household income, race and ethnicity, language spoken at home, age, gender, educational attainment, disability status, veteran status, and employment type. It included those community members most affected by housing instability and/or unaffordability.

Below is a breakdown of the proposed Community Panel composition, by distinct geographies and priority demographics. The geographies are the 16 distinct zip codes within the County's five Supervisorial Districts. The priority demographics used were housing status, household income, race and ethnicity, and primary language. In addition to these demographics, we wanted to ensure there was representation across gender and sexual identities (e.g., non-binary, LGBTQ) and age groups/generations (e.g., Millennials, Baby Boomers). We also aimed to ensure that individuals with disabilities and veterans were also represented. The below demographics were ultimately interchangeable, depending on the community panel candidates identified. The ideal composition we aimed for was informed by our [analysis of American Community Survey data](#), and feedback from Santa Cruz County staff

The intersectionality matrix shows the correlation or overlap between demographics of interest in designing a representative Community Panel stakeholder group. Essential or priority demographics are listed in red, while non-essential or nice-to-have demographics are listed in green. Where there is an intersection between demographics variables, we prioritized those that represent that intersection on the Community Panel.



	Zip Codes																TOTAL
	95010	95033	95062	95065	95073	95003	95019	95076	94060	95017	95060	95064	95005	95006	95018	95066	
District	1	1 & 5	1 & 3	1	1	2	2 & 4	2 & 4	3	3	3	3	5	5	5	5	
City/ Town	Capitol a	Los Gatos	Santa Cruz	Santa Cruz	Soquel	Aptos	Free- dom	Watso n-ville	Pesca- dero	Daven- port	Santa Cruz	Santa Cruz	Ben Lomon d	Boulder Creek	Felton	Santa Cruz	
TOTAL	1	2	0	1	1	2	0	2	2	2	1	0	2	2	2	0	20

Geography	Community Panel Representatives								TOTAL
	Homeowner (Secure)	Homeowner (Insecure)	Renter (Market, Secure)	Renter (Market, Insecure)	Renter (Affordable)	Renter (SRO)	Renter (Formerly Unhoused)	Currently Unhoused	
Supervisor District 1	Moderate White English	Median Latino Spanish				Extremely Low Asian English	Extremely Low Native American English	Acutely Low White English	5
Supervisor District 2 & 4		Low Black English		Very Low Latino Spanish	Extremely Low Latino Spanish			Acutely Low Latino Spanish	4
Supervisor District 3	Moderate White English	Median Latino English	Low Latino Spanish	Very Low Black English	Acutely Low Black English				5
Supervisor District 5	Moderate Asian English	Median White English	Low White English	Very Low White English	Very Low Asian English	Acutely Low Native American English			6

TOTAL	3	4	2	3	3	2	1	2	20
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Community Panel Intersectionality Matrix

Geography	Geography							
Housing Status		Housing Status						
Below Poverty			Below Poverty					
Race & Ethnicity				Race & Ethnicity				
Spanish Speaking			X		Spanish Speaking			
Age		18 to 34 + Renter			18 to 64	Age		
Gender							Gender	
Education			Less than HS	HS or less + Latino	Less than HS			Education

Disability						65+			Disability		
Veterans				White		65+	Male		X	Veterans	
Unemployed			X						X	X	Unemploy ed

The draft composition of the Community Panel aimed to reflect a cross-section of county residents and considered a number of important demographic factors (see more information about each factor below). The demographic factors are listed in order of priority, with some labeled as “essential” and others labeled as “nice-to-have.”

Essential Demographic Factors

Geography

Zip Code	Supervisory District	Predominately in USL	Partially falls into USL	RSL
94060	3	No	No	No
95003	2	No	Yes	No
95005	5	No	No	Yes
95006	5	No	No	Yes
95010	1	Yes		
95017	3	No	No	Yes
95018	5	No	No	Yes
95019	2 & 4	Yes		
95033	1 & 5	No	No	No
95060	3	Yes		
95062	3 & 1	Yes		
95064	3	Yes		
95065	1	No	Yes	No
95066	5	Yes		
95073	1	No	Yes	No
95076	4 & 2	No	Yes	Yes

Supervisory Districts	Zip Codes				
1	95010	95033	95062	95065	95073
2	95003	95019	95076		
3	94060	95017	95060	95062	95064
4	95019	95076			
5	95005	95006	95018	95033	95066

Income Level classifications

We used the CA Housing and Community Development (HCD) categories, and the Housing Authority Santa Cruz AMI: Area Median: : \$119,300.

Acutely low income: 0-15% of AMI

Extremely low income: 15-30% of AMI

Very low income: 30% to 50% of AMI

Lower income: 50% to 80% of AMI; the term may also be used to mean 0% to 80% of AMI

Moderate income: 80% to 120% of AMI

Number of Persons in Family	Acutely Low	Extremely Low Income	Very Low Income	Low Income	Median Income	Moderate Income
1	>	\$ 32,700	\$ 54,450	\$ 87,350	\$ 83,500	\$ 100,200
2	>	\$ 37,350	\$ 62,200	\$ 99,800	\$ 95,450	\$ 114,500
3	>	\$ 42,000	\$ 70,000	\$ 112,300	\$ 107,350	\$ 128,850
4	>	\$ 46,650	\$ 77,750	\$ 124,750	\$ 119,300	\$ 143,150
5	>	\$ 50,400	\$ 84,000	\$ 134,750	\$ 128,850	\$ 154,600

Stakeholder Outreach

The following organizations were contracted (emailed at least twice) to support us with outreaching potential Community Panel members or Stakeholders.

- County of Santa Cruz (Staff, Commissioners, or other Officials)
 - Commission on Disabilities
 - Tribe - Amah Mutsun Tribal Band
- Env Justice / Low-Inc, Tribal, or Minority Community Representative or Org
 - Tribe - Amah Mutsun Tribal Band of Mission San Juan Bautista
 - Tribe - Costanoan Ohlone Rumsen-Mutsen Tribe
 - Tribe - Indian Canyon Mutsun Band of Costanoan
 - Tribe - Muwekma Ohlone Indian Tribe of the SF Bay Area
 - Tribe - Wuksache Indian Tribe/Eshom Valley Band
- Housing and/or Homeless-serving Advocacy Org
 - Affordable Housing Now (AHN)
 - CRLA
 - Housing Choices Coalition
 - Housing Santa Cruz County
 - Monterey Bay Economic Partnership (MBEP)
 - Santa Cruz Tenants Association
 - Santa Cruz Yimby
 - YIMBY Law
 - Communities Organized for Relational Power in Action (COPA)
- Non-Profit Social or Health Services Org
 - Abode Services, Inc.
 - Bill Wilson Center
 - Central Coast Center for Independent Living
 - Community Action Board of Santa Cruz Co.
 - Community Bridges
 - Encompass Community Services
 - Families in Transition
 - Front St. Inc
 - Human Care Alliance
 - Pajaro Valley Community Health Trust
 - Santa Cruz County Veterans Hall
 - Seniors Council - Area Agency On Aging
 - The Watsonville Law Center
 - United Way
 - Share Adventures

- Dientes (Non-prof Dental Clinic)
 - Santa Cruz Community Health Center
- Other Local/Regional Government, Quasi-Govt or Regional Nonprofit Agency
 - Continuum of Care (Housing for Health Partnership)
- Unincorporated Area Residents (Group or Individual)
 - former HAC member
 - Live Oak Neighborhood Group/ Live Oak History
 - Live Oak Neighbors
 - Santa Cruz Neighbors
 - Save Pleasure Point
 - Soquel Neighbors
 - Soquel Neighbors
 - Former Planning Commissioner
- Chamber of Commerce, other Biz Org
 - Aptos Chamber of Commerce
 - Capitola Soquel Chamber of Commerce
 - El Pajaro Community Development Corporation
 - Pajaro Valley Chamber of Commerce
 - Pleasure Pt Business Association
 - Santa Cruz County Business Council
 - Santa Cruz County Chamber of Commerce
 - SLV Chamber
 - Boulder Creek Business Association
 - Monterey Bay Economic Partnership (MBEP)
- Construction/Real Estate Biz or Org
 - Appenrodt Commercial
 - Bailey Properties
 - Dave Smith Real Estate
 - David Lyng Realtor
 - Douglas Fossum Construction
 - Dream Catcher Properties
 - EC Realty Inc
 - Granite Construction
 - Ideal Homes
 - Lomak Properties, Slatter Construction
 - Main Street Realtor
 - Monterey & SC Building Construction Trades Council
 - Ow Family Properties
 - SCC Assoc of Realtors
 - Talmadge Construction
 - Walt Eller Co
- County of Santa Cruz (Staff, Commissioners, or other Officials)

- Ag Policy Advisory Commission (APAC)
 - Agricultural Commissioner
- Design Profs (A&E) and Planning Consultants
 - AIA Monterey Bay Chapter
 - Individual Practice Architects
 - Boone Low Ratliff Architects
 - Derek Van Alstine Residential
 - DJW Architect
 - Eadie Consultants
 - EL Designs Co
 - Fuse Architects
 - Hamilton Land Planning
 - HPS Architects
 - Huyck Architects
 - Jim Stroupe Architect
 - Swift Consulting Services
 - Thatcher Thompson Architects
- Economic Analyst
 - Zonda
 - Bay Area Economics
- Environmental Organization or Research Entity
 - Santa Cruz Hub for Sustainable Living
 - Sierra Club
- Faith-based Org
 - Association of Faith Communities Santa Cruz
 - Pleasure Point Community Church
 - St. Patrick's Church Watsonville
 - St. Stephen's Lutheran Church
 - Twin Lakes Church
 - Universal Church of Babba's Kitchen
 - Salesian Society - Province of St. Andrew, San Francisco
- Housing Developer (Market-rate or Non-Profit)
 - Apple Homes Development
 - Individual practice developers
 - Eden Housing
 - Habitat for Humanity Monterey Bay
 - Housing Authority of County of Santa Cruz
 - MidPen Housing
 - Novin Development
 - First Community Housing
 - The Core Companies
 - For the Future Housing

- ROEM
- Swenson Builders
- Workbench Co.
- Local Agricultural Landowner, Biz, or Ag Industry rep
 - Ag Task Force
 - Community Alliance for Family Farmers
 - Santa Cruz County Farm Bureau
- Various Local Property Owners and Business Owners
- Other Local/Regional Government, Quasi-Govt or Regional Nonprofit Agency
 - Central California Alliance for Health
 - Community Foundation of Santa Cruz County
 - County Human Services Dept. Deputy Dir., H4H
- Schools/Education Sector
 - Cabrillo College
 - UCSC Politics Dept.
 - UCSC
 - UCSC Graduate Student Association
 - Santa Cruz City Schools
 - PVUSD
 - Mountain
 - Live Oak
 - SCCS
 - SCCOE
 - SLVUSD
 - Pacific

Appendix 5: Outreach Emails

The following emails were drafted by CivicMakers approved by the County staff, and sent to the contacts on the list.

Draft #1 - For Both the Stakeholder Group & Community Panel

Subject: Request for a Housing Element Stakeholder Group Representative & Community Panel Member

Dear _____,

As you may know, every eight years, Santa Cruz County updates our Housing Element to assure the supply of adequate housing to meet community needs. It is essential that the diverse communities and advocates of Santa Cruz County be a part of the Housing Element.

CivicMakers is assisting the County of Santa Cruz in building a Stakeholder Group and a Community Panel to help guide this process.

The Stakeholder Group will include those with an interest in housing development in the county, such as local developers, affordable housing developers, community groups serving under-represented community members, environmental and transportation organizations, housing advocates, and others.

The Community Panel will reflect a representative cross-section of county residents, including those community members most affected by housing instability and/or unaffordability and with a focus on those living and/or working in its unincorporated areas. We need your help outreaching community advocates and leaders from underrepresented populations.

We are hoping your organization can identify both a staff or Board representative to attend the Stakeholder Group meetings and also introduce us to any clients/members/constituents who would be a good fit for participation on the Community Panel. For the Community Panel we are specifically looking for people living and/or working in the unincorporated areas of Santa Cruz County. Additionally, people of color, members of the transgender community, people with disabilities, and people experiencing homelessness or previously unhoused would greatly add perspective to the Panel.

Thank you in advance for your support in ensuring Santa Cruz County's communities help shape the future of housing in their region.

All the best,

Draft #2 - For the Stakeholder Group Only

Subject: Request for a Housing Element Stakeholder Group Representative

Dear _____,

As you may know, every eight years, Santa Cruz County updates our Housing Element to assure the supply of adequate housing to meet community needs. It is essential that the diverse communities and advocates of Santa Cruz County be a part of the Housing Element.

CivicMakers is assisting the County of Santa Cruz in building a Stakeholder Group to help guide this process.

The Stakeholder Group will include those with an interest in housing development in the county, such as local developers, affordable housing developers, community groups serving under-represented community members, environmental and transportation organizations, housing advocates, and others.

We are hoping your organization can identify a staff or Board representative to attend the Stakeholder Group meetings.

Thank you in advance for your support in ensuring Santa Cruz County's communities help shape the future of housing in their region.

All the best,

Draft #3 - For the Stakeholder Group Only

Subject: Request for a Housing Element Community Panel Member

Dear _____,

As you may know, every eight years, Santa Cruz County updates our Housing Element to assure the supply of adequate housing to meet community needs. It is essential that the diverse communities and advocates of Santa Cruz County be a part of the Housing Element.

CivicMakers is assisting the County of Santa Cruz in building a Community Panel to help guide this process.

The Community Panel will reflect a representative cross-section of county residents, including those community members most affected by housing instability and/or unaffordability and with a focus on those living and/or working in its unincorporated areas. We need your help outreaching community advocates and leaders from underrepresented populations.

We are hoping your organization can identify clients/members/constituents who would be a good fit for participation on the Community Panel.

People of color, members of the transgender community, people with disabilities, people experiencing homelessness or previously unhoused would greatly add perspective to the Community Panel.

Thank you in advance for your support in ensuring Santa Cruz County's communities help shape the future of housing in their region.

All the best,

Appendix 6: Meeting Agendas

All agendas shared to Stakeholders and Community Panel members included **Background Materials:** “Visit the 2023 Housing Element website to learn more about the process and find more ways to get involved. Review the County’s existing 2015 Housing Element.” The meetings followed the same agendas with minor differences in the prompts keeping in mind that the Community Panel had lived experience and the Stakeholder Group provided services. Community Panel decks and meetings were bilingual Spanish - English.

Meeting 1 - virtual

Stakeholder group April 9, 2023 / Community Panel April 11, 2023

Purpose

Learn about the County’s Housing Element and how the Stakeholder Group will contribute to the latest iteration. Co-design Stakeholder Group/Community Panel agreements, norms and approaches to critical Housing Element discussion topics. Establish relationships for on-going collaboration and solution-building.

Agenda Items

- **Welcome & Introductions**
 - **Stakeholder Group:** *Share your name, your organization, and your role.*
 - **Community Panel:** *Share your name, where you live, and your favorite thing about Santa Cruz County.*
- **Overview of the Housing Element Update**
 - *Learn about the Housing Element, the role of the Stakeholder Group, and how your input will be incorporated.*
- **Community Agreements Exercise**
 - *What are our shared values?*
 - *What agreements do we want to make together to guide this work?*
- **Communication Plan**
 - *How do we want to stay organized and in communication together?*

Meeting 2 - virtual

Stakeholder group April 18, 2023 / Community Panel April 20, 2023

Purpose

Center the realities of residents in Santa Cruz County related to finding, securing and retaining housing in Santa Cruz County. Collaboratively brainstorm, and prioritize the primary housing needs and barriers in Santa Cruz County.

Agenda Items

- **Welcome & Introductions**
 - **Stakeholder Group:** *Share your name, your organization, and your role.*
 - **Community Panel:** *Share your name, where you live, and your favorite thing about Santa Cruz County.*
- **Community Agreements**
 - *Quick recap of our first meeting: Sharing our community agreements.*
 - *Does this reflect what you shared?*
- **Presentation by the County:** Housing Needs & Primary Barriers to Finding & Securing Housing in Santa Cruz County
- **Discussions in Break Out Rooms:**
 - **Stakeholder Group Prompt**
 - **Community Panel Prompt**
- **Wrap Up & Next Steps**
Summary of our meeting discussions and key takeaways.

Meeting 3 - virtual

Stakeholder group April 25, 2023 / Community Panel April 27, 2023

Purpose

Share personal experiences and stories related to finding, securing and retaining housing in Santa Cruz County. Collaboratively brainstorm, and prioritize the policies and programs that can best address the County's primary housing needs and barriers (as identified by participants in the previous meeting).

Agenda Items

- **Welcome & Introductions**
 - *In the chat, share your name, and one word describing how you are doing today.*
- **Community Agreements**
 - *Quick recap of our first meeting: Sharing our community agreements.*
 - *Thumbs up if you agree to these*
- **Presentation by the County:** Existing 5th Cycle Housing Element Policies & Programs
 - *Learn about how the current Housing Element is addressing the needs and barriers identified during our last meeting.*
- **Discussions in Break Out Rooms:**
 - Proposed Amendments and/or New Policies & Programs
 - *Creative exercise requesting your input and ideas for Policies and Programs - You may continue to develop your ideas after the meeting and share back over the week.*
- **Wrap Up & Next Steps**
Summary of our meeting discussions and key takeaways.

Meeting 4 - virtual

Stakeholder group April 18, 2023 / Community Panel April 20, 2023

Purpose

Collaboratively brainstorm the housing locations and types of housing that can best address the County's primary housing needs, barriers, and equity issues.

Agenda Items

- **Welcome & Introductions**
 - *In the chat, share your name, and one word describing how you are doing today.*
- **Community Agreements**
 - *Quick recap of our first meeting: Sharing our community agreements.*
 - *Thumbs up if you agree to these*
- **Presentation by the County: Where & How Much Housing?**
 - *Learn about how the current Housing Element is addressing the needs and barriers identified during our last meeting.*
- **Discussions in Break Out Rooms:**
 - *Prompt: Where would you put more units? Where do you think we don't need units? What type of housing should it be? (urban high, urban medium, residential flex, mixed use) We encourage your creativity! We'll be splitting into breakout groups for the activity.*
- **Wrap Up & Next Steps**
 - *Summary of our meeting discussions and key takeaways.*

Meeting 5 - at Branciforte Middle School

May 11, 2023

Purpose

The final meeting of the Community Panel and of the Stakeholder Group creates the opportunity for the participants to have meaningful conversations that include personal and professional experiences and stories related to seeking, finding, securing and retaining housing in Santa Cruz County.

Members of both groups collaboratively brainstorm, and prioritize recommendations on policies and programs that address the County's primary housing needs, barriers, and equity issues. Aim towards consensus on which draft recommendations to share with the broader public.

In this structured meeting community panel members and stakeholders were not separated into two groups, but merged together into one whole group. There were opportunities to interact with poster boards for dot voting, with a map to explore what type of housing they would put where. Participants talked in break out rooms about the priorities that unite the group most.

Agenda Items

1. **Sign in: Attendance, gift card, receive catering**

2. **Welcome**
 - a. **Staff Introductions:** Name, role
 - b. **Go over agenda of the meeting**
3. **Participant Introductions:**
 - a. Name, where do you live in the county OR organization you work for (voluntary: share your housing status i.e.: owner, renter, unhoused...)
4. **Community agreements:**
 - a. Community agreements from both groups are printed on a board that we refer to.
 - b. Request a thumbs up by each participant
5. **Activities Dot voting Policies and Programs board + Map activity with “type of housing stickers”**
6. **Break out room discussions on the most voted topics**
7. **Close (ensure all gift cards given, remind about future meetings, remind how input is used, thank them all)**

Activities

- **Programs and Policies: Dot voting**

Intention: Participants prioritize programs and policies and work towards consensus by recognizing the areas with the most votes. Nuance is recognized by providing an adjacent activity that focuses on intersections/holistic ideas.

 - Description: A large paper poster hung on the wall with a summary of the programs and policies they have shared as ideas.
 - Participants get 20 dots.
 - Post it notes available for additional descriptions
- **What kind of housing and where?**

Intention: Residents get to imagine and visualize the housing they would like to see in the unincorporated areas, and weigh in.

 - Description: A large poster with Santa Cruz Counties unincorporated areas.
 - On the table there are stickers that represent the different types of housing density, including more than 4 floors.
 - Participants are invited to stick a specific amount where they want.
 - Post it notes available for additional descriptions
- **Discussion**

Intention: Participants build consensus and share nuances, as well as connecting and sharing stories. County gets a more in depth perspective from people with lived experience, and providers.

 - Description: Breakout rooms on the programs and policies that were most voted on.
 - Prompt: If this program/policy were successfully realized, what would success look like and how would that impact your life or work? *(Printed prompt on the tables)*

Appendix 7: Meeting Notes

For each meeting we facilitated, we have notes from the larger meeting as well as the break out room conversations.

Stakeholder Group Meeting 1 - April 11

Large Group Notes

1. Welcome & Introductions

- Vision of a livable Santa Cruz County.
- We support different organizations.
- We work in 15 or 16 Counties Eden creates and sustains high quality affordable communities.
- We provide housing and rental assistance.
- We have 13 properties in Santa Cruz County...
- To bring information to the Supervisors. Housing to have Universal Design and accessibility
- Coalition of faith-based and non-profit
- A parent advocacy group and resource connector. Works closely with parents to uplift.
- We lose teachers regularly.
- Here to try to build more housing.
- Trying to build housing at the former Natural Bridges campus. We currently build less housing than kids who graduate from HS. Hopeful that we can get this done we
- Advocates for more housing at all affordability levels in order to meet the needs.
- Currently have about 426 housing units in the pipeline
- Problem-solving for buying homes in Santa Cruz County
- Seeing the full-scope of homelessness and housing and believe that housing is key to ending homelessness in the County...
- Rapid rehousing program – about to leave the County because I have lost my lease
- Opened a new clinic in Ben Lomond in 2022 and in partnership with Medpen: a health and housing campus. Access to affordable housing is more important than anything else.
- 3-fold interest...welfare of members who work in the community. Believe that realizing RHNA should also give rise to good jobs. Pushed through AB 2011

Notes

Questions about the presentation (answered the Q&A):

- Are these state levels or county levels of income that these go by?

- Income levels are set by the state and then adjusted (by the state) to reflect regional differences.
- What proportion of the 5th cycle goals have been met?
 - 79% overall. Above Moderate = 66%; Moderate = 122%; Low 92%; Very Low = 59%
- What proportion of current RHNA units met is not moderate or above moderate?
 - 656 = moderate and above moderate vs. 377 low and very low
- What significant policy changes occurred to help Santa Cruz achieve an almost 80% of the RHNA goals.
 - The state legislature has passed a variety of new bills in recent years aimed at streamlining permitting and environmental review for housing projects, as well as providing different grants to support jurisdictions' updates to codes, policies, zoning, and infrastructure projects that facilitate housing development. The County has also adopted a variety of new codes and programs to encourage additional housing, including Accessory Dwelling Units (ADUs), farmworker and school employee housing, density bonuses, permanent room housing (similar to single room occupancy), and the Sustainability Update, which amended the County's General Plan and Zoning Code/Map to adopt new standards related to urban development.
- Do property owners have to agree to rezoning?
 - Ideally but not necessarily.
- Are farm lands protected?
 - Yes. Measure J protects farm lands, as does the zoning districts that are placed on farm lands and the county codes that require buffers and other development standards .
- 79% of RHNA numbers have been permitted. Do you have a sense of how many have been constructed?
- Has the County selected a consultant to develop your housing element opportunity site inventory? What methodology do you plan to use to demonstrate parcel level feasibility and likelihood of development?
 - Yes, the County has hired EMC Planning to assist with the housing element site inventory. The 2015 5th Cycle Housing Element reports over 1,800 sites available for some kind of development (residential and mixed-use - i.e., commercial plus residential). Many of these sites were subsequently developed since 2015 and so will not be considered in the 6th Cycle Housing Element. Methodology to be employed to demonstrate feasibility related to current zoning and in some cases General Plan amendment/rezoning to accommodate new development such as Residential Flex, which could allow up to four stories. As to the likelihood of development, once the planning component is completed,

“the market” and the developers will “decide” how much actual housing is built. However, it is important to point out that grant funding for affordable housing will be administered by the County whenever possible.

- I’m interested in knowing if the planned developments ex: library, mission St, Park Ave, etc. projects counted towards the housing unit numbers or only when built?
 - RHNA progress is based on building permits issued within the unincorporated county, including the Park Avenue project.
- Maybe you can clarify the income levels of very low, low ...
 - The table below indicates income levels based on the number of persons in the household.

Number of Persons in Household:		1	2	3	4	5	6	7	8
Santa Cruz County Area Median Income: \$119,300	Acutely Low	12550	14300	16100	17900	19350	20750	22200	23650
	Extremely Low	32700	37350	42000	46650	50400	54150	57850	61600
	Very Low Income	54450	62200	70000	77750	84000	90200	96450	102650
	Low Income	87350	99800	112300	124750	134750	144750	154700	164700
	Median Income	83500	95450	107350	119300	128850	138400	147950	157500
	Moderate Income	100200	114500	128850	143150	154600	166050	177500	188950

- Interested in how to support the building of more mental/behavioral health residences and SUDs housing.
 - Many organizations support this type of housing, including:
- With the deadline for certification being December 15th, does the timeline you shared assume that the county will be subject to the builders remedy for some period of time - specifically between adoption and certification. This is a great resource to view lots of data on housing element progress and related info <https://www.hcd.ca.gov/planning-and-community-development/housing-open-data-tools/housing-element-implementation-and-apr-dashboard>. If you want to see cycle progress go Housing Needs > Progress and select the jurisdiction or region you want to see.
 - There has been confusion for many jurisdictions on whether the “deadline” applied to the adoption of the Housing Element or certification of the Element by the state. It would take considerable effort for the County to get through all the draft reviews and certification by December 15, although every effort is being made to achieve the timeline or reduce the gap that the builders remedy may apply.
- Can you clarify the difference between the 5th and 6th cycles? What are the time periods associated w/ each?
 - 5th cycle = housing development between 2014-2023; 6th cycle = housing development between 2023-2031.

- Are the county's short-term rental rules sound? Should stronger rules be put in place for new construction restrictions? Is that a part of our work?
 - The County has a strong short-term rental ordinance that has been in place since 2011 and modified occasionally to improve the program. The Panel will be requested to make recommendations regarding all types of programs that improve access to housing.
 - We started with a huge deficit and the RHNA did not take this in to account
 - The current RHNA was prescribed by the State of California and the Association of Monterey Bay Area Governments. The large increase in the 6th Cycle RHNA reflects the deficit that JBarr refers to.
4. Stakeholder Group Charter & Norms
- Thumbs up for the Communications plan (majority)
5. Wrap Up & Next Steps

Break out room Notes

Shared Values Activity Summary:

The group shared that the following will make these meetings meaningful:

- Our work together will result in actionable, measurable outcomes to increase housing and housing affordability
- We will keep in mind the least advantaged / most vulnerable people in mind when making decisions.
- The work we produce that is public-facing should be easily understood at a fifth grade level and be translated into Spanish
- We will commit to supporting the county and each other in these efforts and other efforts to increase housing and housing affordability

The group shared that the following will make these meetings comfortable:

- We will maintain a creative, constructive, and solutions-focused mindset
- We will remember that we all share a common goal of increasing housing and housing affordability and assume the best intentions of others
- We will make space for all voices to be heard and listen openly and with respect to all ideas, questions, and perspectives
- We won't shy away from discussing difficult issues
- We will practice respectful meeting etiquette by raising our hands to speak

The group also shared the following meeting planning and communication preferences:

- Each meeting has a clear purpose and focused agenda
- Each topic is explained in sufficient detail so as to provide a common level of understanding
- Questions are answered either during the meeting or afterward by email if we run out of time, so as to get through our planned agenda
- A summary is provided after each meeting and we summarize input shared at the previous meeting at the beginning of each meeting
- Meetings will be designed and facilitated to ensure that we stay on topic and that everyone’s voice is heard

Breakout Group #1

Meaningful	Comfortable
<ul style="list-style-type: none"> ● Come out with a set of actionable items to increase housing production/have a compliant housing element. ● Begin with a clear purpose and a focused agenda. ● Lens to support the county to be able to meet those goals (positive narrative). ● Questions responded to in email format. 	<ul style="list-style-type: none"> ● Approach conflicts in a way that is constructive/not destructive. ● Have the agenda ahead of time so we can come prepared. ● Balance answering questions with a productive meeting. ● Allow people to send questions ahead of time. ● Staff prepare an overview of the topic to create common sense of understanding. ● Don’t let one person go on and on and on. ● Polls are good for collecting data from attendees (e.g., Menti) ● Remember that we all have the same goal (housing for everybody)

Breakout Group #2

Meaningful	Comfortable
<ul style="list-style-type: none"> ● Each person has their respective goals ● Acknowledge that it is difficult to achieve goals ● Unanimous in support of affordable housing. 	<ul style="list-style-type: none"> ● Zoom platform is ideal for crowd control and enhances environment for etiquette. ● Stay focused on subject matter ● Listening ● Being able to discuss uncomfortable issues

Breakout Group #3

Meaningful	Comfortable
<ul style="list-style-type: none"> ● To find solutions that are workable and doable. ● That we’re keeping the least advantaged people in mind when we’re making decisions. ● Want this to be of the least common denominator– so that a fifth-grader could understand this. We fail if we don’t translate this to make it understandable to the public. ● Make sure that deliverables (and process documents) are in Spanish, as well. ● Tangible, doable with accountability for next steps. ● Being open to creative solutions. 	<ul style="list-style-type: none"> ● To be among people who are dedicated to working towards solution. ● Processes are designed so that everyone has a voice. ● Respect among the group with the myriad of perspectives and interests. Make sure that we’re not speaking over each other or valuing a person’s idea more than another.

Breakout Group #4

Meaningful	Comfortable
<ul style="list-style-type: none"> ● Commitment to being on the side of problem solving as opposed to pointing out the faults; move forward in positive way (+1) ● Degree to which this process will realistically implemented; help hold the county accountable (+1) ● SMART goals (+1) ● Build stronger relationships to work together to make this happen because it will take more than just the housing element <ul style="list-style-type: none"> ○ Share contact information (everyone op-in) ● Continuity between meetings so that people understand what happened at the last meeting (email follow-up and meeting summaries) 	<ul style="list-style-type: none"> ● Raising hands to speak; more of a chance to speak ● Safe space to ask questions/inquire and be part of the conversation (+1) ● People can be themselves and have their authentic voices be heard ● Guideline that invites people who have not spoken yet are invited to step forward (+1) ● Assume best intentions ● Provide a space for people who aren’t the facilitators to clarify a concept

Community Panel Meeting 1 - April 13

Large Group Notes

1. Welcome & Introductions

2. Overview of the Housing Element Update

- Does the 2,500 number mean chronic homelessness?
- What was the reason for the 3.5 x increase for the Housing Element?
- Will new housing be required to have solar and rainwater collection?
- Will specific projects and project locations be identified in the Housing Element or will it be primarily a guideline to increase housing locally? Will it look at where rezoning might occur?

4. Stakeholder Group Charter & Norms

- We want to make sure HE and impact would be reflected directly into the housing element, sometimes these things will be new and might be creative. But we hope that these creative ideas will be contributing to the actual, have a direct impact and contribute to the actual housing element. Active respectful listening and having empathy for brainstorming, being open to new ideas, also naming our emotions, some people might be frustrated, or some people might be happy, or there might be anger. Have empathy for each other, understand each other's back story and make sure to not just be the speaker in the room and give space for other people to have contribution as well, and we also talked a lot of about inclusiveness with LGBTQ and so that there's no racism, no hate speech. You know that we are all communicating at a level of respect with each other.
- We have to be engaged. ___ wants all this to be effective and have a result and have her voice heard. Under the category of comfortable to ask questions and to be heard also ___ pointed out to be comfortable I need a guidebook on the subject of our 6th cycle housing element.
- To make it meaningful the first one is to get some results, build the housing, meet your number in the next 8 years, and get that 4,634 units built and meet the affordability requirements. So work towards getting those results, then the one is one is just not only about building units, which is important. But let me just go through this but this is about the programs. As well, and make sure that the policies are human centered and centered around the people, not only homeowners, but also the renter and homeless, and the housing insecure. Take into account environmental values when new construction is being built and I think rehabilitation of existing structures as well. So like remodels, and that any additional suggestions are taken seriously, and others in my group. Next section to make everyone comfortable with the meetings. Interpretation and if it's necessary just have a set format to make sure everything is interpreted in a consistent manner and in time with respect, that everyone's opinions, matters allow participants to feel comfortable to express aspiration and concerns and to have meaningful dialogue, and not to be lectured.

- Meaningful: listening to folks one at a time, so having everyone be able to heard is very important. Speaking and listening with respect respecting the opinions of others. Even if we don't agree, confidentiality is very important for my group. Thinking about how we are saying things to not injure others. So being very thoughtful folks in my group sharing that they have been in other kinds of groups such as this and that there are people in the group that may have experiences or situations where certain things are presented or shared that actually can bring a lot of pain to another member of the group. And so they said that it's very important to respect others. So being very thoughtful folks in my group are sharing that they have been in other kinds of groups such as this, and that there are always people in the group that may have experiences or situations where certain things are presented or shared that actually can bring a lot of pain to another member of the group. And so they said that it's very important to respect the pain of others. So really understand and honor that others may have been going through something very different than someone else's. Also Understanding that space we all have different sensitivities and levels of trauma and sensitivities around things being empathetic with the other people's stories. So then uncomfortable we kind of tried to move the things on the left to the right thinking about how we actually make that possible. What does it look like to actually listen to someone once at a time. So we kind of moved in the concrete expression of things on the left, raising hands, silencing microphones, using the chat so really trying to make sure that folks can share without being interrupted. If you want respect, speak, speak from yourself, using your heart and your own lived experience, not using the experiences of others or general ideas, but really speaking from ourselves. So this was kind of a nuanced version of eye statements right? "I statements". I have this experience and prefer this way or this is what I want for housing in Santa Cruz. I'm not, this is what has to happen. There was a way of explaining "I statements" as well. So ____ comes from Mexico, and she shared an old expression that her family always says which it was, says everyone talks about how it went for them at the fair. So maybe we all went to the fair, and someone could just say, This is how it went at the fair, but actually each of us went to the fair, and we had a completely different experience at the fair. Someone was nauseous. Someone had a great time and someone had a terrible time, so basically reminding us we all have our own experiences and our way that we experience things. So we need to make space for that . Also my group actually asked for another level of comfort inside of a group, which is if someone is expressing crisis or needing help offering help , offering kindness. So you know being human (see transcript)

5. Wrap Up & Next Steps

Break Out Room Notes

Breakout Group #1

Meaningful	Comfortable
<ul style="list-style-type: none"> ● The Housing Element should reflect what we hear in these groups (+2) ● Meaningful if we see results down the road (+2) ● That what we contribute has direct impact (+2) 	<ul style="list-style-type: none"> ● Active, respectful listening ● Be open-minded and respectful ● Brainstorming to find consensus ● Naming our emotions if people are anger ● Understanding that everyone has a backstory ● Don't bogart the conversation ● Empathy (we may not all agree and that's ok) - try to understand where everyone is coming from ● Ensure the inclusiveness with LGBTQ and all races (no racism, hateful speech) (+4)

Breakout Group #2

Meaningful	Comfortable
<ul style="list-style-type: none"> ● WN - respect opinions ● WN- to be engaged ● LF - I want it to be effective ● LF - I want my voice heard 	<ul style="list-style-type: none"> ● WN - be comfortable to ask questions ● LF - to be comfortable I need a guide book on the subject of our 6th Cycle HE

Breakout Group #3

Meaningful	Comfortable
<ul style="list-style-type: none"> ● Build housing for everyone and construct 4,634 units in eight years and meet the affordability requirements ● how about the landlords scaling down rents per month..or we rent should remain standard in terms of the house size throughout the year. I personally do not understand the reasoning behind hiking rent prices seasonally. ● Human-centered policies ● Environmental values ● Additional suggestions are taken seriously 	<ul style="list-style-type: none"> ● Don't interrupt ● Respect everyone's time ● No droning on and on ● Interpretation if necessary, and if necessary have a set format ● Factual instead of emotional ● Everyone's opinion matters ● Allow participants to express aspirations and concerns ● Meaningful dialogue and not lectured at

Breakout Group #4

Meaningful	Comfortable
<ul style="list-style-type: none"> ● Escuchar oír hablar una persona al mismo tiempo ● Hablar y escuchar con respeto ● Respetar las opiniones de los demás aunque no estemos de acuerdo ● La confiabilidad ● Pensar como estamos diciendo las cosas para no lastimar a otros ● Respetar el dolor ajeno ● Entender que todos tenemos diferente sensibilidades ● Ser empáticos con las historias de los demás* 	<ul style="list-style-type: none"> ● Levantar la mano ● Silenciar el micrófono ● Usar el chat ● Se quiere respeto das respeto ● Hablar de tu persona usando tu corazón y tus experiencias vividas (no usando experiencias de otras personas) ● Cada uno habla de cómo le fue en la feria ● Ofrecer apoyo o abrazo ● Crear conexión y compasión ● No vamos a juzgar a nadie ● Vamos a escuchar ● Se traduzca cada frase en lugar de resumen lo que se dice en inglés

Stakeholder Meeting 2 - April 18

Large Group Notes

Do these Community Agreements reflect what you shared? Please add any feedback:

Input on Community Agreements

- Meaningful
 - Add “accountable (keep the county accountable, and each other)
 - Change “Plan for least advantaged/most vulnerable” to “Include the least advantaged/most vulnerable
 - Be clear about what we mean by understandable - AKA at a 5th grade reading level
- Comfortable
 - No comments

Housing Needs & Barriers in Santa Cruz County (30 mins) Presentation +Q&A

- What is permanent room housing?
- And SRO (single-room occupancy) type ordinance and overlay created whereby existing defunct hotels/motels and congregate care facilities could be transformed into small housing units. Made legal and allowed for non-conforming uses to become legal to encourage better maintenance and safety. Innovative program. Rezoned existing motels to allow for housing units in 2018.

- Challenges where Measure J is applicable and coastal zone make it difficult for higher density. 400 unit project in East Cliff Village and 100 unit senior housing facility to refresh site with grocery and space for outdoor market. Planning staff and Supervisors supported yet Coastal Commission didn't like height and had small overlay authority. Required going back to redesign. Many time and resources were invested and had to be redesigned.
- Has urban services line been adjusted at all since being established in 1978?
 - Measure J established a few constraints for County. Voter initiative that can only be changed by voters. Staff work within Measure J. Does not necessarily make sense in current 2023.
- Has SCC had rent control to help with affordable housing? Rents are very high. Will there come a point where there are no more places to build? Use another tool like rent control? Trying to look at it from a larger scope. SROs are expensive if no voucher. \$1750-1800. Difficult for youth to afford.
 - County does not have an overall rent control ordinance.
- AB 1482 statewide rent cap established including SFD 5% + CPI or 10%. Only way to go is up bc low density SFD are expensive. Apartments are needed. As a person with 3 kids worried about future housing for kids to stay in SCC. Climate change impact if families have to move to other states like Texas to afford housing.
- In SF one of the things that has happened since COVID vast amounts of commercial real estate not occupied and can be converted to housing. Anything similar in SCC? Stephanie - state passed legislation allowing residential uses on commercial properties. SCC allows mixed use where properties are developed with 50% of square footage dedicated to residential units. SCC considered increasing the number of units to allow for better financing opportunities for construction. Looking at 80%.
- AB 2011 allows for residential on commercial zoning
- Commercial component in downtown Santa Cruz with metro station very urban. Prior to COVID challenges filling commercial spaces. Brick and mortar getting smaller. COVID decimated commercial and office leasing and challenging to fill spaces. 50% rule has to change. 80% in the right direction; but still limited market for commercial space if required for mixed use. Commercial is an afterthought. Underwrite as if commercial space is vacant for five years. Needs to be dependent on tenants.
 - Adding to CCC and affects on land use. Right hand is the local government, left hand CCC. Needs to be sorted out and fixed.
- Mindful of specific housing for those in most need. VL, L, M income. Teachers brought up and important but demographic missing is those working with and for those trying to get people housed - people who work in nonprofits. Underpaid to help as service to the community but have to double and triple up. Moving soon because can't afford to live here without doubling and tripling up. Losing good people in the County.
- Just a contrasting view on the Coastal Commission, and offered with all due respect: they are the agency that everyone loves to hate, but the reality is that the Coastal Zone is so narrow that - among the range of constraints - it objectively can't be among the most significant.

Break Out Room Notes

Summary:

Needs:

- More housing for voucher holders
- High quality housing for formerly homeless
- More ADA or universally designed affordable housing
- Housing for teachers/faculty, non-profit employees, service/care providers
- Housing for complex patients—supportive housing, mental health, addiction
- Increase vouchers (federal/state); waiting lists are long
- Advocate at state government (+1)
- Affordable housing for immigrants, who currently don't qualify
- More housing across the board for all income levels
- More funding for the homeless (transitional housing etc..)
- CCC needs to be reigned in and be subjected to more objective standards and less discretionary review
- Consider building Farmworker housing on agricultural lands
- Remove density limits and allow developers to determine the unit count

Barriers:

- Landlord application fees are too high and competition too steep
- Housing biases / prejudice and lack of accountability for fair housing
- Voucher program lacks effectiveness and is inadequate to meet demand/need
- Lack of programs for 18-24 years old with housing insecurity
- Grant funding is dwindling and needs to be replenished
- Housing costs exceed most people's ability to pay
- Remote work allowed wealthier workers to come to this area
- Expensive to build housing and skilled labor priced out of the market
- Private production will outpace government-subsidized affordable units

Impacts

- Families have to work 2-3 jobs
- Incentives to double up or live in cramped environments
- Transit is lacking so people living further out pay more for transportation
- People are couch surfing, in motels, doubling up, in cars, or living out of the area
- Hard on children, stressful, unsafe, affects health
- Costs more to get senior/disability care because providers are coming from far away due to cost of housing in the county
- Nonprofits serving the unhoused and others have difficulty retaining employees due to cost of housing/living in the County

Breakout Group #1

Summary

- Senior /disability care - can't get services because those workers can't afford to live here
- Nonprofit service providers can't afford to live here
- Units not ADA compliant or universally designed
- Credit scores and documentation
- Housing biases / prejudice - Folks being afraid of those they don't know/understand and not giving them a chance (formerly homeless, justice-involved, immigrant, BiPOC, etc)
 - Comment from Megan in chat: Lack of Federal Fair Housing Accountability is so sad
- Lack of accountability for fair housing
- Changing the narrative
- Incentives to double up or live in cramped environments
- Formerly homeless getting into housing that is sub-par
- People get vouchers but can't get housing (no availability)

Notes

- I have a daughter who is disabled. Was living in a supportive care environment. But her caretakers were coming from so far away, so there was no reliable care for her. We brought her back home. The people County Commission on Disabilities don't have the ability to secure units, pay rent, and remodel for their own uses. Can't do this as a renter either unless you put it back in it's previous state when they move out. People are living with their families and their families or living in really compromised situations. Don't have enough ADA compliant units. Need more universal design. Also need supportive housing so that there can be group care as well. That is almost nonexistent.
- Community Action Board (director of housing and homeless division). Will talk on behalf of two type of clients we serve:
 - 1. Homeless population - a constant issue I hear with our case managers is A) our homeless population don't have financial stability and a lot of mental health emotions they go through. For many it is hard to live inside after living outside for a long time. We have to help them figure out how to sustain them in their home. Many of these rental units require a credit check and they don't have credit. That becomes a barrier itself.
 - 2. Farmworker families - no legal status when applying for a house or an apartment. Credit check is a barrier. Don't have a social security number, can't get a credit card or sustained credit. Even applying for an application for housing is an issue. We see multiple families coming together trying to rent from a landlord who might not be following the regulations.
- Housing for Health division with SC County - Don't do direct services, but oversee homelessness prevention efforts and affordable housing initiatives. Also staffed to our Continuum of Care. Feel like I have a million stories. I also serve as a co-chair Justice Commission for SC County. Helping justice-involved women with reentry. Because I am so involved in the work I see directly a lot of the things that happen. Will add to what Paz said. Looking at people providing services (staff - us!)

- Not being able to find staff to support the work because they can't afford to live here. Another major issue and stories we hear all the time: a lot of people have housing vouchers, but where they are being placed is not conducive (yes, I used to be homeless, but that doesn't mean I should be treated as nothing). They feel ill treated especially by landlords. Then there is an issue with landlords giving these folks a chance to be a renter. I am an example of someone who moved here even with an MBA, but didn't have any credit, so I couldn't own a car, rent the house we wanted, etc... I still don't own a home. That experience was very traumatizing for someone coming into the country. People going into domestic violence programs. Many say we are clean, we are getting better, but no one is willing to give us a chance. People end up in environments where they are not able to thrive.

- I'm flying someone in from Florida to help change the narrative . No matter who I am talking to, they have a story that is so far from the truth. I like to challenge people - "do you honestly believe what you're telling me?" This is a predominantly white community, so there are these narratives about who your neighbor is - if your skin is too brown, they will be like this. It is so far from the truth! It's all fear based... I was born and raised in the Bronx in a housing project and it was the best upbringing I could have - I got to have a wonderful community. People have convinced themselves that something can't happen here. People are getting vouchers and there is nowhere to use them! Proposal: Having dialogues with landlords or homeowners. We don't know how people became homeowners. Don't judge it!
- Have a unique background in housing. Housed four houseless individuals, taking them to get documents, all the way up to getting them housing as renters. Have seen people become. Also work with people moving into buying housing who have no technical skills. Worked with a retired couple who waited their whole life to buy a home and then one partner died. Had no credit

Break Out Room 2

- Housing for teachers and all types of employees, including non-profits, all incomes
- Transportation/transit is a major issue
- Families work 2-3 jobs
- People are couch surfing, in motels, doubling up, in cars, or living out of the area
- Hard on children, stressful, unsafe, affects health.
- Landlord application fees are too high and competition too steep
- Need housing for complex patients—supportive housing, mental health, addiction
- Remote work allowed wealthier workers to come to this area
- Waitlist for housing vouchers—need to increase vouchers (federal/state)
- Market forces—expensive to build housing and skilled labor priced out of the market.
- Private production will outpace government-subsidized affordable units.
- Need to advocate at state government (+1)
- Immigrants can't qualify for affordable housing

Break Out Room 3

- Teacher and Employee Housing for school district employees, across all income groups. We want to be able to pay more money and want people to stay.
- Para-educators go to UCSC and are serving our community and have housing needs
- Non-profit workers are having a hard time finding housing.
- Most lower income people are usually able to find housing, but public transportation is a major issue. Then they have to Uber, affecting their income.
- Without transit, we also have congestion.
- Families have to work 2-3 jobs.
- People are couch surfing, in motels, doubling up (particularly in Live Oak), in their cars, splitting mobile homes.
- Kids don't have a place to study, sleep, and education suffers.
- Stressful
- Landlords are charging to apply for a month or two and high application fees.
- Complex patients—supportive housing needs, mental health, addiction.
- Having to build carts for people to cart their belongings.
- Safety, which affects health, can dress wounds or store medicine.
- The Coastal Commission wouldn't allow jurisdictions to adopt ordinances to minimize short term rentals.
- Employees have to live out of the area—living in places like Los Banos, Salinas
- What will the future be like without working class, like mechanics?
- People with those skills being priced out of the area – competition is insane.
- With COVID, remote work allowed wealthier workers to come into this area—exacerbated the issue.
- Barriers:
- Waitlist for housing vouchers—increase the amount of vouchers (federal/state)
- Market forces—expensive to build housing,
- Not enough stock
- Wealthier people providing down payments in cash
- NIMBYISM—how many apartments can we get with highrises?
- Private production of housing will outpace the production of government-subsidized affordable units.
- Look at it as “Yes, and...”
- Need to advocate at the assembly to get more public housing (+1)
- Immigrants can't qualify for affordable housing
- Barrier – don't consider only commercial properties, we need to build in high-resource areas.
- More housing across the board
- Schools are having difficulty keeping staff
- More funding for homeless
- CCC needs to be reigned in and be subjected to more objective standards and less discretionary review
- Housing costs exceed most people's ability to pay
- Grant funding is dwindling and needs to be replenished

Break Out Room 4

Summary:

- Voucher program lacks effectiveness and is inadequate to meet demand/need
- Lack of programs for 18-24 years old with housing insecurity
- Consider building Farmworker housing on agricultural lands
- Remove density limits and allow developers to determine the unit count
- Need is great and over 30,000 HHLDS income eligible for rental assistance. Only 5,500 vouchers available and a VERY LONG waiting list. Waitlist closed for years. Not a reflection of need.
- Folks lucky enough to have a voucher yet search and very often unable to find a market rate unit to use voucher. Currently 500 families with a family searching for a landlord that will accept a voucher.
- Landlords that will not accept vouchers is an issue.
- Scarcity of market rate rental units.
- Over 25,000 families are experiencing homelessness, overcrowding or paying astronomical rents. Shockingly high rent burdens. Over 80% are going to housing.
- A lot of disabled HHLDS that can't find accessible units.
- Bill Wilson Center. Work with 18-24 year olds. Program shared housing/rental assistance. HUD pivoted due to COVID to allow for rental assistance. Stipend \$850 and it is difficult to find a host home and room. Now raised up to \$1500 with rent reasonableness report and documentation. Good for up to 6 months. Work with client and Valerie to find housing. 15 people were housed in 3 years. Housed a person yesterday, one in Bonny Doon last month.
- Barriers in County - going from street to home and trying to prevent homelessness. Child turning 18 and being turned out of the house. Child has a scholarship to college but in need of housing. No youth shelter available of any type of housing fall back for young adults that creates homelessness.
- Had a client who became unhoused because of a choice that parent made and lost a voucher due to incarceration. If not listed on a voucher, then can't it be transferred to child 18+?
- Farmworker housing a unique sector and increasing need due to flooding and climate change impacts. Some growers have workers driving back and forth to SJ. Dreadful for climate and peace of mind. Tiny homes in AG areas would be a benefit for owners, farmworkers.
- East Cliff Village challenge. Biggest challenge is the density issue. 80s and 90 20du/ac at \$1M, but now land and construction are much more expensive. Sustainability Plan 40 DU/AC is better. Density limit is too much of a limitation. Remove density and let the market dictate what to build in the building envelope. ie transitional housing on the main floor, small units second floor, larger units higher. Aptos Village is still building only 29 units across 5 acres. Entitled in 2015 and inefficient use of land. 1 space/unit for marketing for parking, and perception of who can park on the street. Parking spaces are expensive to build. Parking requirements in SCC are too high, old style.

- Swenson has 13 units at Live Oak Crossing on 1 acre. Entitled under old code with limited residential. Ground floor unit ADA compliant with a voucher tenant. Leasing out prior to COVID. Challenges of housing and remote work. Red tape of a person who has a voucher - at times people wouldn't show due to transportation needs. If used, a voucher HUD needs to inspect the unit. Market rate tenants are much simpler to rent to. Too many hurdles if use of a voucher. Privilege vs non-privilege.
- Wants to look at changes to the voucher program to make it better for prospective tenants.
- Reverse way to look at affordable housing - 20% or 50% of the project. Bank will evaluate if the return isn't high enough to obtain a loan/service loan. Look at where the RHNA units should go on a specific site and build the number of market rate to subsidize units. 400 RHNA units, - allocate all, but need 1,800 market rate to accommodate.
- Designate voucher holders to units - can still get the same rate of return for units with a voucher holder..

Community Panel Meeting 2 - April 20

Large Group Notes

Input on Community Agreements

- Meaningful
- Comfortable
 - Add to inclusive spaces: regions, cultures and races, LGBTQ, and religions
 - Nice recap
 - Sounds good. Like the idea of if you can't be kind and respectful, pause and return when we feel regulated.

Chat questions:

- What are the income levels? Is there a link that shows Low Moderate etc.?
- Chart shown later in slide; last slide sort of answered my question
- Wow
- Is this data only for unincorporated area or whole county?
- Does this data show only new buildings and not remodels?
- Can we get all these slides later?
- Yes
- Could we include in barriers: political considerations A: yes
- Same concern. Only 5% of available housing nationwide is currently disabled-accessible.
- I did not know that there were companies that helped to build low-cost housing.
- Why is there so much "city" on unincorporated land?
- When folks talk about barriers to building, I worry they will reduce the ADA requirements. It is so difficult for disabled folks with access needs to find affordable housing. I just want to name my fear.
- I think we're on the same track.

Questions asked verbally:

- Can the Gen Plan & Hsg Elem be used to provide guidelines to direct Planning & Building depts about how they function, or is that just up to the Bldg Official etc.
 - It depends. GP does include implementation strategies, and programs that Planning & other dev review depts/agencies would have to implement over a 20-year timeframe (for GP as a whole). 8-year timeframe for Hsg Element. Some of those can include streamlining and efficiencies.
- Unincorporated area has a disproportionate amount of something?
 - Urbanized areas
- Graph data referred to unincorporated county?
 - Generally yes, except for income limits & affordable rents
- Re units required in RHNA cycle? Over what time period of time are those required?
 - 2015-2022: 8 years
- Property taxes in Hawaii are one fifth of what they are here.
- You said 92-93% of Low income units were built within the 5th cycle. But, if that was the case, shouldn't we be in a better position [with LI unit availability] than we are now? Was something wrong with those projections? Reality on the ground is that it is still extremely difficult for folks in the county to actually find housing here.
- RHNA numbers from the 5th cycle seem to be too low, failure of ambition, who sets those numbers? Can that number be adjusted upward? Can the state move up those numbers?

Breakout Groups Discussion

Breakout Group #1

Summary:

- Trailers are not appropriate housing to raise my children. Their room is so small they will not be able to develop healthily.+1
- Housing is described differently than it is in reality: a "two bedroom" with one of those bedrooms being more like a closet.
- Immigrants don't qualify for most affordable housing programs+2
- My family needs to rely on one income because child care and daycares are expensive. Having one income makes most housing out of reach.+1
- Minimum wage is too low to access housing opportunities
- Speaking a language that is not English gives less access to housing
- Negative stereotypes related to someone's race or ethnicity reduces their housing opportunities +1
- I have paid high prices to live in unhealthy conditions: Mold.
- There are no protections against hiking up the rent - my rent doubled and I ended up on the street and am still unhoused.
- In the case of my family, we need a bigger home that my kids can develop physically and mentally. We live in a trailer. My kids live in a tiny room with bunk beds. It makes me feel like i am not a

good mother. I need my kids in a better place and space. But this is what can afford and what we have access to. When there is only 1 income, there is a huge barrier. Being an immigrant is a barrier, we can't get access to a better space.

- We live in a trailer. I feel frustrated as a parent because my kids don't have much room. It is supposed to be two bedrooms, but the rooms are so tiny, we have no space. It's like a closet.
- Barrier: having a single income in order to have 1 parent taking care of kids, Rents are too high. And this is a huge barrier. And they keep raising it. The minimum wage is extremely low and this is a huge barrier. When we try to apply, the requisites are impossible. The requisites are so hard to qualify for, even though we have low wages. If we are poor, why don't we qualify for low income housing? It makes us feel that immigrant families have less possibilities to get an affordable housing opportunity compared to non immigrant families. Language barriers, and negative stereotypes.
- Two thoughts came to mind, when I was renting, some of the homes we lived in had mold, and ppl pay high prices for unhealthy spaces. Friends of mine who are male and black, have expressed how difficult it is for them, because of discrimination, that it is very hard to rent a home.

Breakout Group #2

- I volunteer with the Welcoming network, help asylees find housing, jobs etc. folks from all over the world. They have a really hard time. Afghan men sleeping in the gas station where they work. Families with 5 children can't find housing. Putting them up in hotels for short periods of time. We have thought about getting dedicated units to house refugees for the first few months until they can get on their feet.
- I'm not sure how to narrow it down, but I know many people who have struggled to get short-term or long-term housing, such as folks who lost homes to the CZU fire, unable to rebuild their homes due to County rebuilding regs. That's one angle. Also know a lot of families who have suffered domestic violence, timed out of shelters, some finally able to get Section 8 housing. Also know many folks who struggle with substance abuse, struggle to get into subsidized housing b/c they can't meet certain eligibility requirements. Know someone who died after getting evicted from subsidized housing (might have been in a city). Folks who live outside. Other people I know who struggle to stay in their sober living environments or subsidized housing, get 3 day notices. That creates fear. Only people I know who can afford to live here are those who live over the hill and work in tech.
- As I was listening, I remembered a friend who gets rental assistance at an exorbitant level on Felix St. A very tiny 1-BR unit for over \$2000/month. I currently live at Housing Matters in a pallet shelter and I have watched 5 people in wheelchairs get kicked onto the street. Landlord charges a profane rent. Just in the past 6 months.
- It's tragic
- I don't know if it's really related to the topic at hand. I mean the subsidy. Almost all of the people I have seen get actually kicked out of here are physically disabled in some way.
- People at the lowest rung, it is very important to talk about all of the factors that led them there, e.g., domestic violence, mental health issues, substance abuse. Very important for us to connect the dots about how housing & shelters function.

- Overall, the main reason people don't have housing is there is not enough, most people have incomes much less than what is needed to afford housing here.
- ball & chain in this area is the high land costs in coastal areas is much higher than inland areas. That's why you end up with subsidized housing being needed.
- Face it, paradise is expensive.
- I agree we need to go high density because it's not good for the environment to build on farmland, rural areas, or to drive long ways to work. I would really like to see in regulations about housing to have higher environmental standards such as solar panels, collecting grey water and rainwater, planting a certain number of trees, EV charging, improving public transit.
- What about the rail trail?
- I think we should build a train on it and a narrower path. Shouldn't tear out the tracks.
- How about mobile ADUS, RVs? Safe parking in the city like at the old drive-in with sanitation and cooking? Maybe a Fire Dept. managed barrel cooker?

Breakout Group #3

Summary:

- Build more accessible units and retrofit older units. Very hard to find accessible units. Makes disabled residents feel unwanted and not seen.
- Empower tenants and provide more tenant resources. Laws are complicated and tenants are at the mercy of landlords.
- Do not allow homes to sit vacant. All units must be inhabited to ease the crisis.
- Reduce both planning and building permit processing times.

Longer notes:

- Wheelchair access to housing units. Very difficult to find housing accessible for wheelchairs.
- Daughter who works for minimum wage and it is very difficult to find housing. In Santa Cruz daughter rented an attic that was not fire safe and the building was red tagged. Relocation money was not paid because the landlord claimed they weren't renting the attic and wound up suing for relocation. Costs very high for attorneys, ect. Not accessible for tenants.
- Moved into a house in 1998. House next door is vacant and owned by UCSC prof. Lost opportunity for people to rent. Santa Clara county has an ordinance that someone has to live at home after 30 days. Home vacant for 30 years.
- General lack of affordability. Client shared a home with 27 people.
- Lived in Santa Cruz County (SCC) over 35-40 years. Came as contractor and landscaper now building contractor. Building and remodeling residential homes. Difficulties with planning and building permit process. Notorious for difficulty to deal with SCC permitting. Worked as a building inspector and CBO in other jurisdictions in various counties and has experience. Code enforcement in other jurisdictions too. In SCC it is difficult to get through the process and function of planning and building dept needs to improve.
- Has an MBA. Time is money. Jurisdictions take too long, understaffed, underpaid. Need to expedite. Developers want expedited planning and building department processes. Use outside

consulting to have faster permitting. Have multiple approved consultants to review and process permits.

- Currently works for 4LEAF as consultant.
- Monterey County was worse than SCC. Developers willing to pay extra for faster processing. Building environment changes so quickly and time is of the essence. Use fees to pay for permit expediting.
- Airbnb owner previously in SCC. Last got an email stating in violation but was unaware it was not in compliance and needing a permit. Better outreach and communication with property owners.
- Son uses a power wheelchair. Disability tax bc everything takes extra effort. Difficult when the owner says property is accessible but it is not and has stairs. It is very hard when children with disabilities are not accommodated.
- Multi-Family Development and commercial required for disability ADA units. Increase accessibility for smaller units. Expedite process, reduce fees. Build more accessible units.
- Landlord needs to reasonably accommodate the tenant. Tenants need to be empowered and laws need to be enforced. Enforcement is key. Can complaints be filed with the County in an easier manner? Fair Employment and Housing will investigate. Can the County have a point for Fair Housing complaints? Fund this issue. More County support for tenants.
- Tenants have to pay for accessibility upgrades. Build units with ramps instead of stairs. Easier to build new units accessible than retrofit.

Breakout Group #4

Summary:

- Landlords will kick tenants out in order to remodel and raise rents.
- The space people can afford to rent is often a small and sometimes overcrowded room in someone's house.
- Pets can be a barrier to renting.
- People/young people are moving out-of-state due to lack of affordable units.
- CZU Fire victims also needing housing.
- County regulations are a barrier.
- Transit is inadequate.
- Need multi-generational housing.
- Lived in SC for 27 years and has rented the whole time. Got kicked out of the last place I lived. The landlady told me she wanted to give the unit to her kids, but really she wanted to remodel and raise the rents. I was given 3 months to move out. Found a Measure J/O unit that I could qualify for. Then my credit was deemed not to be good enough, there's always a barrier. Way different in N. Carolina.
- Here 3 years, renting a small bedroom in a house for 2 years in PP; had to get rid of a lot of possessions
- Friend who has lived in Aptos is moving to Oregon, because the landlord wants to use the unit as his west-coast residence. Has a cat, another barrier.
- Goal would be a tiny apartment just to rent.

- Born and raised here, and I don't know anybody who has been able to stay unless they're privileged enough to have family property. Living in someone's bedroom with my husband. Can't have children.
- Mother in law and parents lost their house in the CZu fire, and are now living with us too.
- Long time business owner. Built a 2,400 sq foot house with ADU. seen cost of construction go up, \$800 sq ft to \$1500 sq ft. The County voted to increase septic requirements. The regulations and requirements are so high, it can be done. Over-regulation in the zoning. Sitting on 3 acres; went to the state to override the local government. The county is only allowing the bare minimum of ADUs. Lives in Aptos Hills.
- Appreciate everyone's story; what can we do to change this?
- We don't have a bus that goes to our house, even though there's a school.
- Builders have left.
- Need tiny home
- Need multi-generational housing.

Share back to full group

- **Group 1:** Everyone in the group who spoke today had a similar experience at some point in their lives. Frustration about high rents, families crammed into small trailers. Landlords are taking advantage of folks, moldy situations, living in hallways or garages, 40% rent hikes over 1 month. All of us have been in these situations at one point or another.
- **Group 2:** 5 folks in our group. 1 member could only type in chat b/c her mic wasn't working. Nonetheless we had good discussions via chat and verbally. Folks shared about hardships eg CZU fire, cost of housing, especially for families, substance abuse, domestic abuse, cost of property along coastline is barrier.
- **Group 3:** One member of their group is out of state right now, housing us much cheaper there. I have seen the cost of construction here go from \$100/SF to 500-800 / SF. Result of this exorbitant cost, our local labor force has moved out of state. Outrageous costs have made it impossible to build housing affordable for regular folks. Recently the County updated septic ordinances that add costs to housing development.
- **Group 4:** Accessibility is a big need, more units need to be wheelchair accessible, sometimes landlords say units are accessible but then they have stairs. House next door has been vacant for 30 years. Why is that? Can something be done to avoid vacancies? Permitting needs to be faster, time is money. Things change so quickly. If the permit takes 1 year, financing might not work by the time you get it.
- Empower tenants. Very hard for them when faced with fair housing issues. County should provide more support for them.
- Thanks all, you all will receive a pdf of slides. We will see you next week.
- Anyone opposed to the virtual meeting next week?
- Was that data for the last RHNA cycle or the new one?
 - The last one.

- Request for 2023 YTD building data, SB 9 projects

Stakeholder Group Meeting #3 - April 25

Large Group Notes

- Remind me what RHNA is?
- RHNA = Regional Housing Needs Assessment
- How many tiny homes are allowed per property? Does size of property matter? 1 acre vs 80 acres.
- Since many of the programs and policies Matthew is reviewing are new(ish), do you have projections of how many units would be produced over the next planning cycle just from their implementation (i.e., no other changes)? I'm not advocating for this, just wondering what the projections would be.
- Some of the land use changes do have the potential number of housing units that could be associated with them. Staff is looking at land and how many units can be accommodated with existing zoning and will look at areas that the County may want to change to increase the number of units. I.e ADUs and how many, Farmworker units, etc.
- Any room for other tenant support issues? for example, incentivizing a reusable rental application process?
- You will have the opportunity to talk in depth about this in the breakout groups.
- FYI - State of Ca has a rental application cap of \$59.67/applicant
- More ADA and universally designed affordable housing. Not OR. Both are needed.
- More housing for families. (4 participants echo this)
- Power imbalance between landlords and tenants and more protections for tenants.
- Process question. What is the fate of all these lists? I.e barriers, challenges. How much effort to put into refining, disagreeing, will there be a report?
- Not necessarily presenting back to refine or prioritize. Collecting input now from a variety of perspectives. Community panel as well with residents from the County. If something is missing, please include. Want it to be inclusive. Actual input with detailed language will be compiled into a joint report to identify gaps. Lots of complex issues. Some items the County can do, others the County has no control.
- Mindset and efficiency of public transportation needs to be considered. Seen more larger buildings with no parking. Public transit is not efficient in County.
- Lots of places have trouble retaining employees.
- I cringe when I see the title impacts and short list. List of impacts would be much much longer and people's quality of life. Feels like leftover barriers moved to an overflow list.
- nowhere near a complete list. Just shown to this group as a third category emerged. So I don't want to misrepresent. Not an inclusive list.
- How micro can we go when thinking about impacts? Have over 500 in my head. Help with diversity in the workplace and communities. Echoing Jenny's point of view. Relabel as negative impacts?
- Not only costs more for senior disability care, but it is impossible to obtain.

Break out Room Group Notes

Summary from Report-Back:

- No certified HUD agency to support fair housing
- Connect nonprofit (habitat for humanity) with homeowners where an ADU can be build but they can't afford to build one (ex: retired folks on fixed income)
- Parking permit program connecting with orgs that have a lot of housing to make this part easier to build
- County process for dividing properties could be simplified
- Percentage of inclusionary housing for residents with housing support vouchers (although some concerns about accountability for that)
- Provide education about this issue for the general public (especially NIMBYs, etc), the benefit of 4-story buildings and higher densities

Notes:

1. No HUD certified housing agency. County should apply to be certified. Without said certified agency all fair housing claims are relegated to a cumbersome process that usually derails the claim by those offended;
2. Parking – a residential project with insufficient parking could acquire needed parking spaces elsewhere on private property by seeking out these properties and arranging tenant parking by contract;
3. Tentative and Parcel maps required for minor land divisions should be consolidated so that there is only one combined map review and approval;
4. Inclusionary housing could be bumped up to something greater than 15%;
5. Creative funding – take a % (say 5%) of inclusionary housing (say 15%) and provide a voucher to that 5% so that [my notes on this difficult to comprehend subject are sparse. HOWEVER! I just contacted Jenny Panetta about this and she will get back to me with greater detail]. Alternatively, the summary of this subject last evening may fill in the gap.
 - a. It could be useful to review inclusionary requirements for the cities of Santa Cruz and Watsonville, as I think both allow (or perhaps even promote or incentivize) the use of Housing Choice Vouchers to meet inclusionary requirements. What this accomplishes is increasing rental income for the owner (this could make the difference in a project penciling out), while the unit still goes to a low-income household paying an affordable rent, with the voucher holder paying the difference between the affordable rent and actual market rent.

Break Out Group 2:

Notes:

- Priority should be meeting RHNA. County should check in on progress mid-cycle to re-assess whether additional programs/rezoning is necessary.
- Solutions–Tiny homes on ag lands, make farmworker housing a primary permitted use on commercial ag land.

- AB 68 allows ministerial approval of housing in infill areas. (RM: AB 68 has been tabled for now).
- Administrative burden associated with funding/hours spent on paperwork, instead of supporting the actual units/support. People are too rich to be poor, and too poor to be rich. People who may qualify are extremely low income, but middle to low income may not get access to funding.
- Communications and sharing information. No one-stop shop to find information that you need.
- Efforts are designed to reduce the administrative burden, such as inspections. Hope for enabling conditions created through a state policy tool. Make it easier for the county to say yes to approval for housing projects. (+1)
- Streamlining is always good. City has updated the Local Coastal Program to ensure that density bonus law is incorporated.
- Create incentives for the private developers in order to have projects penciled. Is there a balance between commercial and residential; we might not know if the policy improvements we've made so far will pan out.
- Heard that the commercial requirements are problematic, and want to build residential if they can.
- City has seen AB 2097 projects reduce parking, and work with AMBAG to get more high-quality transit stops in the county.

Break Out Group 3:

- Density bonus for family-sized units. Everything is dwelling units per acre; also limit the height. Seems better to produce SROs and studios, more expensive to produce single family. As a family of 5, very hard to find an apartment to fit the family. Had to fit into a 2-brm. (+1)
- Waiving impact fees, Shouldn't charge on a per-unit basis (square footage basis);
 - Note: AB602: impact fees have to be done on a per square footage basis; if they do on site requirements as an objective standard, can get around charging on square footage basis. Need to be scaled or we will disincentivize missing middle housing
- Increase densities: don't look at units/per acre; County can be more aggressive here
- Fast tracking the approval of affordable housing (example: SB35, which will be ending); county should support
 - PG&E can hold up projects when can't get electricity for months
- Impact fees always an issue for building anything; even with ADUs
- Want to see contractors and developers commit to better labor standards; hire from local workforce and provide living wages (dual benefit); a policy goal for living wage jobs to come out of housing production (examples: redwood city and Menlo park have both committed to having policy discussion in future about introducing a labor policy to residential construction with some streamlining in it - AKA pre qualifying contractors)
 - Ex: AB2011 allows you to bypass CEQA if you pay prevailing wages
 - Note: Objective standards

- Note: have to pay prevailing wages if using federal funding for affordable housing development
- Note: who does the prequalification? Could this also slow things down?
- Free housing counseling for renters, seniors and differently abled. If linked to MediCal, can receive housing services for free
- Auditing of the fair housing system - example: if they are taking 50 applications and charging \$59 per application, it is not following the laws. Should go to the first qualified applicant.
- Not feeling safe sending my child on public transit. Fixing transit will reduce traffic and bring us closer to city centers
- Taxing vacant units or LLC landlords of over 4 units more heavily to keeping housing market more fair to private buyers'
- The Housing Authority of Santa Cruz does not utilize the section 8 homebuyer program; mortgages don't go up but rent will go up about 10% - encourage them to seek out the Section 8 loan program and encourage people to use them.
- Information and education about credit scores
- Streamline ADUs; streamline these, and have existing plans to choose from

Summary from Report-Back:

- Density bonuses for family sized units to have larger housing
- Waive or adjust impact fees to encourage missing middle housing and make sure we're not charging apartments on same amount of land as single family homes
- Hire locally and provide living wages
- Explore policies like AB20111 and help amp them up
- Offer free housing counseling linked to medical and ensure compliance with laws
- Improving public transit safety and connectivity
- Tax more heavily to promote a fair housing market

Break Out Group 4:

Summary from Report-Back:

- Vouchers - get a letter and be put on a list so they don't lose their housing if they are on the brink of being displaced
- Clearer and easier way to build ADUs (make it clearer for homeowners)
- Lack of a way to connect people with affordable units when they come online (make it clearer how to get info about new units) and develop preferences for people that work locally to cut down on transportation
- Maybe one universal application (to reduce number of time people pay application and credit check fees)
- First time homebuyer downpayment programs (for teachers, nurses, nonprofits)
- More family units that can accommodate larger families
- A lot of information was presented.

- Lengths of list doesn't tell the whole story. Very high stress for people trying to find housing and existing residents.
- Voucher Program improvements
- Talking about RHNA cycle and goals. Concerned about how many permitted additional units were complete. Asked for clarification whether units are inhabited.
- Increase vouchers, specifically write a preference letter for families experiencing homelessness. Preference for families already housed, previously done for Housing Authority, to get bumped up in line in waitlist to help with affordability. Many families that receive letters were not confident they could sustain housing. Preference letters with vouchers kept families housed. Help with affordability and keep housing lower cost. The Housing Authority did a good job working with landlords. No way of implementing rent control. Method to control rental prices in areas to the best of ability. Change minds of landlords because many have a negative view of programs with vouchers. May help change perspective and increase will to produce more voucher housing. Many unincorporated County areas have lots of land.
- Internet Required & Clear Easy way to build ADUs
- One or two points dealt with quality of housing and bringing properties up to a livable standard, including internet. Some housing projects for farmworks, Murphy's Crossing, Monte Vista, did not get constructed with internet. Should be a requirements. Especially for students. Needed like water.
- ADUS. Not a clear easy path from space on the lot, to make it pencil out so it can be rented at an affordable rate. Still needs to cover the cost.
- Connection of people with affordable units
- Current status disconnects when projects come together and how people get access. 1550 Capitola near 17th AVE. Mixed use project with health clinic, dental, and 57 units of affordable housing by school. County helped. Problem: no information provided to school district, health, dental clinic employees. Got information late and over 800 applicants. Strategic process to develop preferences to degree law allows for local residents. Help with transportation. Important to Capitola Mall or large sites.
- Lower rental application fees - remove rental barriers
- Applications for rental housing, cap on application fee. People apply to many places and need a credit report every time. Law allows, but does not require durable applications that can be used multiple times. Decrease entry costs to allow smoother transition.
- First time homebuyers programs critical for workforce housing i.e. teachers, nurses, etc. Downpayment barriers due to high cost of housing. Cities historically did a better job than Counties. Explore what the County can do.
- More family units
- Colleague works with Live Oak School district. New application process opened yesterday for affordable units. Under impression their were tier systems of priorities. Live Oak, living in County, working in County. Tiered and/or priority list. People keep moving out of the area. San Lorenzo Valley schools keep getting smaller due to natural disasters. Once housing is gone ;people move away and don't come back. Populations are decreasing and school districts are getting smaller. NO information on where to go. Feel there is plenty of housing, but it's not

affordable. Families can't afford \$5k for a 2 bedroom. Not feasible. 2-3 children in a 1 bedroom apartment are not the right size. Multiple families living in a 1 bedroom unit. Not prioritizing families, people with children and workers in our areas.

- People move in because of beautiful space, but affordability is an issue. Prioritize low income units. Why is the County building hotels, and other construction that is not housing.
- Why is rental ordinance not feasible?
- Ordinance failed at the City. Challenge for State level rent control. Most landlords in County mom and pop small landlords. Big cities that drive policy at state level have more corporate based landlords which makes it hard to have conversations.
- Mom and Pop landlords associate themselves as more successful than they are. Rent control controlling income is daunting to owners.
- Question about numbers: Above moderate housing 92% building. Very Low 52%. Where are these units? How to get information. Numbers speak for themselves. Above moderate already built. More tools to build affordable units. Things are getting more expensive, and we need to build more affordable units.
- More support for non-profits and Recognize private market can't solve problem
- History with higher above moderate is more and market cannot solve this problem by itself. Need public and non-profit involvement.
- County was under no obligation to meet RHNA goals, no real consequence. Stakes are now a little higher and tied to funding. Already heard people with good intentions, but heard from County Supervisors these are not meetable goals. Where is the political support?
- More tenant rights and tenant support. Habitability with vouchers, under guise of renovating and can't move back in bc now more expensive units. Displacement.

Community Panel Meeting #3 - April 27

Large group notes

- Furiously reading TOD policy.
- I was unable to find the latest version of the County General Plan on the County website, can we get a link to that?
 - Here is the link to the existing County General Plan: <https://www.sccoplanning.com/PlanningHome/SustainabilityPlanning/GeneralPlanTownPlans.aspx>
- TAX 2nd homes to the max, lol.
- It's too bad that the tiny home on wheels ordinances ended-up with so many requirements, they made the cost of installing one over 50K and also limited the number, which is unfortunate
- Maybe that's a good place for us to start, creating some incentives for the missing middle/SB9 development
- Sounds like it (SB9) falls short of allowing 4 plexes and 6 plexus, maybe we can take that even further
- Yes to the single room and tiny home!! But maybe more than one lol sob. +2
- Limit vacation and second/empty homes. +2

- Snaps to all this spell need groups support 🙌.
- May I recommend the language shift to Those In Our Community Currently Unhoused?
- Could we get a (short) document on the vacation rentals regulations/policy and how tiny homes are regulated
- How could we create more and incentivize tiny homes and SB 9? I would like to see the county create something for that.
- Reading County Codes online is outside her scope and ability. Make democracy more accessible and have information in bullet points with prices and regulations, vacation home, tiny home, and SB9. Need more simplified information to make recommendations to Supervisors.
- Thank you! You have been a wealth of knowledge and very accessible in how you present— I value you!
- When you say Special Needs, do you mean people with disabilities?
- Esta bien.
- Empty Home Tax +1;
- It seems counter purpose if allowing affordable implementation of Tiny Homes would provide more housing but our local planners require exorbitant costs just to put a tiny home on a property.
- I agree with _____. Some families take their kids abroad for 1-2 years to get foreign language/cultural immersion but fully plan to return.
- Question: How do you enforce some of these things (e.g., if the house is red tagged and Landlord is told to pay relocation fees), Landlords refusing to accept Section 8 vouchers.
- Spoke about SB9 and how to better use it. How many lots split due to SB9? Follow up question. Four units can be built on all single-family properties that can be subdivided. Thought there would be a bonanza. Any split? Number of Tiny homes permitted?
- 1 application and several inquiries. Not a bonanza. Tiny homes on wheels ordinance in effect outside the coastal zone, and this week in effect in the coastal zone.
- Wondering about vacation rentals and what is policy on them?
- Vacation rentals have been limited in many ways since 2011. Limited in areas that attract a lot like Pleasure Point, Aptos, etc where there tends to be a lot of vacation rental traffic. Caps on the number of rentals in these areas with licensing and noticing requirements. The Board recognizes a lot of illegal renting going on and code compliance issuing citations and ramping up enforcement. Typically in County code enforcement is complaint based to keep it equitable and due to lack of staff. This program is more proactive.
- Explained SB9 allows two primary residences on one single-family property. Local agencies must allow two primary units, or in the case of a lot split up to two primary units on each resulting parcel.
- 🗑️ to universal day care 🙌🙌🙌
- Can we get a reminder on the dates these recommendations go before the board and when it might be adopted
- I think it's also important to make our suggestions both ambitious— yet within the scope of reality
- In my experience, landlord's often don't provide leases in Spanish to tenants who are monolingual Spanish-speakers (which makes it difficult to follow the terms of the lease if it's in a language not

understood). Perhaps an ordinance that leases be provided in Spanish for monolingual Spanish-speaking tenants?

- Rather than “prohibit” vacant homes, (it was my suggestion) have an ordinance re how long a home may be vacant or how long a home can be vacant before being taxed for the vacancy +1
- Under needs I think it's important to spell out how new housing will be required to be environmentally appropriate in light of short water supply and climate change. For example, requiring solar panels not just solar ready, rainwater collecting and greywater systems for irrigation, electric car recharging and bike parking, a certain number of trees to be planted per unit.
- Mi pregunta es si pueden regular los aumentos de renta aparte de las mascotas muchos no quieren niños
- Universal Daycare as well as wages that allow for one parent to choose being at home with their kids as we had in the 1970s and before (And in many countries, working mothers get a year paid family leave - value family.) +1
- Young people are moving out of state due to lack of affordable units, but there is simply a lack of anything. Even \$5k for apt can't be found. Not just about units being subsidized it's about any unit at all being available.
- Missing middle for the win!
- Two things to be on the list. Needs - need to promote small scale pop and mom housing. Lost 900 homes in fire, yet only 30 got permits to rebuild/repair. Without promoting them, they can't rebuild. If just doing huge apartment complexes and saying no to small scale will have continued problems.
- Barriers: septic system and geologic costs are killing development. That's why SB9 and tiny houses aren't exploding. County has crazy things that deliberately make it more expensive shooting ourselves in the foot.
- Impact: so expensive to live here the labor/construction force has been decimated because of high costs. Takes years to rebuild the workforce. +2
- I worked for the City of Oakland as inspection supervisor and code enforcement. Had rent control in Oakland and people not fixing up houses and not allowed to raise rent to pay for repairs. A lot of dilapidated houses because of this.
- Hayward had a rental inspection program. Annual \$100 fee and code enforcement and health inspector go inspect units. State requires larger units be inspected. Beneficial in Hayward so all units inspected.
- CEQA state requirements and planners don't want jurisdiction to be sued, increased property tax rates. Can these be addressed? Has the County been sued? Can we be more liberal on County CEQA requirements?
- CEQA is the California Environmental Quality Act, which is State law. The State has been passing a lot of new legislation like SB9 to try to allow more development without having to go through CEQA. Wouldn't say County overly conservative with CEQA. If there is a lower level review, the County will do it. County can't modify state law.
- En consecuencias puedes agregar, que los niños crecen pensándolo que no son dignos de un mejor hogar y eso hace que caigan en estrés y depresión.

- County incentives for local home ownership!!
- Unhoused
- Sounds like Texas - practically no zoning rules on your land in many places. A closet vs a room - one student was paying rent for a space in a hallway!

Break Out Group 1:

Summary:

- Promote “mom and pop’ construction companies/developers
- Cost of septic and geotechnical reports is unacceptable
- Cost of living forces people out of the area
- My 100k square foot property in the Aptos Hills should be subdivided to smaller parcels
- Boulder Creek septic systems that failed and polluted the SL river are expensive to replace
- “Traffic violence” (i.e., crashes with peds, cyclists and other motorized vehicles) is on the upswing
- A criteria used for determining appropriate location of dense housing should be based more on school locations than transportation corridors
- “Bus Metro” received \$39 million for new housing
- Extend safe structure program timeframe
- 120 square feet is the current threshold for requiring building permits. Perhaps it should be bumped to 240 square feet. This approach could encourage building an auxiliary building for office space in a backyard thereby freeing up a bedroom in an existing home for habitable space for which it was intended.

Break Out Group 2:

Summary:

- Do surveys to collect information on barriers to development.
- Higher requirements for accessibility (e.g. 20%) for all construction, including single family subdivisions.
- Special financing to rehab houses as accessible, fast-track approval of permits, pre-designed improvements
- Remove zoning and/or standards, such as setbacks, height maximums, floor-area ratios, parking minimums
- Encourage missing middle housing (4-6 units)
- Adaptive re-use policy.
- Floating homes and floating home marinas.
- Continue the state incentives for ADUs (reduced fees, numbers, standards)
- Liberalize septic requirements
- Pre-approved plans for ADUs
- Allow more than one ADU and Junior ADU per parcel (one per acre)
- Study the barriers to farmworker housing
- Put housing on county, state, or federal land
- Allow trailers, mobile homes, manufactured homes, tiny homes

- Allow churches and other religious institutions to run programs
- Communal housing/rooming
- Does the County do any surveys to collect information on barriers to development.
- Higher requirements for accessibility, for all construction, including homes in single family subdivisions.
Is it possible for the county to make the percentage more than the state, like 20%.
- Offer special financing to rehab houses as accessible, fast-track approval of permits, pre-designed improvements
- Remove all parking minimums
- Charge for street parking
- Require active ground floors
- Remove all the zoning in the urban areas, so it's all mixed use.
- Encourage missing middle housing (4-6 units); can we fast-track those permits, allow manufactured fourplexes & sixplexes (county is more restrictive).
- Allow more pre-manufactured units
- Special assessment districts around transportation and the rail line
- Remove minimum setbacks
- Allow single stair construction (don't require elevators above certain stories or second stairs)
 - would need to have accessible units on the ground floor.
- Remove height regulations and floor-area ratios to fit more on lots.
- Allow alleys, street trees and parks,
- Adaptive re-use policy.
- Encourage back alleys and parking on back alleys.
- Promote/allow developments where you don't own a vehicle.
- Floating homes and floating home marinas.
 - Good for sea level rise.
- Continue the state requirements for ADUs (reduced fees, number)
- Environmental Health is too restrictive on septic systems, liberalize requirements
- Pre-approved plans for ADUs
- Allow more than one ADU per parcel (one per acre)
- Study the barriers to farmworker housing
- Put housing on county, state, or federal land
- Allow trailers, mobile homes, manufactured homes, tiny homes
- Allow churches, etc. to run programs
- Communal housing/rooming
- Allow more than one ADU and junior ADU

Break Out Group 3:

Summary

- Increase density
- Funding to subsidize
- Reduce permit fees

- Tenant rights supports
- Enforcement of Rental Properties and Landlord Fair Housing Discrimination
- Build more affordable units
- Tax second units and empty homes
- Ease rebuilding after disasters
- More supports for those living in cars and camps vs enforcement
- Build on public land
- Establish and expand affordable housing trusts
- Remove barriers to homeownership
- Relax development standards that don't impact safety, increase density
- Simplify regulations
- Outreach/interpretation of regulations that is not full of jargon
- County backed insurance for those that are underinsured or can't get insurance
- Provide waivers for regulations to allow rebuilds after disasters

Notes:

- Have limited land and use to the best of ability. REzone for higher densities. A funding source to subsidize homes, national or foundations? Make it easier for people to build or add tiny houses on wheels. If the cost is \$50K permit fees are too high. Some ordinances mentioned such as landlords paying assistance if house red tagged and accepting Vouchers need enforcement. KNow from experience, the homeowner/landlord can say no. Burden then shifts to the tenant and how to enforce it? No way of someone of modest or adequate means to enforce. Lawyers are \$500 /hour and no legal aid society.
- The City of Santa Cruz funded an attorney and paralegal called tenant sanctuary to help tenants. County can fund something similar or County counsel to help.
- Important to have both enforcement and incentives created for landlords to follow procedures. Important for the County to look into and make a budget line item for the Board. Tenants rights union tends to help people and how can the County support that organization or another similarly modeled organization that can help with enforcement and incentives like relocation fees and such.
- Want To see the County support more project based housing - Jose Ave. apartments in Live Oak. Know that people from the shelters, Section 8 or project based wait list, see people move quicker on project based list than Section 8. Create and build more housing that is project based that is set aside for low income residents.
- Incentives to increase Section 8 housing options for availability and incentives for landlords to upgrade property to be S. 8 compliant.
- Housing taxes and policies to discourage second homes and empty homes. Policies to help ease rebuilding after disasters like grants. Redistribution of County funds for shelters and transitional housing. Shelters have term limits and are important to increase funding for longer term shelters and support based housing like SLEs, (sober living env.) domestic violence situation, veterans, disabilities. More supportive housing options for those living in cars, like safe parking areas,

provision of showers, etc. Supportive policies for transitional camps. A lot of enforcement of regulations that are targeting and making it hard for those in cars and outside to better situations.

- Optional wealth tax similar to donating to presidential campaigns to encourage those with more \$\$ to provide a county based fund for landlords like Section 8. Housing Safety night.
- Universal childcare grants take pressure off parents and universal community food distribution to help budgets and localize food production.
- What is going on in Lancaster in CA? Half an hour to get a new permit and each house is a net generator of energy.
- How about the county govt to encourage use of public land for affordable housing and build more affordable housing for the homeless.
- Also establish and expand affordable housing trusts. Santa cruz county can establish its own independent affordable housing trust funds,
- Policy makers can address the housing crisis by making additional capital investments In housing and taking related actions, for example removing barriers of home ownership and improving the low income housing tax credit program.
- Streamline permit process. Par 3 and news articles. Open space next to freeways and politics are frustrating. Part of the problem is suggesting policies - I have limited knowledge. Don't know what development standards are, don't have specifics of what current standards are. Relax standards, increase density, make it easier.
- Lancaster is an example because of the ease of permitting process that incentivized development. Explore what they are doing and take the best of those ideas and implement right away. Need solutions right away. Sense of urgency in getting tiny homes. Tiny homes passed several years ago, but policy didn't apply until today.
- Get a one or two page dossier on what the codes are and simplification. Takes a decade to learn. Pay a staff person to simplify documents for residents and the community at large. Valuable for topic and democracy at large. A way to make democracy stronger and translators needed to translate bureaucracy.
- Ex. non-conforming. What does this mean? Relax standards that don't impact safety.
- Fan of waivers and create a waiver. Septic tank issue after fire. Create a waiver exception that can be immediately applied. Geological surveys are expensive. Non-conforming issues when rebuilding after disaster. Cost-prohibitive. How to create a way to aim high with septic regulations but make it work for people. Apply on;ly to big new developments. Use a waiver for small families. Too much time and money.
- Public County insurance backed bond for those that can't get insurance.
- Think about geologic and safety, what is actually safe for homeowners vs paperwork. Not just an idea coming from powers that be.

Break Out Group 4:

Notes:

- Giving more opportunities to immigrants. Giving more opportunities to develop as people. Many times people don't want to rent to us because they think they think we won't be able to pay rent. People are not trusting our capacity to pay our rent, and we need these opportunities.
- People that are new immigrants (I work with them in a welcoming network) and I have seen it is very difficult to house folks. I think we could specifically create transitional housing reserved for people new here until they get settled in.
- Making information readily available, especially for first time home buyers is essential. In my experience, -measure J- we applied, we were told we qualified, and then we were told our credit is not good enough. Low income people tend to struggle on credit more education needed on how to build credit, and also more education on how to take the steps to buy a home.
- We need to keep in mind that we are facing a climate crisis and we have short supply of water. I'd like to see new housing be environmentally friendly, with solar panels, rainwater collection, gray water, trees planted for the number of units built, electric chargers, parking for bikes. Try to do what we can to help housing not have an environmental impact. Zoning and funding. I would like that to be a requirement for new housing. New housing has to be solar ready not to have solar installed, but that should in the regulation - to have it installed.
- Larger rooms for families. Parents with kids. So they have an opportunity to grow and grow healthy. My sister- rooms are tiny, and paying 2000, and the kid's room is 6 feet! Does not have space to grow in a healthy way. They are so cooped up in there. → solution: standardize a size room, for example 20 by 20 (policy).
- One way to address crowding is the size of rooms, as we mentioned, being regulated but we still would need to resolve the issue of ppl having to crowd into the rooms.
- Build more housing. Make it affordable.
- Immigrants need more opportunities. Stereotypes. We apply and they see us and give us less of a chance. As wi. Said, rooms are too small, like closets. Barely a twin bed fits. I agree with the idea of a standard minimum sized room. Sometimes when people need rent, (public) the county is requiring a room per child. Why can't kids share a room with boys and girls? The rents go up but wages don't. We need wages to go up. It is essential. I have heard from family and friends that when they want to buy the requirements make you not qualify, credit, or mixed status. You have to be a citizen or resident, and I think any family regardless of immigration status should be able to buy. When we get housing the rents hike - so we need rent control, to regulate year by year how much it can be raised per year. Because now it's at any time. My brother's heating broke and the landlord said do you want me to fix that or raise your rent?
- Another barrier is first last rent and deposit. A lot of money. Don't require that. Maybe don't require last months. Or if it is housing publicly supported that does not require any of that.
- I used to work in a facility- mental health etc. Being able to pay rent at all is hard. Partner up with churches in community first and last rent. The state could partner with foundations, churches etc to continue to provide this kind of support.
- Stop charging people for all the applications. Pay one and standardize it. Because we end up partying over and over, and they ask per person. It adds up and is a lot of money for me and my family.
- I don't think one should pay any application fees.

- Make a cap on how high a deposit can be (8000\$ real story- a place is still empty because no one is going to pay that)
- We need to address that silicon valley folks with very high incomes buying up the area.
- Within the Urban Services Line: Create a missing middle activation program which could include
 - Reaching-out to small developers with invitations to work in Santa Cruz County
 - Offering streamlined approval for 4-8 plexs when building on a formerly SFH lot, allow 4-8 plexs in all zones.
 - Offering ready made plans and designs and allowing manufactured/mail ordered/pre-fab construction.
 - Removing the most common building restrictions that create barriers including: double stair requirements, parking requirements, setback requirements and FAR requirements.
 - Providing specialized financing for this type of construction.
 - Use a special assessment district in an .5 mile radius from the rail line to encourage any empty/low use lots to build and upgrade.
 - Ensure large developments are centering walkable, community based neighborhoods by requiring:
 - Active ground floors with multiple, small fronts (i.e. ensure that one block isn't taken up with one large purpose and that we prioritize spaces that will be filled with local businesses/uses, not large chains), street trees, and facades that promote sociable atmospheres parks and pedestrian only areas protected bike parking back alleys for delivery and loading parking maximums
 - Create a street parking program (i.e. charge \$\$\$) that will not only pay for itself, but also provide revenue for a waste disposal, day-care/day room, bathroom and shower facility for community members living in their vehicles.
 - Approve as much housing as possible along the rail-line, remove all parking requirements from this area, allow housing with car-ownership restrictions
 - Remove # of ADU restrictions and the requirements for sewage hook-ups, electrical and the concrete pad for tiny homes.
 - Encourage reduced street widths, and ensure new street scapes are aligned with vision zero principles and the active transportation plan.
- Outside of the Urban Services Line:
 - Allow off-the-grid construction (see above for creating a county refuge disposal facility), use fines for improper disposal.
 - Allow manufactured/mail ordered/pre-fab construction.
- You've really been doing a great job facilitating the Housing Element Community Meetings, thank you for your work.
 - There are a few things I think are very important as we strive to become a more dense infill rich community along transit lines, which I feel we need to do. I am going to describe my feelings about something that is a little esoteric to many people.
 - We live in a society that is largely disconnected from nature, where we see ourselves as 'using' nature for our benefit, but not interconnected with nature. Because of our

disconnect, we have largely lost the ability to hear the quiet voice of wisdom that nature has to offer to us. We jump on our mountain bikes to ride into nature, or hit the trail to get our miles in hiking or running, but for many, it is an activity that has bounded intention.

- When we slow down and commune with nature, just breathing, watching, and listening, we learn a whole new language! And when we are struggling, we receive great healing from our communion with nature. A great percentage of us have lost this practice and the awareness, groundedness, and brilliance this communing brings. Our children are desperate for something they have no awareness of even exists. Children's brains develop far more neurons when they have this opportunity. Our most vulnerable communities of color and those facing economic hardship, in fact most of us today, are just trying to survive at a time when slave wages are pervasive in our community and country. With automobiles as our primary form of transportation that isolate us while traveling and the design of so many developments being constructed as 'isolated compounds' rather than connected communities, we have lost empathy and awareness and connectedness with each other and nature. It doesn't have to be this way.
- Why is this important to our housing discussion?
 - It is critical that, as we build MORE dense infill housing, we prioritize BOTH public transit AND housing developments and urban design that, by design, encourages connectedness within the community (commons, welcoming plazas, and walkable streets). AND we need to prioritize including wild urban spaces, urban forests and community gardens throughout which are easily accessible to the people who live in these communities. Our brilliance comes in great part from nature and wilderness and interacting with the natural cycles of seasons. Large developments with sterile playgrounds and highly manicured landscapes that say 'keep off' do not inspire brilliance or discovery, and while they may be easier to tend to, we imprison ourselves and our children in spaces that keep us stuck and do not inspire inquiry or adventure. For families whose lives are harried as parents rush to drop kids off in the morning, drive an hour or more to work, and then after a long day at work have to drive another hour or more to then have to pick up kids, shop, cook, clean, etc. parents may not have time to take their kids to a designated park. And today, our streets are no longer safe for our kids to walk and play in them as they once were. These things must change. To save our environment, our kids must be and feel that they are a part of nature. To have empathy for others, our kids need to feel they can easily connect with those they live around and see every day. When we learn to hear the quiet voice of nature speaking to us and feel empathy for nature, we have empathy for each other!
 - We CAN build urban communities that connect us to each other and nature, but it certainly is not the cheapest route. Jane Jacobs said that a vibrant street life, where kids are playing in the street and people are watching the street life even from the upper stories of a housing unit, then our streets are safer. Jane Jacobs also researched and noticed that communities that value the vibrancy of the current community as they plan

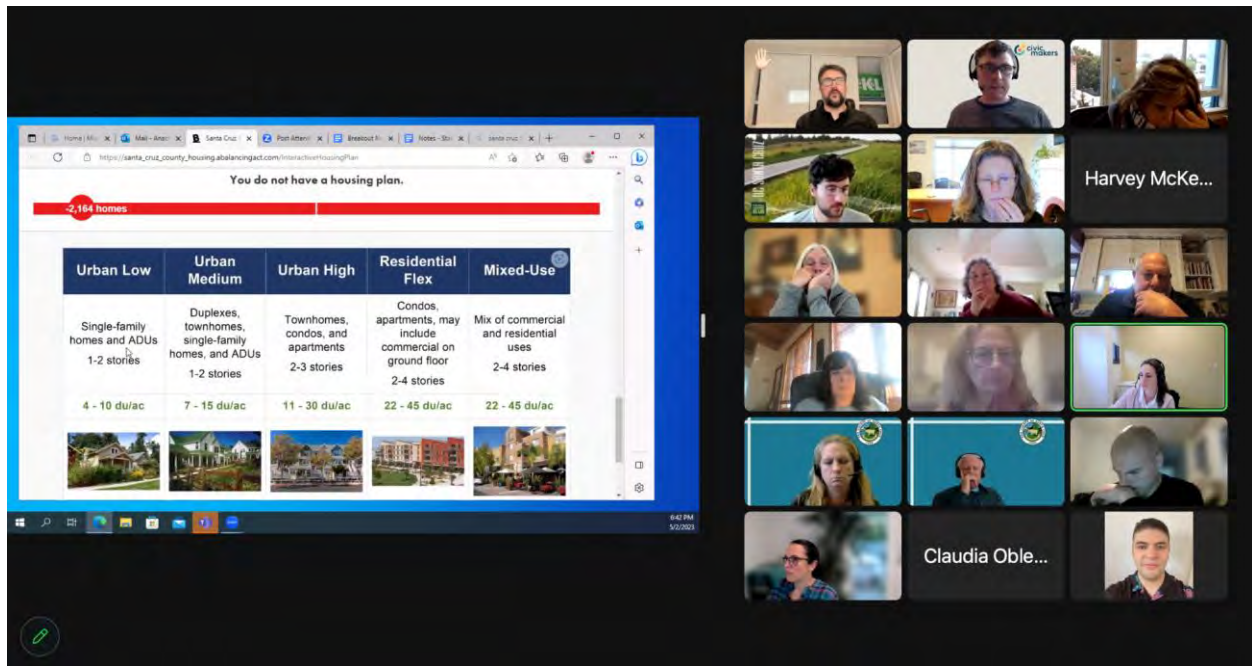
to grow, tend to become more vibrant and thrive. Those communities which avoid including and steamroll the sentiments of the public, tend to fail. Jane Jacobs was a brilliant activist who saved several vibrant neighborhoods from being torn down to make way for highway expansions that cut through neighborhoods. Jacobs opposed the large 'projects'. Idealized by a few powerful white influencers, they ended up being huge failures in America, many were torn down as communities spiraled festered without the natural vibrancy that developed over time in cities that had an organic street life where people interacted with the buildings. You can see a fantastic video bio of Jane Jacobs here.

- We really need an overall urban design which prioritizes ways of making our streets safe and our communities more connected, as communities were once built in the United States, rather than piecemeal housing developments! There have grown false dichotomies of YIMBY and NIMBY, where one side points at the other vehemently accusing the other as being wrong, claiming one is building everything everywhere as much as possible or building nothing ever! I believe, if we open up to listening to one another and try to understand the other's perspectives, we might find a majority of us have more in common than we think. We can grow our community together in a way that is more positive. Despite my support for building dense urban infill along transit lines, and my past involvement in building dense infill, my comments about building connected communities are waved off by some as a problem they do not want to engage in discussion. In a fervor to build as much housing as fast as possible, some groups are happy to build concrete 8-story all-affordable apartments where childcare for the kids living in the building get to spend their days in concrete curated boxes with no sense of home, garden, or natural wilderness whatsoever. The poorest folks will use these facilities and be told they are lucky to have on-site childcare! This is a huge mistake. These highly built structured environments tend to reinforce anxiety. Our kids need to be able to engage daily in the discovery that can happen in gardens, wild parks, and welcoming backyards. Most children, and adults for that matter, are better able to unwind in natural settings. The built or structured environment can actually be subconsciously stressful and anxiety inducing. Our brains need the complexity of nature. Kids raised most exclusively in a manicured environment
- To offer some context, I have a master's degree in physiology and I specialized in biochemical endocrinology. I studied German and opera in college and beyond. I've worked as a college professor and in the medical field for decades. I grew up on a family farm and spent a lot of time riding my horse on acres and acres of neighboring ranchlands that are now subdivisions. As much as I am a country mouse, I appreciate the importance of densifying our cities, stopping sprawl, as well as preserving our rural areas and farmlands. I believe that it was my growing up on a farm and having easy access to nature, even when I lived in the heart of San Francisco as a child, that attributed to my ability to hear and know things about what is going on with our climate, the health of our forests, our oceans and so much more, because I regularly communed with nature.
- One other thing, an increasing number of developments have been built with surrounding perimeter walls and 'entry' doors that are inaccessible to outsiders. Without a way for

people to naturally interact, people take on a more 'institutional-protective' position and tend to turn away from rather than turn towards each other. There is less of a natural inclination to connect when everyone is locked up in their spaces and there isn't a commons where people are likely to congregate. Inaccessibility is a problem for deliveries and canvassers who are working to get out the vote in person.

- Below is a link to a report on a housing development project I saw in the paper today that I think is just horrible! Not for its density, but for its institutionalized feel, stark walls, no real commons. It is close to Arana Gulch by foot, but the building itself looks like a big business district workhouse.
- Is this development a done deal or can we provide feedback at the county/city level that might help change the poor design of the structure? We need to create beautiful connecting places.
- <https://www.santacruzsentinel.com/2023/05/04/santa-cruz-new-mixed-use-development-planned-for-soquel-avenue/>
- One of the reasons our planet is in such bad shape is because people are SO disconnected from nature and from each other. We are not going to shift away from our problems until we get more people to understand this.

Meeting 4 Stakeholder Group - May 2



Full Group Notes

- Wasn't present last week. Policy on taxing units to keep things affordable for buyers for 4+units. Confused about policy suggestions. How is this more affordable?
- Wasn't in the break out group. But I think it should include vacant single-family homes. Only allowing wealthy to have carve outs does not affirmatively further fair housing.
- clarifies taxes for vacant units.
- educating the community about the value of high density housing. Historically SCC did not have high density but the County needs to provide education about benefits of density.
- ensure these suggestions are not made by the Housing Authority and do not pertain to the Housing Authority.
- better education and outreach about ADUs.
- PG&E streamlining but the County generally doesn't have authority over PG&E. challenges with this idea.
- Has the County considered eliminating density counts? In 1990 1 acre=\$1M today 1 acre=\$5M but costs have increased a lot. Where is the incentive? Care more about units than height. Unit count pays for the cost of the project. Is this under consideration?
- Everything up for consideration. Reason for focus groups and input from groups. Next meeting engaging in prioritizing type exercise. See if that suggestion gets prioritized.
- Has County considered whether underutilized commercial tracts of land that can be used for housing? AB2011 allows for streamlined processing for underutilized tracts of commercial land.
- Taller buildings, 4 stories + FD needs a ladder truck and a lot of rural stations don't have this equipment.
- discussed with FD 3 & 4 stories and not unusual for FD to have a constraint on density from the Fire Chief due to equipment and associated training. Need State assistance.
- There is an alternative to ladder trucks, build a ladder on the building. Ladder trucks are becoming more common.
- If real constraint needs to be in HE because it will reduce ;the number of developable sites.
- What about tax incentives for ADU-builders similar to the tax incentives given to people installing solar?
- Does an owner who converts or adds a 2nd floor for an apartment count as an ADU? If not, that might be another idea.

Balancing Act

- Are all areas not within the 1-7 locations off the table? Is that because they are not close to services?
 - Aptos, Watsonville, Felton ... larger areas (up from SC going towards Davenport)
 - Discussion of urban services line - increase infill development in urban services lines (road, transit, services)
 - Limitations on water and sewer
 - Balancing act: mountain areas, rural areas, etc...
- this is all for current zoning, is that right?
 - Yes - it's about exploring the concepts

- We don't have 4 stories now - but we can play with that concept in there (get public used to this idea)... housing along rail/trail corridor
- Where are we willing to go and not go? (some is current, some is speculative)
- Consider the concept of "superblocks" for high density areas (what they've done in Barcelona)?
 - Add to list
- Pro-housing designation - is there a way to go above and beyond what's in there?
 - If you have ideas, put it in there as a comment
 - Suggest different sites
 - These all won't require rezoning (so don't be worried)
- YES! - share this with other people

Breakout Group Notes

Break Out Group 1:

Summary from Report-Back:

- Do not concentrate housing, spread it out
- Ag land - should be considered if considered less productive
- Pockets of rural areas - not ideal for future dev't (cost, logistics)
- Amesty Road area = potential new residential area
- Developers have sometimes created low quality housing and that annoys neighbors.
- Build dense near services & wherever you can find land

Break Out Group 2:

Full Discussion Notes:

- Put the PAR 3 site in Aptos in play—near shopping, transit, Cabrillo
- Disappointed to hear that County is not considering moving the Urban Services Line. Understands desire to have open spaces and protected areas. All for density and higher stories. Thinks there's room to consider beyond USL.
- School districts looking to build, can't qualify for permanent low-income housing in the grant-funding. Is there a way to support school districts building moderate-income housing?
- Can we support housing religious institutions' properties?
- County health and Human Services have large parking lots that could be used.
- Look for underutilized sites near large parking lots.
- Commercial buildings that are empty; convert more commercial buildings, in commercial districts and downtown areas.
- Distressed properties and motel conversion.
- East Cliff Village is ripe for redevelopment.
- Intersection of Soquel Drive/Freedom Boulevard. Land owner up above CHP by high school interested in developing with non-profit partner.
- Aptos, south of Soquel between Trout Gulch and Rio Del Mar exit that are vacant.
- Property off of 7th near Arana Gulch interested in developing
- Good with 4 stories (+3)
- 4 stories – Trade-off with USL boundary—public debate.
- Support 5 stories with setbacks and open space.
- Provide playgrounds and larger units for families (+1).
- Near certain services like childcare.
- Mixed use has advantages—shared parking is smart planning and
- Make sure childcare can be in that 20% of commercial in mixed use.
- Agree with locating units along our transportation corridors

Summary from Report-Back:

- Opportunity sites:
 - Par 3 - 13 acres & Aptos,

- East Cliff Village, intersection of Soquel & Freedom (landowner is ready)
- Aptos - South of Soquel between trout gulch and rio del mar
- Property off 7th near Arana Gulch
- Soquel Drive/Freedom
- Do we go higher within urban services line or go lower and then build out more?
- Schools need support for building housing
- Supporting 4 and 5 stories
- Mixed use development has advantages
- Provide playgrounds
- Units for larger families
- Shared parking
- Childcare (as a commercial use in mixed-use developments)
- More units on transportation corridors - better transportation

Break Out Group 3:

Full Discussion Notes:

- Soquel and Thurber -- the county should know about the opportunity to build but I wanted to mention that space. Highest and best use probably be a senior community as it is next to the hospital. Also the stone house next door is 1 acre he wants to develop.
- I believe that there should be educational programs to help people source grant money like Homekey or SBA loans to finance residential improvements for Hotel/ motels and older mobile home parks.
- For new builds focusing on mixed use to support economic growth as well.
- Don't plan for housing in wildland interface. Build up in urban areas instead. Still recovering from wildfires. (+1)
- Be wary of building where the sea water comes in (tidal flows). Limit coastal development
- There is a lot of commercial property vacant on main corridors - could have high density infill... more units could be added. (+1)
 - Portola from 41st to 17th - underutilized / vacant properties
 - Cabrillo to 41st on Soquel Ave - large vacant lots
- SC county could Lead on AB 2011 - allows you to bypass the CEQA process... build projects quicker if labor standards are met
 - Lead if tracks of land are there
 - In America there's more retail space per person than anywhere in the world - we need to transition to living spaces (instead of ghost towns)
- Land Trust - I thought I'd be fighting against people wanting to put housing in the woods.
- CEQA - The environmental community here is in favor of streamlining environmental approvals
 - Best thing that could come out of this process is housing advocates and environmental advocates to create a livable SC county. Not bad for climate change. Use infill constructively.
 - Those existing environmental laws are getting in the way
- Racially concentrated areas of affluence - areas with lots of segregation.

- City is exploring using SB10 - zone up to 10 units per parcel (2-10 units)... county could do that as well
- We should be building high density (especially in major corridors). Larger buildings.
 - More space to do future cycles
 - Also cheaper
- Question: Does the county have an SB9 ordinance - owner occupancy for ADUs
 - - yes... so that could be a good program to consider (relax requirement of owner occupancy)
- Question: Does the county have guidance on how to use AB2011 (e.g. memos)
- Lots of things we've been talking about are mappable parameters - develop a draft map that shows where parameters overlap (high likelihood of devt - talk with landowners)
- Farmworker housing: there's a significant need to figure that out (+1)
 - Hard to put housing on land that's zoned commercial ag
 - Would be good to get a meeting of the minds between : landowners, growers, farmworkers
 - Neighbors get in the way (NIMBY, racism)
 - Where in south county: several locations are possible

Summary from Report-Back:

- Avoid wildland urban interface & coast
- Look at corridors for development (high density)
- AB2011 -
- SB - affirmatively further fair housing
- Farmworker housing (large issue, explore more)
- County shouldn't underutilize major sites - Future housing elements

Break Out Group 4:

Full Discussion Notes:

- Ready for taller, mixed use buildings that require less parking. Consider the climate. People shouldn't be stuck on transportation corridors. Locate within the urban service line and along the rail/trail line. People shouldn't have to rely on cars and have access to opportunity. Mixed uses so that people can shop, buy food, community centers. Walkable and/or transit.
- Density is important but also having access to green spaces is a necessity especially for families. Dystopian if concrete all day is in view. Mid-Pen development has a clinic and housing next to school is a very ideal situation for development. Along a transportation line, clinics, schools, centralized location and built with community in mind. Great type of development.
- Mixed uses. Live Oak area a good location for type of development modeled on new Mid-Pen project. Interested in more information about this project and community feedback.
- Mixed use. Agree with Kyle to have a good balance. Residential needed. Mixed use is 80% res. And 20% retail. 100,000 sq. ft. building requires 20,000 retail. Too much retail and challenge for

residential. Focus now is residential. Anything over 4,000 sq. ft retail is tough and needs a flagship tenant. Not great for mom and pop.

- Own East Cliff Village off 17 and East Cliff/Portola and is 5 acres. Can do 200+ units, but would like to do 1,000 units. Willing to intensify.
- Par 3 site - vacant land on HWY 1 in Aptos near radio towers. Privately owned open space. 90% has to be open space. But if rezoned it would be nice. Next to the senior living facility. Doesn't have to be full developed, can leave green space and leave creative ways to encourage open space.
- Height cap is 4 stories, but another story has a higher trade off for more open space. Public plaza for every project.
- Strawberry Fields site zoned ag. How does the County feel about converting Ag lands? 30 acres. Willing to discuss rezoning?
- Soquel - transit oriented developed area and along rail corridor.
- Fan of more housing. Want to ensure people have access to resources. No food deserts. Create a 15 minute city. The taller you go, the more open space you can preserve. Single family everyone gets their own private space, but larger communal spaces.
- Economies of scale. 276 units on 1.1 acres in Santa Cruz. 1,000 units on 5 acres in a 4-5 story building. 7 units per acre is single-family development. Townhomes 20 units/acre. Efficiencies if allow more units per acre.
- Having many people in a condensed area is concerning about utilities. Can water handle that many people? Roadwork and replacement and environmental impacts. Can we handle that many people? Parking impacts. A lot of people come from over the hill and work from home. Can we handle that many vehicles in one area? Don't want to build more parking, plenty of parking already. Multiple vehicles per home and where are they parking? Can the County handle that many people in one development? Trash collection.
- 200 up to 1,000 units is a large leap. Turning old commercial buildings into units ie malls into housing. Using what is already there.
- From schools perspective and utilities. There is not enough housing for utilities. Opposite problem. Proposition 13 the new buildings bring in money that can fund infrastructure investments. Utility provider has to upgrade. Has full confidence in the City to do this, but is not sure of the County process. New development brings in funds to pay. Existing landlords don't bring in taxes to pay for utilities. Explore what was done in Emeryville. New buildings for people who already live here, ex. 5 people per 1 bedroom and now can move within the County. Point of exercise to figure out where we want it.
- AB2011 takes commercial and can now build residential. Requires prevailing wage. Have to pay set prices and increase cost by 30%. Interesting law. If a site designated by a HE, disqualifies for AB2011. More density vs. development.
- Utility capacity, need some sacrificial sites and talk with utility providers to ensure capacity. Trash building designed to take care of trash and water, etc. Ex. brewery uses a lot of water, gym, etc. The new construction has water efficient fixtures and can use less water than existing uses.

Summary from Report-Back:

- Need/ readiness for taller mixed use building
- Less parking
- Transportation areas/ rail/ trail (less car)
 - Promotes mixed use
- Access to greenspace
- New development (missed name) is good to emulate
- Mixed uses: more residential should be favored over mixed uses.
- Eastcliff village → let it go to 1,000 units
- Par 3 site (next to senior living) - could be rezoned to residential, but keep open space
- Build higher if there's open space
- Question: how does county feel about converting ag land to housing
- Concern: Utility
 - Can trash handle this... ensure utility provider is included in discussion and funded
- AB2011 - spur development around commercial corridors
- New dev't will bring in funding ... will redistribute people who already live here (relief to existing residents)

Meeting 4 Community Panel - May 5

Notes

- I think this is perfect! Thank you for being conscientious!
- Housing aid to new immigrants.
- Thank you for including all these great suggestions. +2
- There is no consensus on rent control. Also liberalize geological requirements. allow more adu's per parcel (+1).
- Under “#1 Increase funding to subsidize affordable housing” can we include (but not limit it to) bond measures and transfer tax? Did we include re-zoning for increased density? Could you provide us with examples of these types of developments around the county?
- Look at examples in presentation and on the Balancing Act for basic density levels and examples. Residential Flex is new zoning district so not many examples to date. The new Mid-Pen development on 15th and Capitola is like Urban High development. Another example in Watsonville by Mid-Pen as well.
- Nice to know these types of development are already in the County.
- SFH = single family home. Why are we not considering 6 stories? +1
- Recommend if this is what you want to recommend. Community has been reluctant to grow too high and too dense. Trying to break down reluctance and take an incremental approach for community acceptance. That's why 3-4 stories were suggested.
- Why was most of the County left out?
- Measure J protects ag lands. Areas are forested and disconnected from the urban service areas where it would be very expensive to extend services. Geological constraints.

- Will Always project a certain number in rural areas but will keep the level of development lower. Concept in GP to build housing in areas where there are urban services and transportation. More infill development focus.
- Another consideration is that it is considerably more expensive for our county to provide infrastructure to more rural areas which undermine resources to the entire county. +1
- I also think it's important to have housing along a transit corridor for people without cars. +3
- So could that be built in, the incremental approach, with the goal the bigger change? (In our suggestions...)
- Participants can suggest an incremental approach and it's okay to say comfortable with 5-6 stories and doesn't have to be incremental. Looking for what the tolerance is. County doesn't have endless amounts of urban land due to requirements to protect ag land. Make efficient use of urban land.
- It is a nice development - and we need more traffic calming now as in this area as traffic has become more heavy and aggressive. Density is important, and ensuring we calm traffic as we all grow in transit. +2
- Alternating styles and different ages of housing, a variety, gives more appeal overall. And I forgot to mention urban forests and urban wild places
- How will the tool be used? Is it a form of feedback? How can we add sites and push the envelope so it's not watered down. Ok that 6 stories need to be built is important.
- This tool is one of many ways to communicate thoughts on the Housing Element. Visual interactive opportunity as one of many forms to communicate with County staff and decision makers. Other opportunities include writing comments, attending meetings, and visiting the webpage including the interactive tool. Three community meetings; May 15, May 31 and June 28. Ultimately decision-makers make a decision. Keep in mind HCD dictates the number of units the County needs to plan to accommodate.
- This group and stakeholder group are going through a very focused process and at the end of meetings a report will be generated with comments and priorities identified. Intended to be a public document that is attached to the Housing Element. Suggestions the form policy changes will inform policies in HE including where and what kind of housing. What you are doing is above and beyond the general public. Website best way to keep tabs on what is happening. Lots of opportunities for input. Focus group input will stand alone.
- Will there be Spanish-language interpreters at the community meetings?
- Yes. Real time translation will be provided.
- Will you be sending out invitations with details for these events so we can put it on our calendars?
- Clarify who is in the stakeholder group.
- Stakeholders serve the community, school board leaders, people who set aside work time to participate in the process. Both groups are meeting in person next week.
- Great interactive map. Excellent. Number 2,164 is half the RHNA numbers. Where are the existing zoning homes going to be built? Can't get to full 5,000 on Balancing Act. Took builders over 15 years to get one project built. Can rezone up to 10 stories and doesn't mean it will get built. Prioritize the kind of housing that can be built in the next 6 months, 1 year, 2 years.

- Tool to get people to think about the other half of the units. Won't all be about rezoning. May be residential flex, or medium density. Trying to get feedback.

Break Out room Notes

Break Out Group 1:

- Near Capitola Mall 41st and 37th 38th st there's a lot of space to build housing. Similar to what is being built Capitola road, 4 or 5 floors.+1
- It may be something to evaluate. A lot of pushback may come, but 6 stories is not that high. I think in Felton, and Scotts Valley, anywhere near there and making high density housing. I know there is measure J and agriculture zones. Also northern county, davenport area. Near Watsonville. One or two high density developments in each of the areas would get us closer to the goals. 100% low income income. High income will always find ways to make it happen. Low income needs full community support.
- It is too technically difficult to and too digital to try to apply for affordable housing and it needs to be more accessible for families and immigrants. I want 100% affordable housing with high density. We know a lot of people need housing. People prefer a small apartment than living in their a car. Our children need dignified housing. Focus on their homework, access internet for school, have a warm bath, eat at a table, etc. we need to build densely and affordably and make it easier to apply for us. Many people don't have dignified housing.
- I resonate with the idea of building high density housing for more people. 100% affordable.
- Small places where low income housing could be built. Habitat program. Problem: if you aren't a resident and i know a lot of families that want to apply. Prohibit empty homes and give us the chance to have housing - those of us who don't have citizenship or residency. +111

Break Out Group 2:

Summary:

- Well designed multi-family on transportation corridors
- Build a wide variety of housing all over County
- Broaden outreach to more diverse groups
- Build housing on public property
- Focus housing near schools
- County staff overwhelmed which stifles creative policy

Full Discussion Notes:

- Grew up in rural env. On a family farm. Accustomed to rural environments. Aware of the critical need for density to create 15 minute walkable communities. Locate between 5-15 minutes of bus and rail line. Rail is targeted as part of the state rail network and gives people more access to jobs in County.
- Well designed multi-family on transportation corridors
- Kind of units: Seen horrible SFH developments and seen beautiful multi-family and everything in between. Critical in creating development. To create communities that naturally encourage

people to interact. Concept of the “third place” that people don’t have to feel stuck in units and feel connected. REgardless of stories, 3,4,6 there is good and bad design. Like the idea of multi-use bc naturally builds in opportunity for people to walk. Wh

- When knocking on doors for ballot measures experienced large structures that are difficult to access and disconnects people. How to connect people.
- Build a wide variety of housing all over County
- In the last week he has been to 4 different states with all kinds of housing policy. SCC is unique in the country and why such divisiveness on housing and transportation. Consensus of people who don’t want anything built. Housing policy is so bad. If limited to transportation corridors will further limit housing. Once in a generational opportunity due to low interest rates (0-2%). Last five months interest rate increase. If can’t build at 2% can’t afford to build now or maintain. Better job at utilizing existing housing stock and instead of trying to build in a limited area. Focus on building more housing near schools. People in Scotts Valley have a different idea of housing that students at Cabrillo or in the ag industry. Can’t limit types of housing. Reason why the State is starting to strip local power. SB9 state ruled out County defn. Or urban area and made it into a neutral defn. Of urban areas as defined by the census bureau. Some multi-family units are fantastic, particularly more ADUs and tiny houses.
- Broaden outreach to more diverse groups & build housing on public property
- For a successful housing unit allocation the government should conduct a thorough assessment and consultation from different people based on their race and economical classes. I think the relevant authorities really failed on this. More housing units should be built on the community designated land. I.E schools and parks
- Focus housing near schools
- Likes the idea of focusing around schools especially with lots of students. As population declines there may be retooling of where schools are. Want kids to be safe and close to schools. Schools, parks and anything kids need access too. County has moved away from safe streets so kids can bike to school.
- County staff overwhelmed which stifles creative policy
- Danger that staff are overwhelmed with so much work and hard to keep up. Literally copy policies from other areas that don't necessarily work. Ag area next to silicon valley. Keep an open mind where to place housing. All kinds of housing - apartments in transit areas; tiny houses and ADUs in residentially built out areas.

Break Out Group 3:

Summary:

- Put housing long highway 1, Soquel Drive, along the rail corridor, 41st /Portola, Good Shepherd School, East Cliff Village, Mattison Lane by Sheriff’s office
- Support planned traffic improvements along Soquel Drive
- Don’t want to encourage more cars (traffic); encourage people to use transit
- Need to improve our public transportation
- Ok to build higher, could go to 3 stories; also support for 4-6 stories with elevators

Full Discussion Notes:

- Put housing long highway 1 and Soquel Drive
- Along the rail corridor.
- 41st / Portola—there's so much business at that corner. Maybe there's potential area at that intersection, and along Portola
- Soquel area/Good Shepherd School that is empty
- East Cliff Village shopping center
- Mattison Lane in Live Oak (vacant land) by Sheriff's office
- Soquel Drive (even though there is traffic)
- Don't want to encourage more cars (traffic); encourage people to use transit
- Need to improve our public transportation
- Ok to build higher, could go to 3 stories.
- Lumberyard site along Portola.
- 3-4 stories, maybe 5-6 if you have elevators.
- Think of future transportation
- Glad to hear of Soquel Drive improvements

Break Out Group 4:

Full Discussion Notes:

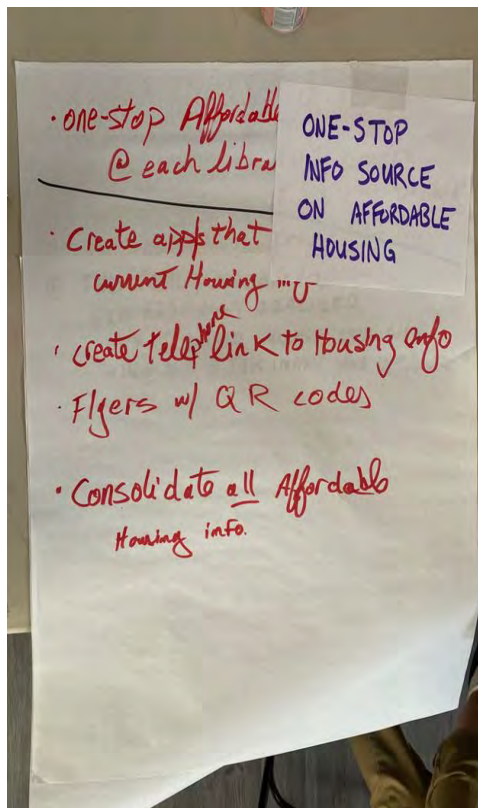
- Develop Par 3
- Increase density on Soquel Drive and Avenue
- Tall buildings get push back from angry neighbors because of the loss of light
- All of Live Oak should be rezoned for higher density
- Pure Water Soquel property near 7th and Brommer should be considered for HD development
- If a mixed-use project is not successful in attracting commercial tenants can the unused commercial be used for residential without rezoning? If not, then the codes need to be amended to accommodate residential without rezoning
- Mixed-use needs smaller commercial spaces to attract small merchants
- Remove or reduce parking standards where transportation routes exist

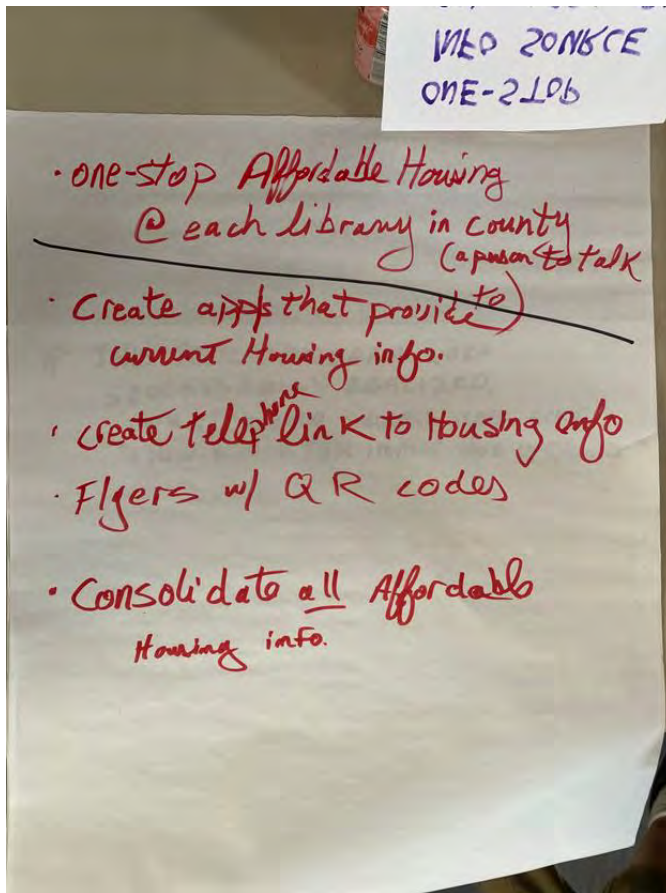
Meeting #5 Stakeholder Group and Community Panel - May 11

Break Out Group 1 : One stop info source on affordable housing / affordable-only developments

- One-stop Info Source on Affordable Housing
 - One-stop affordable housing information at each library with one person present to explain once per week;
 - Create an app that carries current housing information;
 - Create telephone link to housing information
 - Create flyers with QR codes
 - Consolidate all affordable housing information from all County cities
- Affordable Only Developments
 - Rent to own
 - Sweat equity projects
 - More small units – THOW/ADU/studio and one-bdrm apartments
 - 50% affordable
 - More 3+ bdr affordable units

Images of Flip Charts:





Break Out Group 2 : Where to put housing / Development along rail line

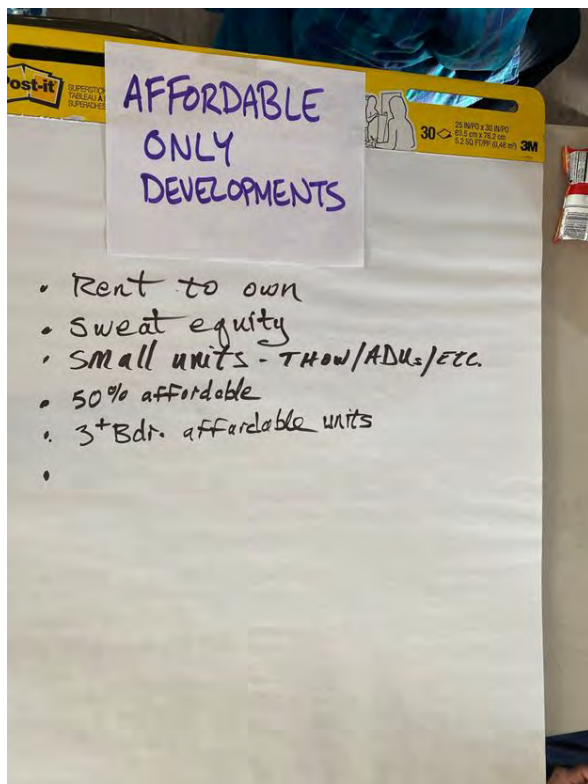
Where to put housing

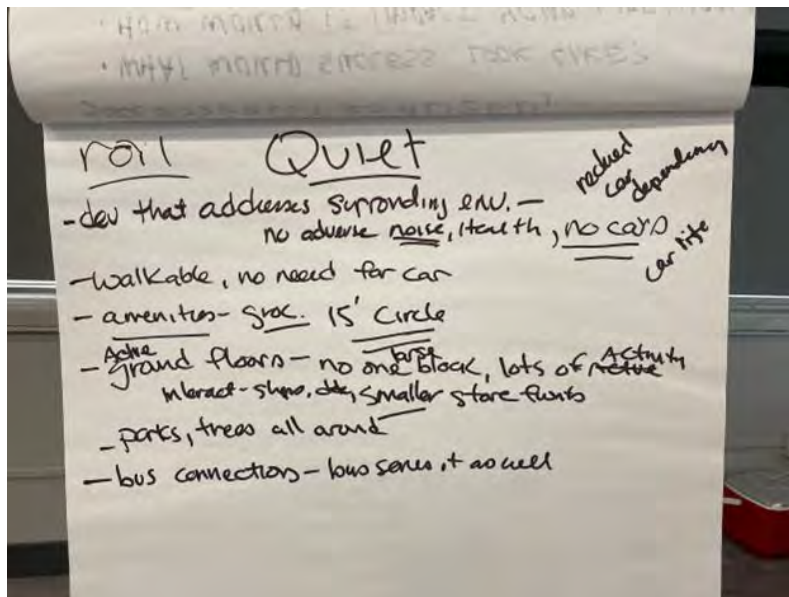
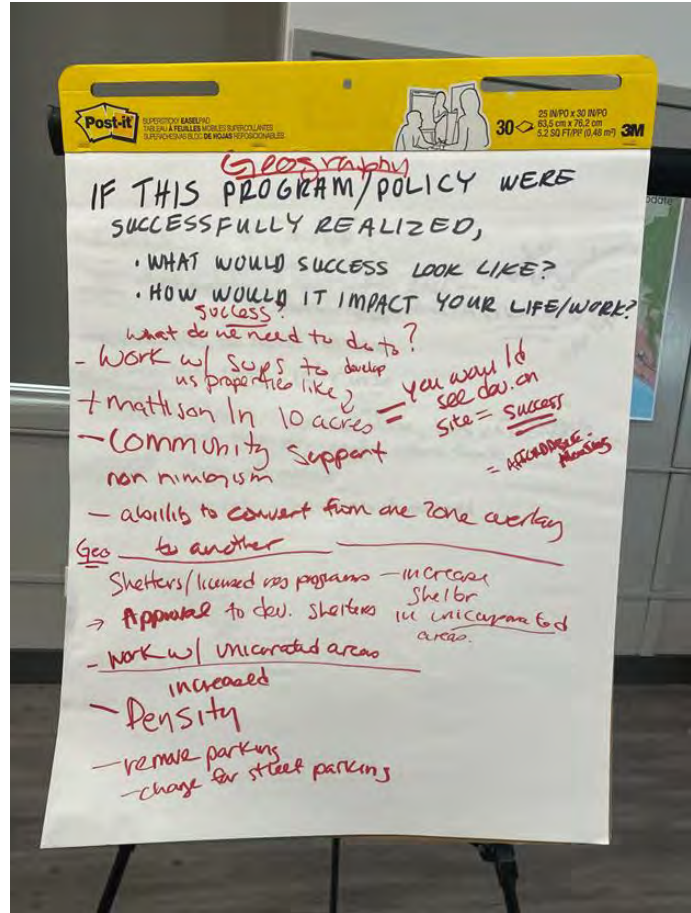
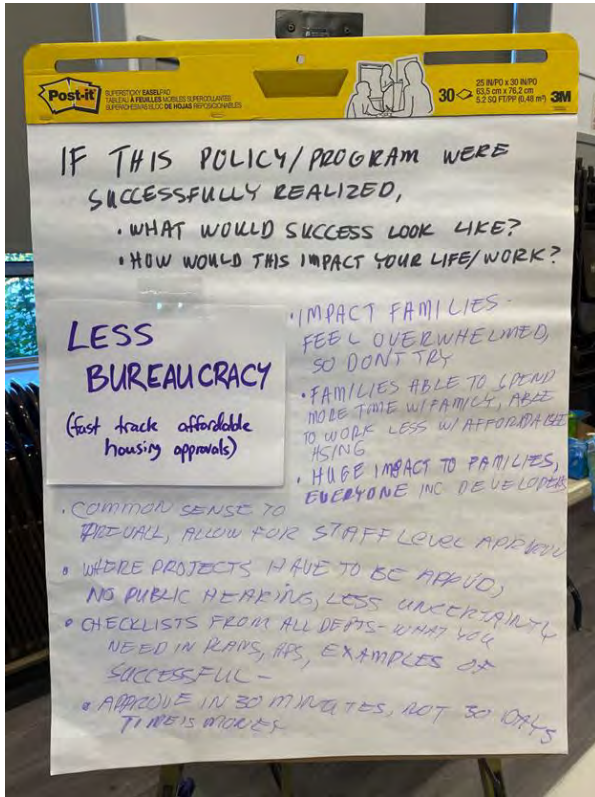
- This included her desire to have the community be able to work with the Supervisors to identify properties in the County, like the Mattison Lane property (10 acre vacant parcel) for example, and to be provided with community support without nimbyism so they would see affordable housing development constructed on these identified properties. She wanted a cooperative process of property identification and Supervisor involvement and support and community support to achieve affordable housing development. That is success.
- Having the ability for zoning overlays to be converted from one to another to more easily support housing development.
- Increase shelters and licensed residential program locations in unincorporated areas in the south and the north part of the county, Santa Cruz and Watsonville areas. There are not enough of these facilities in the unincorporated areas of the County.
- Increased densities overall
- Removal of parking requirements to allow more housing
- Charge for street parking to discourage parking

Development along rail line

- What does housing location along rail mean? Is this train line or trail line? However, without fully knowing what the outcome of the voter decision was, in general, for housing development along rail to be successful the following were identified:
- Success would be development along the rail line that addresses the surrounding environment that does not result in noise, health impacts, or cars (reduced car dependency a car lite lifestyle ideally)
- Quiet overall - though they did not say their resounding and strong voiced QUIET! suggested quiet rail- this was the sense I got here only
- Development to include amenities such as groceries and shops within a “15 minute circle”
- Walkable development from rail to housing and shops without need for cars
- Active ground floor development with no one large commercial use occupying space
- Lots of activity in development with a variety of shops, doc offices, smaller store fronts, but essentially vibrant activity use areas in 15 minute circle
- Development includes parks and trees all around
- Bus connections available with bus service that fully supports access

Images of Flip Chart

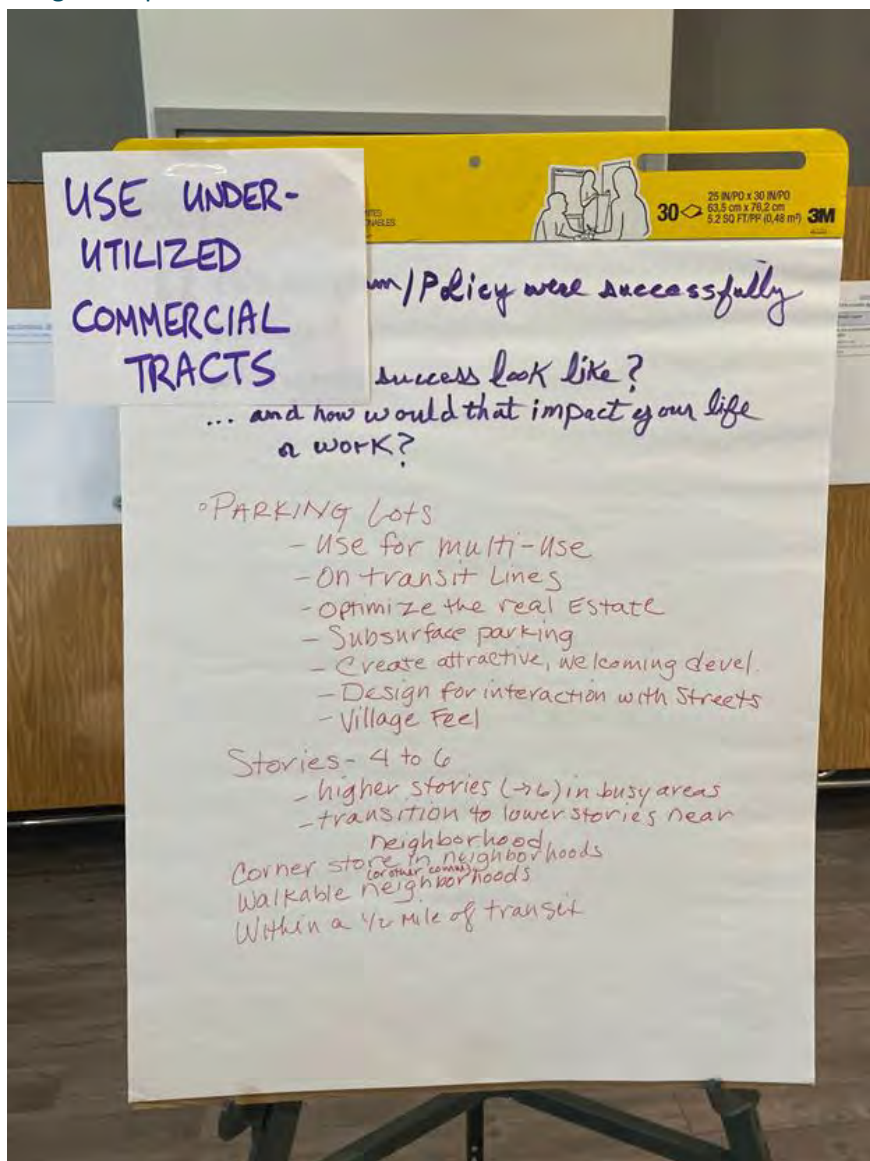




Break Out Group 3 : Use under-utilized commercial tracts

- Utilize parking lots along transit lines for mixed-use, allowing for sub-surface parking
- Create attractive developments and village-like communities
- Allow 4-6 stories (6 stories in busy areas and transition to fewer stories adjacent to neighborhoods)
- Encourage corner commercial in residential neighborhoods so people can walk to services

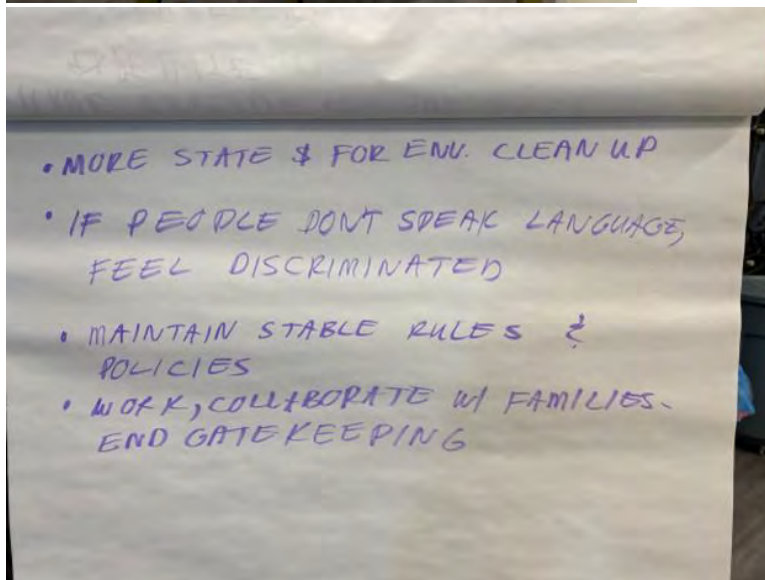
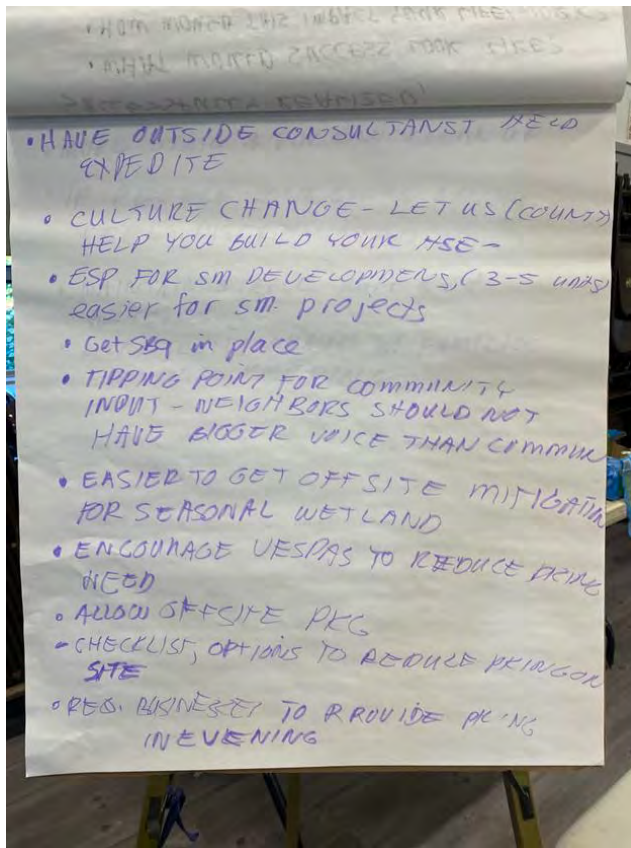
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Break Out Group 4 : Less Bureaucracy + Fast Track Affordable Housing Approvals

- Overarching theme of the group was to change the culture of the permitting and application process, to work with applicants of all types and all project sizes (families, Spanish speakers, small projects/ developers with 3-5 units, and large projects by large developers) with a focus on collaboration, expediting the application process, helping people build housing.
- Making it easier to build housing, especially affordable housing, will have a huge impact on families, allowing parents to work less and spend more time with their families. Will also benefit everyone, including developers.
- Families feel discouraged and don't build housing because process is too difficult. Also, people whose primary language is not English can feel discriminated against.
- Whenever possible, allow-staff level approvals to reduce uncertainty in the outcome and expedite the application process. Consider appropriate threshold for public hearings - neighbors should not have a larger voice in project approval than the community.
- Provide a checklist with application submittal requirements for all approving departments, and provide examples of a successful application.
- Applications should be approved in 30 minutes not 30 days, and bring in outside consultants to assist if needed.
- Several comments regarding reducing onsite parking requirements - allow offsite parking, require businesses to provide parking for residents in evenings, encourage vespas, checklist of options to reduce parking requirements on site.
- A few specific suggestions- provide state funding for clean-up of contaminated sites, allow mitigations for seasonal wetlands to allow development on these sites, implement SB9

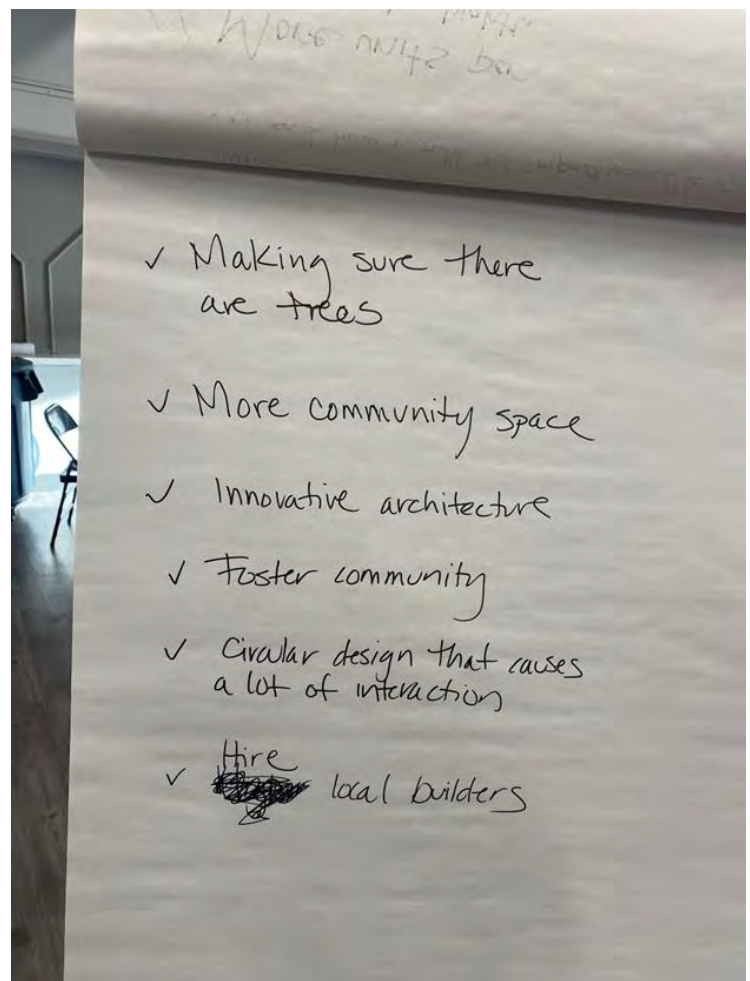
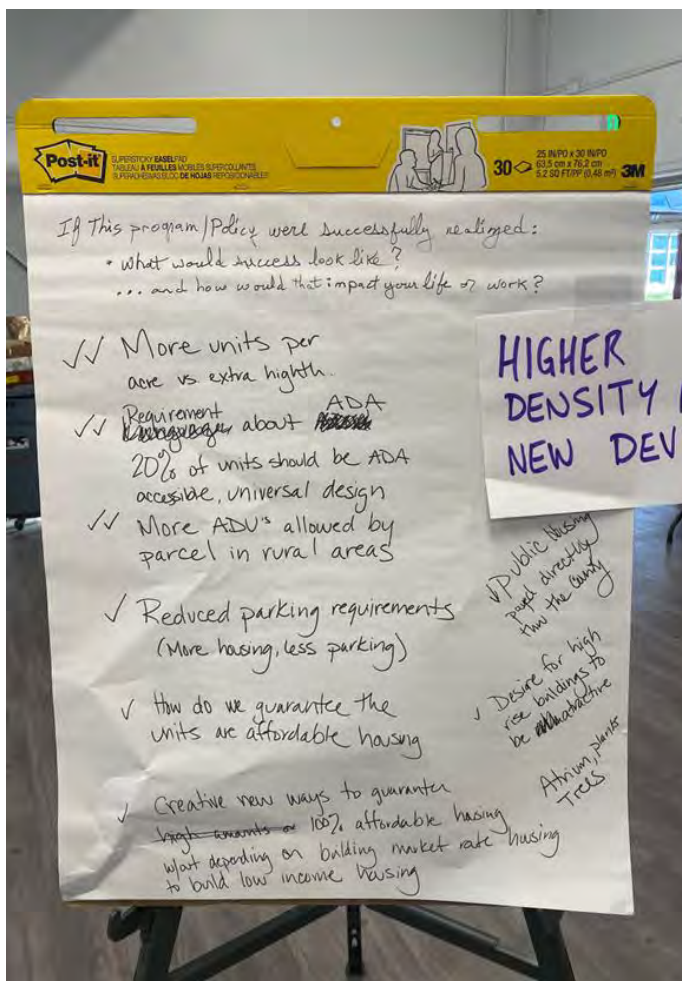
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Break Out Group 5: Higher Density in New Developments

- Allow more units per acre vs. extra height
- Require 20% of units
- Allow more ADUs on parcels in rural areas
- Reduce parking requirements
- Creative new ways to guarantee affordable housing without depending on market rate units
- Public housing paid directly through the county
- Make high-rise buildings attractive (atrium, plants, trees, innovative architecture)
- Hire local builders

Images of Flip Chart





PUBLIC MEETING SUMMARY



SUMMARY REPORT

Public Meetings

Sixth Cycle Housing Element | County of Santa Cruz

Prepared July 2023, by:



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Executive Summary

Project Overview

The County of Santa Cruz partnered with CivicMakers, a strategic consulting firm, to lead community engagement for their Sixth Cycle Housing Element update. The Housing Element is one of the seven California State-mandated “elements” or chapters of a local jurisdiction’s [General Plan](#). It identifies policies and programs to meet existing and projected housing needs for all segments of the community, including various household types, special needs populations, and all income levels.

CivicMakers, in partnership with the County and EMC Planning Group, led a broad public engagement process that prioritized diversity, equity and inclusion per the State of California Housing and Community Development (HCD)’s requirements. This included two **community workshops** (one in person and one virtual), and one in-person **community open house**, as well as an [Interactive Housing Plan](#) that allowed participants to map their preferred locations and density for new housing. CivicMakers worked to make the meetings and meeting materials accessible, trauma-informed, multi-lingual, and understandable at a 5th grade reading level.

Overview of Engagement Findings

The following overview summarizes the most frequent comments from across all three engagements. Details from each engagement are included in the body of the report.

Programs and Policies

- Add **housing along the rail line**
- Increase **density**, specifically **allowing taller buildings (up to 6 stories)**
 - **Reduce parking requirements and increase floor area ratios.**
 - Create an **educational campaign** or other efforts to **increase support** for this policy by the general public.
- Enable affordable housing development through **affordable housing subsidies** and **fast-track approvals** for new affordable housing.
- Build new developments that are **community-centric and transit oriented**, specifically improving & increasing transit stops, ensuring walkability, building common space, and mandating connection to public transit.

- Make it easier to access information and engage with the housing process, including a **one-stop-shop website** and **one universal application for tenants**.
- Reduce under-utilized housing, such as by **taxing second units and empty homes**.
- Make it easier to build by **relaxing development standards** that don't impact safety or increase density.
- Encourage policies & create/continue subsidies that **lower environmental impacts** (solar panels, rainwater capture, greywater, trees, bike parking, electric chargers, etc.)
- Institute **rent control** and other forms of **protections for renters** countywide.
- Change policies to prioritize **mixed income** housing.

Housing Types & Locations

- **High density housing, distributed across the County** and not overcrowding any particular area.
 - 34.7% of the potential housing locations identified included only one new building.

Themes and trends on Location:

- **Soquel Drive** or **Soquel Avenue** is the most desired location for development.
- **Green Valley Road** was the second most selected for development.
- There was a lot of support for housing along the **Rail Trail**

Themes and trends on Housing Type:

- The general public is clearly interested in **high density housing**.
 - The most popular housing types were **Mixed use over 4 stories**, **Mixed use up to 4 stories**, and **Urban High up to 4 stories**.

Fair Housing

Participants signaled the need to focus on the following communities to provide them with fair housing opportunities:

- **Farm workers**
- **Undocumented immigrants**
- **People with disabilities**
- **Low income seniors**
- **Transitional age youth**

Sustainability

- Make sure **affordable** housing offers a high **quality of life** and **doesn't exacerbate inequality or create environmental injustices**.
 - For example: Avoiding building affordable housing on **floodplains**. "This could perpetuate **inequity**."

- Concern about the source of **water** for new housing, given water shortages.

Background

Project Scope

The [2015 Housing Element](#) (effective 2015 to 2023, also known as the 5th Cycle Housing Element) is currently in effect and will be replaced by the 2023 Housing Element (effective 2023 to 2031, also known as the 6th Cycle Housing Element). The Housing Element is one of the seven State-mandated “elements” or chapters of a local jurisdiction’s [General Plan](#). It identifies policies and programs to meet existing and projected housing needs for all segments of the community, including various household types, special needs populations, and all income levels of the jurisdiction. For the 6th Cycle, the County of Santa Cruz has been allocated **4,634 housing units** at specific affordability levels to accommodate the County’s projected housing needs. This allocation is the County’s **Regional Housing Needs Assessment or RHNA** (pronounced “reena”); the amount of new units they need to build. The Housing Element must identify “adequate sites” to accommodate this estimated growth. The County is also required to provide the **programs, policies, and appropriate zoning** to incentivize this growth. It is important to note that, while the County may assist with the development of affordable housing through various programs and funding sources, it is not the direct role of the County to construct housing. Rather, the County is responsible for ensuring that adequate opportunities exist for housing development through zoning and by removing regulatory impediments to housing production. The table below shows the existing and newly prescribed RHNA allocation the County is responsible to plan for.

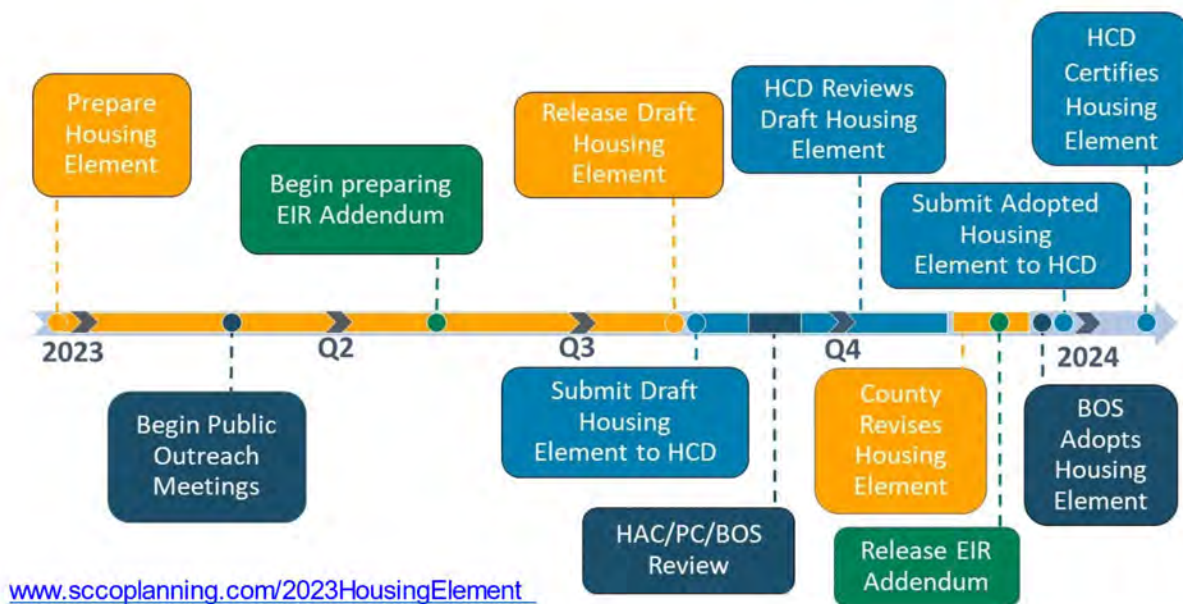
Income Level	5th Cycle RHNA (# housing units)	6th Cycle RHNA (# housing units)	Percent Increase
Very Low	317	1,492	471%
Low	207	976	471%
Moderate	240	586	244%
Above Moderate	550	1,580	287%
Total RHNA	1,314	4,634	353%

Community Engagement is at the center of the 6th Cycle Housing Element Update, meeting the State of California Housing and Community Development (HCD)’s requirements of a robust outreach and engagement effort, including prioritization of diversity, equity and inclusion. CivicMakers, in partnership with the County and EMC Planning Group, led a broad public engagement process. This included **two community workshops**, and one **community open house**, as well as an **online tool** (the “[Interactive](#)”

Housing Plan”) where community members could map out where they would place various types of new housing.

Process Overview

Housing Element Update Timeline



Project Team Roles & Responsibilities

- **Santa Cruz County:** Project Management & Oversight of Housing Element Update and Community Engagement
- **EMC Planning Group:** Technical Expertise & Guidance; Housing Element Update
- **CivicMakers:** Community Engagement Lead

Public Engagement Objectives

Process Note: We are proud to report that we met the requirements of AB 686 and the County of Santa Cruz’ Board of Supervisors’ direction to use a “representative and deliberative” public engagement process for its 6th Cycle Housing Element Update.

We established the following objectives to guide our public outreach, engagement, and communications efforts:

1. **Create Equitable & Inclusive Housing Policy**
Create outreach methods and engagement tools that reduce barriers and provide community members access to provide valuable input. Give everyone equal ability to contribute and have

their voices and perspectives heard, such that the County gains an understanding of community concerns and desires related to housing challenges, which can then be incorporated into the programs and policies of the updated Housing Element. All outreach methods should be consistent with and inspire to exceed the guidance and requirements of [Affirmatively Furthering Fair Housing \(AFFH\)](#).

2. Leverage Expertise

Listen to the stories and gather thoughts and ideas from stakeholders with 1) lived experience of housing instability and/or unaffordability, and 2) housing development and tenants rights advocacy experts to inform the draft 6th Cycle Housing Element Update.

3. Create Champions

Through participatory planning with stakeholders (especially the Community Panel and Stakeholder Groups), build trusting relationships and partnerships that result in true, shared ownership of the 6th Cycle Housing Element Update, and launch the County into a successful implementation phase.

4. Build Awareness & Excitement

Leverage a digital engagement platform, County communications platforms, and partner relationships to bring the broader public into the policy and programmatic implications of the 6th Cycle Housing Element Update. Share and transfer our excitement for the future of housing in Santa Cruz County to the broader community, especially individuals not typically engaged (or with an active voice) in local or county policy making.

Engagement Process & Timeline

Phase	Task/Activity	Timeline
Discovery	Background Document Review & Planning	February - March 2023
Outreach	Press release, a robust website , a newsletter, ongoing meetings with community-based partners, and social media.	March - June, 2023
Engagement	Session 1 Community Meeting - Aptos	May 15, 2023
	Session 2 Community Meeting - Virtual	May 30, 2023
	Session 3 Open House - Watsonville	June 28, 2023

Approach

The engagements followed a trauma-informed approach, with language accessibility and ADA accessibility. **Spanish interpreters** were present for presentations and breakout rooms, and all materials were **translated** into Spanish, the second most spoken language in Santa Cruz County after English. County staff had available **resources for people in crisis** related to housing needs. CivicMakers provided expertise in facilitating large groups with different opinions and ensuring all voices were heard. **Ground Rules** were established to set a standard for respect for **diversity** of identities, experiences and opinions, as well as creating a **safe, non-judgmental and confidential** space¹.

In order to make it easy for participants to share their thoughts, all events were well staffed by members of the County, EMC and CivicMakers. Staff **introduced** themselves early on in the meeting, and (when in person) **mingled** with participants. Santa Cruz County staff shared **how input would be used**, and that anything that was shared would be **anonymized** and **aggregated**.

As a best practice for community engagement, Santa Cruz County and CivicMakers ensured that similar yet distinct opportunities to provide input were offered at different locations in the County and online. By providing **three parallel opportunities** to engage, participants with **different needs** and from different areas of the County were more easily able to attend. Participants also had the opportunity to visit the [Interactive Housing Plan online tool](#), beyond these three engagements.

Event Structure

Engagements included the following elements:

- Staff introductions
- Community participant **introductions**
- **Ground rules** to set the tone in support of respectful dialogue
- **Overview** of the Housing Element in an accessible and digestible format²
- Overview of types of housing (i.e., sizes, densities, populations served)
- Overview of the programs and policies recommended by the [Community Panel and Stakeholder Group](#) for the larger community to weigh in on
 - Opportunities to prioritize which programs and policies matter most to them
 - Opportunities to add comments to expand on, provide nuance, or provide feedback on the Programs and Policies suggested
- Demonstration of the [Interactive Housing Plan online tool](#)

¹ Unfortunately, at the very end of Session 2 (Virtual Community Meeting) a Zoom attack occurred involving inappropriate comments and video footage. The facilitators quickly removed the attackers and those impacted were contacted with an apology and offer of support. CivicMakers and the County have debriefed the attack and established protocol to prevent future such occurrences.

² Eighteen people attended Session 1.

- **Maps** of unincorporated Santa Cruz County
 - Opportunities to map suggestions for specific types of housing in unincorporated areas of Santa Cruz County
- Opportunities to have **deeper discussions** on, or comment on:
 - **Housing Needs and Barriers**
 - **Fair Housing Practices** - removing barriers and ensuring equitable practices (i.e., reducing housing discrimination)
 - **Housing Development** - supply side (e.g., zoning, permits, financing, etc.)
 - **Housing Programs and Policies** - demand side (e.g. first time homebuyer loans, housing assistance, affordable housing programs, shelters)
 - **Sustainable Practices**
 - **Housing Types & Locations**



Findings

Session 1 | Aptos Community Meeting (5/15/23)

Overview

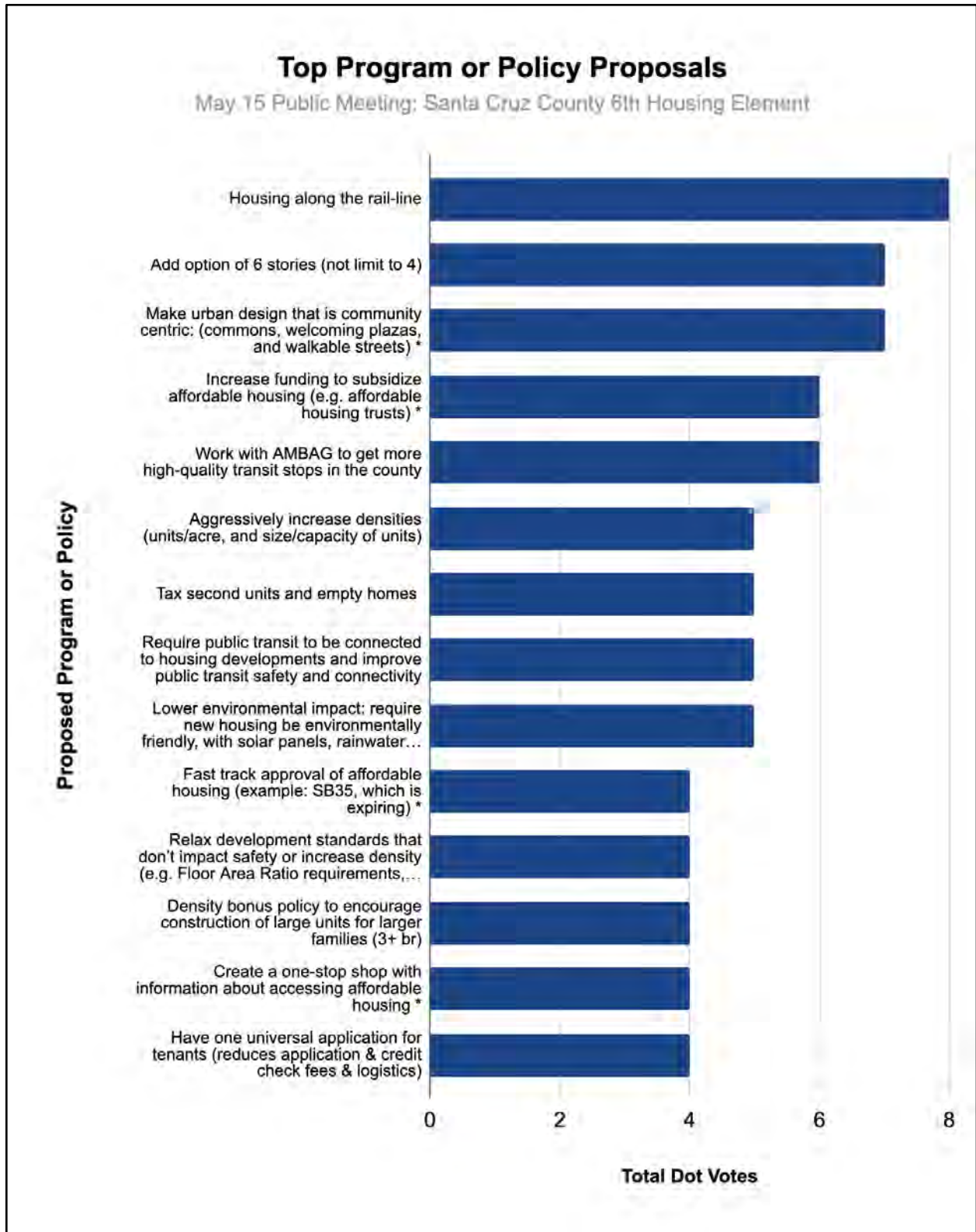
The Aptos Community Meeting provided an in person opportunity at Branciforte Middle school, to learn about the Housing Element, receive a demonstration on how to use [Interactive Housing Plan](#) online tool, and to provide input on Programs and Policies and Housing Types & Locations. Structured as a **community meeting** with two activities described below, participants asked questions and provided depth to their ideas. **Eighteen** people attended this meeting.

Programs and Policies

*Activity: The intention of the **Programs and Policies Dot Voting Activity**, was to work towards **consensus**. A large paper poster hung on the wall with programs and policies (which were created from a parallel engagement process with a [Stakeholder Group and Community Panel](#)). Participants of Session 1 were given **20 sticky dots** to select the programs and policies that **they considered most important**. Participants were able to share the nuances of their perspectives by writing on sticky notes, or talking with staff members who took notes.*

Themes and Trends

- **Top policy proposal: Add housing along the rail line.**
- Increase **density**, and specifically **allow taller buildings (up to 6 stories)**
- Enable affordable housing through **affordable housing subsidies** and **fast-track approvals** for new affordable housing.
- New developments that are **community-centric and transit oriented**, specifically improving & increasing transit stops, ensuring walkability, building common space, and mandating connection to public transit.
- Make it easier to access information and engage with the housing process, including a **one-stop-shop website** and **one universal application for tenants**.
- Policies that reduce under-utilized housing like **taxing second units and empty homes**.
- **Make it easier to build** by relaxing development standards that don't impact safety or increase density.
- Encourage policies & create/continue subsidies that **lower environmental impacts** (solar panels, rainwater capture, greywater, trees, bike parking, electric chargers, etc.)



Housing Types & Locations



Activity: The intention of this activity was to provide residents the opportunity to **map the types of housing** they would like to see in the unincorporated areas. Several large posters showed Santa Cruz Counties' unincorporated areas. Stickers were available representing the different types of housing densities, including buildings more than 4 floors³. Post-it notes were available for **additional descriptions**, and **staff members were available to listen and write down the details of participant comments**.

High level key Takeaways

- The general public is interested in **high density housing**
- People would prefer if housing was **not condensed into one area**, but distributed widely around the county.
- Participants show preference for locations within the **County's Urban Services Line**.
- **Soquel Dr.** is the most popular location for new housing.
- **Green Valley Road** is a desired location for new housing.

Themes and trends on location:

- Housing at **Soquel Drive** (13) or **Soquel Avenue** (1) added up to the highest request, totaling 14 stickers.
- **Green Valley Road** was the second most selected, with 5 stickers.
- There were 4 stickers along the **Rail Trail** (one of these is also a Soquel Drive sticker).

³ This option was requested by the Community Panel and Stakeholder Group.

- Coming in fourth were several locations that received two stickers: **New Brighton State Beach, Par 3, Seacliff, Seacliff Shopping Center, 7th and Brommer / County lands, Freedom Blvd.** (1 is also Soquel Dr.)
- **34.7%** of the housing locations selected had **only one new building for the area** defined.
 - The following locations received one sticker:
 - **Larkin Valley Rd., Buena Vista Drive at Bradford, Freedom Blvd. @ Klinsky Lane, Aptos Village, Deer Park Marketplace, Rio del Mar @ Bonita Dr., Trout Gulch Rd. Park Ave, Porter Gulch at Hwy 1, Cabrillo College Dr. @ Hwy 1, Felton, Paradise Park, Wilder Ranch area, Branciforte neighborhood, Brommer and 17th area, a location between Chanticleer Avenue and Mattison Lane, Cunnison Lane, and Live Oak.**

Themes and trends on Housing Type:

- The most popular housing types were **Mixed use over 4 stories⁴ (15), Mixed use up to 4 stories (12), and Urban High up to 4 stories.**
- The least popular housing type indicated was **Residential Flex up to 4 stories (4)**
- The general public is clearly interested in **high density housing.**

Urban Low	Urban Medium	Urban High	Residential Flex	Mixed-Use
Single-family homes and ADUs 1-2 stories	Duplexes, townhomes, single-family homes, and ADUs 1-2 stories	Townhomes, condos, and apartments 2-3 stories	Condos, apartments, may include commercial on ground floor 2-4 stories	Mix of commercial and residential uses 2-4 stories
4 - 10 du/ac	7 - 15 du/ac	11 - 30 du/ac	22 - 45 du/ac	22 - 45 du/ac
				

Note: ADU is an accessory dwelling unit, also known as a second unit or granny flat. Du/ac is the number of dwelling units allowed per gross acre. Photos shown are an example ONLY and do not reflect a specific design or project proposal.

⁴ The option for housing above 4 floors was requested by the Community Panel and Stakeholder Group.

Housing Type	Number of stickers representing this housing type on map of unincorporated Santa Cruz County
Mixed-use over 4 stories⁵	15
Mixed-use up to 4 stories	12
Residential flex over 4 stories	8
Residential Flex up to 4 stories	4
Urban High up to 4 stories	10
Urban Medium	4

⁵ The original presentation by the County on housing types for the Stakeholder Group and Community Panel did not include any buildings above 4 stories. These groups requested Mixed Use over 4 stories as well as Residential Flex over 4 stories as options to include in their own activities and feedback activities with the larger community.

Session 2 | Virtual (5/30/23)

Overview

The virtual session was hosted online via Zoom Meeting on May 30, 2023 from 5:30 - 7:30 pm. After an educational presentation, participants joined project team members in smaller breakout groups organized by theme and were invited to share their feedback on specific prompts. 20 people attended this online meeting.

Activity: There were four breakout groups and each one focused on a different topic: 1) Fair Housing, 2) Housing Programs (Demand) 3) Housing Development (Supply) 4) Sustainable Practices. Breakout group participants were invited to share their responses to the following prompt verbally or by chat: “What do you think are the **most important issues** for the County to focus on in this topic area and why?”

High level key Takeaways

- **Farm worker housing** should be a priority.
- **Undocumented immigrants** need eligibility rules to change to access to services such as **rental assistance**.
- **People with disabilities** need accessible housing design, shifts from segregation to integration and for discrimination to be addressed.
- Support for **high density housing** and suggestions on how to accomplish it, including:
 - An **educational campaign** or **communications plan** to support **acceptance** by the general public.
 - **Reduction of parking requirements** and **increasing floor area ratios**.

Fair Housing

- **Discrimination against people with disabilities**, particularly those receiving SSI and SSDI, is a major issue in terms of accessing housing.
- **Incentive programs for landlords to rent to voucher recipients** have been successful in other areas (San Mateo, Sunnyvale).

- It is difficult to **locate sites** that are well-serviced (with transport, etc.) and appropriate in size.
- **Partnerships with schools** could be a potential source of sites for affordable housing development (helping teachers stay, helping parents stay). Example of [JUHSD at Serramonte Del Rey](#).
- **Segregation is an issue for people with disabilities**, and inclusive housing planning should be prioritized to ensure integration.
- **Homelessness** is a significant issue, even in relatively affluent areas.
- The need for **accessible housing design** and features is crucial for people with disabilities.

Housing Programs (Demand)

- **The county should expand its affordable housing development program.**
- Additional **sources of funding** should be explored, such as taxes and grants.
- **Legal assistance and tenant protections** are necessary, including just cause evictions. Counseling is important but not sufficient.
- **Assistance with rental deposits/ security deposits** (e.g. use HOME funds).
- There is a need for **assistance with filling out rental applications**.
- **Rental assistance** is a priority, but funding is unavailable to undocumented people.
- **Farm worker housing** should be a priority.

Housing Development (Supply)

- **Fears about the addition of large high density projects**, even if they are attractive (e.g. The Venetians). Fears include more shorter-term rentals, and more people coming who are transient and not invested in the community, as well as impacts on traffic, parking, and housing values.
- **High-density buildings** are perceived as an effective climate change strategy.
- Communication and education are seen as important tools to **help community acceptance of higher density developments**.
- In addition to increasing density and height, there is support for **reducing parking requirements and increasing floor area ratios**.
- There are low or no cost **loans available from the state**, which could help residents buy homes.

- There's an opportunity to **use commercial buildings** for more housing, but property owners must decide to do it (e.g. whether to use strip malls for housing, updating facades to make buildings more attractive). **Incentives** can encourage property owners to build more housing, because building costs are currently high.
- **Streamlining permits**, and reducing the number of projects that require administrative review & approval, could help get more projects built. (*"Permit streamlining is a term I see frequently and something I've rarely experienced."*)
- **Density bonus projects** can reduce the requirements for commercial uses on mixed-use commercial projects

Sustainable Practices

- **Higher density is the most important issue.** Requires:
 - reducing setbacks
 - Increasing building heights
 - relaxing parking requirements
 - increasing floor area ratios.
- County should **go further than AB2097**, which reduces parking within half-mile of high quality transit.
- County should **expand the ministerial process** as much as possible - i.e., deregulate as much as possible
- **People do not like higher density** (e.g., 45 units/ac.) because there is concern that it can lead to more traffic and not enough parking.

Session 3 | Watsonville Open House - (6/28/23)⁶



Overview

In an Open-House format, Engagement 3 provided the general public, particularly the Watsonville area communities, a chance to **offer feedback** and **add nuance** needed on the existing Housing Element draft. 44 people attended Session 3.

Activity: There was educational information available at four activity stations, in lieu of an in-person presentation. Bilingual staff was available at each station to respond to any questions. The existing draft of the Housing Element was shared, with information on how the input had been collected in parallel engagement sessions. The prompt at all four activity stations: *“Did we miss anything important? Are there any significant gaps?”*

High level key Takeaways

- Participants added emphasis on the need to support **low income seniors**
- There was an added focus on the need for **farmworker housing**
- There was concern expressed on ensuring **affordable** housing offers **quality of life and doesn't exacerbate inequality**
 - For example: Avoiding building affordable housing on floodplains. “This could perpetuate inequity.”
- A request to change policies to prioritize **mixed income** housing.
 - “so that developers who do not understand the needs of the community do not impose their ideal housing on a **community who cannot afford it**”

⁶ More details in Appendix 2.

- A Participant added the need for **transition age youth** units
- Concern about the source of **water** for new housing, given water shortages.
- Keeping in mind the strong preference for housing near public transportation, there was also a request for some of the housing to be built in more **rural areas** such as **Corralitos**.
- A few **potential housing sites** were identified that had not been selected in prior engagements:
A big empty lot in the back of the county building on Freedom Blvd in Watsonville, a landlocked site near Pinto Lake, and Manfre Rd area in Airport Influence Areas.

Appendices

Appendix | Session 1

Programs and Policies prioritization activity

Proposed Program or Policy	Dot Votes
Goal 1: Construct New Housing	
Less Bureaucracy/ Paperwork (Faster processes, Permitting, fees, & working with county)	
For developers & owners	
Fast track approval of affordable housing (example: SB35, which is expiring) *	4
Reduce permit fees for new construction	1
Waive impact fees (AB 602)	0
Charge per square foot, not per unit *	0
Fast-track inspections on affordable housing projects *	1
For renters	
Adopt an ordinance prohibiting landlords from requiring rental application fees, and require them to accept a universal application.	3
Getting Services & Utilities	
Liberalize septic requirements	1
Creating a county refuse disposal facility, and use fines for improper disposal*	0
Parking permit program to connect new developments with parking spaces available on other private land through contract	0
Labor Standards	

Hire local workers	0
Promote “mom and pop’ construction	1
Policies to ensure contractors and developers commit to better labor standards & ensure living wage jobs (e.g., prequalify contractors that meet requirements, without slowing things down)	1
Higher Density in New Developments	
Aggressively increase densities (units/acre, and size/capacity of units)	5
Add option of 6 stories (not limit to 4)	7
Streamlined approval and financing for 4-8 plexes when building on a formerly single-family lot *	1
Relax development standards that don’t impact safety or increase density (e.g. Floor Area Ratio requirements, setbacks, parking, double stair)	4
Simplify land division process (one parcel map); large properties should be subdivided to smaller parcels	0
Work to approve & build taller buildings (and work with the fire department to ensure ladder trucks are not a blocker)	1
Educate the community about the benefits of density and taller buildings	2
Creative opportunities for housing	
Study the barriers to farmworker housing *	2
Put housing on county, state, or federal land *	1
Extend safe structure program timeframe (enable existing unpermitted structures to be used) *	0
Floating homes and floating home marinas	1
Use underutilized commercial tracts of land for housing (AB2011 allows for streamlined processing for underutilized tracts of commercial land) *	1
Support for Building Accessory Dwelling Units (ADUs)	
Continue the state incentives for ADUs (reduced fees, numbers, standards)	1
Tax incentives for ADU-builders similar to the tax incentives given to people installing solar	3

Relax # of ADU restrictions: Allow more than one ADU and Junior ADU per parcel (one per acre)	0
Better education about building ADUs *	1
Offer ready-made, pre-approved plans for ADUs *	0
More support for manufactured/ mail ordered/ pre-fab construction *	0
Move threshold for requiring building permits from 120 to 240 square feet	1
Remove requirements for sewage hook-ups, electrical and the concrete pad for tiny homes	0
Connect nonprofit (e.g., Habitat for Humanity) with homeowners where an ADU can be built but they can't afford to build one (ex: retired folks on fixed income) *	2
Goal 2: Maintain and Enhance the Quality of Existing Housing Stock	
Policies to Enable More Home Ownership & Reduced Consolidation	
Tax second units and empty homes	5
Tax LLC landlords of 4+ units more heavily to keep housing market fairer for private buyers	2
Goal 3: Facilitate the Development of Affordable and Equal Opportunity Housing	
More Affordable Housing	
Housing Element should prioritize exclusively affordable-housing-only developments	0
Increase funding to subsidize affordable housing (e.g. affordable housing trusts) *	6
Eliminate requirements from subsidized housing opportunities that require separate bedrooms per each child *	1
Rent control and protections against displacement:	
Do not allow increases outside a small percentage determined each year	2
Free housing counseling for renters *	1
Tenants rights services should prioritize people with MediCal, seniors, differently abled people and	0

immigrants	
Tenants should never decide between their home not getting needed repairs, being evicted or rent being raised	2
Fair Housing:	
Enforcement of Rental Properties and Landlord Fair Housing Discrimination *	0
Fair housing audits (ensure process is being followed and fees aren't extractive)	0
County should apply to become a Housing and Urban Development-certified agency to support fair housing	0
Dignified housing	
Ensure internet hook-ups are required for new housing	2
Standardize the minimum size for bedrooms, anything smaller should not be permitted to be announced as bedroom (what size?)*	1
Density bonus policy to encourage construction of large units for larger families (3+ br)	4
Goal 4: Provide Housing Opportunities for Special Needs Populations	
Accessibility and Inclusion:	
Higher requirements for accessibility (e.g. 20%) for all construction, including single family subdivisions	1
Use vouchers to meet inclusionary requirements *	1
Those currently unhoused should have access to:	
More vouchers	1
Preference letters for families	0
More support for those living in cars and camps	2
No criminalization for housing status	3
Create a street parking program that will not only pay for itself, but also provide revenue for a	1

waste disposal, day-care/day room, bathroom and shower facility for community members living in their vehicles.	
Non-residents/people in informal economies should have:	
No disqualifications due to their status for home buying, renting, or affordable housing *	0
No minimum income requirements to apply for housing in general *	0
Transitional housing for newly arrived immigrants	2
Study the barriers to farmworker housing*	
Goal 5: Promote Energy Conservation and Sustainable Design	
Reduce Reliance on Cars (Public Transport, Bikeability, Walkability)	
Require public transit to be connected to housing developments and improve public transit safety and connectivity	5
Work with AMBAG to get more high-quality transit stops in the county	6
Encourage reduced street widths, and ensure new streetscapes are aligned with vision zero principles and the active transportation plan *	2
Protected bike parking *	2
Housing along the rail-line	8
Don't require parking to be associated to housing	3
Maintain connection to & protection of nature	
Require wild spaces, urban forests and/or community gardens at walking distance for all residents	3
Invest in holistic urban design that prioritizes making space for population growth while keeping humans connected to nature, community and transportation *	3
Lower environmental impact: require new housing be environmentally friendly, with solar panels, rainwater collection, gray water, trees planted for number of units built, electric chargers, parking for bikes*	5
Build Vibrant Viable Local Communities	

Develop preferences for people working locally to cut down on traffic *	3
Make urban design that is community centric: (commons, welcoming plazas, and walkable streets) *	7
Street trees, and facades that promote sociable atmospheres, parks and pedestrian only areas *	2
Ensure large developments are centering walkable, community based neighborhoods by requiring: Active ground floors with multiple, small fronts (i.e. ensure that one block isn't taken up with one large purpose and that we prioritize spaces that will be filled with local businesses/uses, not large chains) *	2
Dense housing should be based more on school locations than transportation corridors	1
Goal 6: Collaborate and Publicize Housing Resources	
Make affordable housing and first-time home ownership easier to find, apply, qualify:	
Create a one-stop shop with information about accessing affordable housing *	4
Better information available about new units	1
Have one universal application for tenants (reduces application & credit check fees & logistics)	4
More education about credit scores, first time homebuyers *	0
First time homebuyer downpayment programs (for teachers, nurses, immigrants) *	1
Programs that support people accessing the first last months' rent and deposit *	3







Other Comments

Review Nexus + Proportionality for Infrastructure Costs - <https://nhc.org/nexus-policy-guides/>

- Balancing Act suggestion: specify what the transportation corridor is called. Por example, Ex. Capitola Rd, Freedom Blvd, etc.
- Suggestion for the [Interactive Housing Plan](#): I would encourage the county to consider using literature that is already out there. There have already been lots of barriers analyzed. Farmworker study of 2018 for example.
- Floating homes and floating home marinas are not the best idea

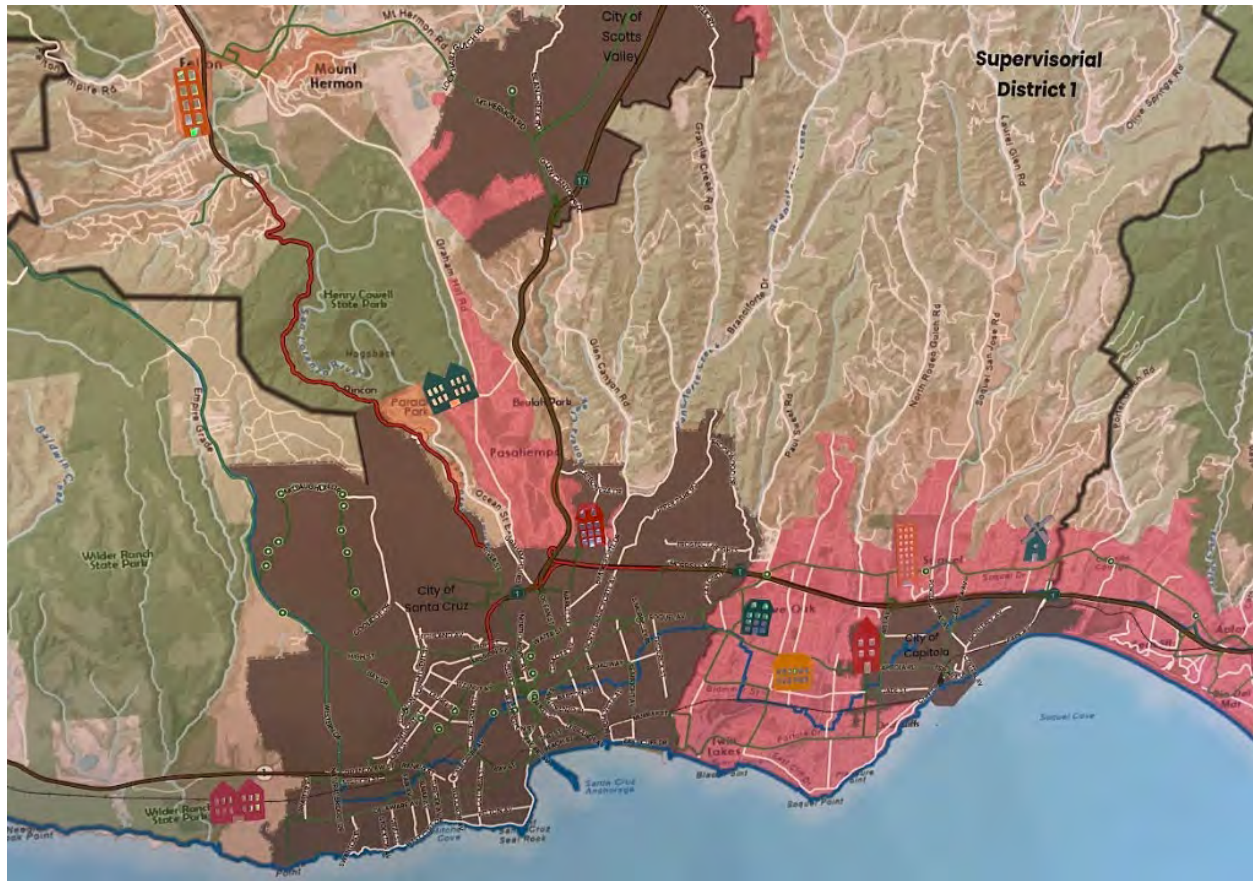
Housing Types & Locations

Key for map activity

<p>Urban Medium Medianamente Urbano 7-15 du/ac</p> 	<p>Urban High Altamente Urbano 11-30 du/ac</p> 	<p>Residential Flex (up to 4 stories) Flexible residencial (hasta 4 pisos) 22-45 du/ac</p> 
<p>Mixed Use (up to 4 stories) Uso mixto (hasta 4 pisos) 22-45 du/ac</p> 	<p>Residential Flex (over 4 stories) Flexible residencial (más de 6 pisos) >22-45 du/ac</p> 	<p>Mixed Use (over 4 stories) Uso mixto (más de 4 pisos) >22-45 du/ac</p> 

All data: Suggested Housing Types & Locations

Below, are the maps used in the activity, with the selected sites and building types specified:



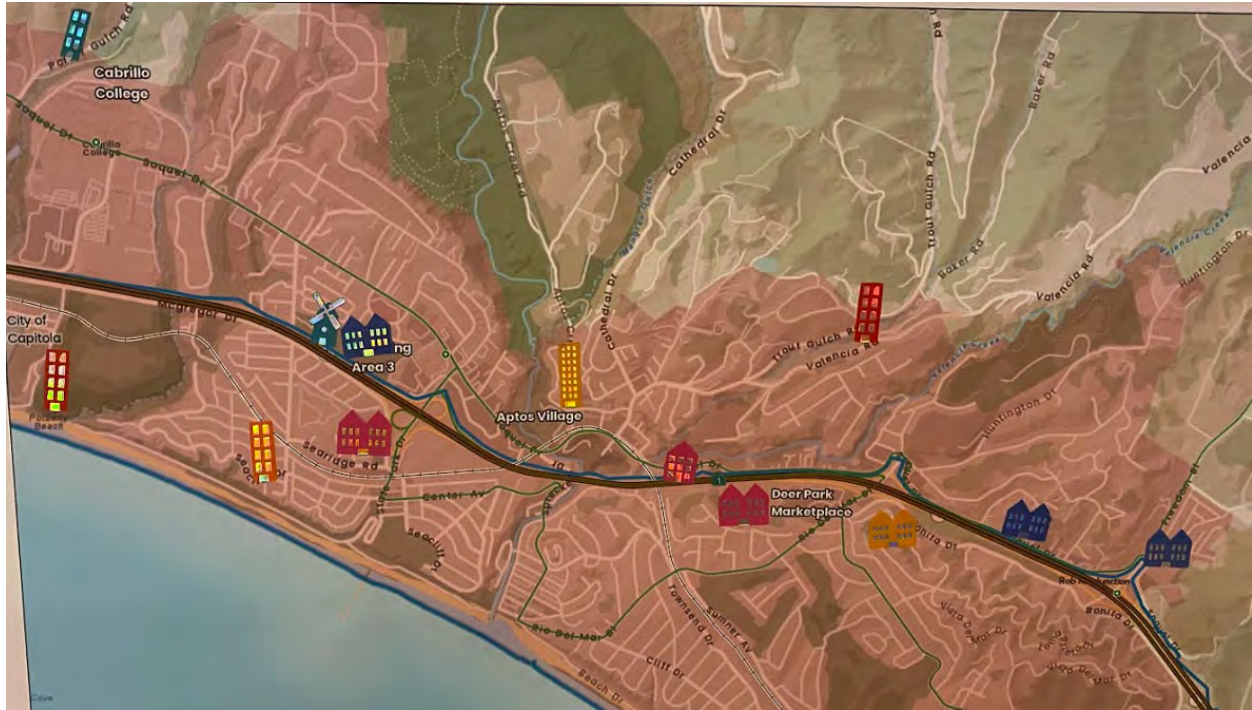
- Felton – one Mixed-use over 4 stories (note – this is the only sticker placed within Area 7)
- Paradise Park – one Mixed-use up to 4 stories
- Wilder Ranch area – one Mixed-use up to 4 stories
- Branciforte neighborhood – one Urban High
- Brommer and 17th area – one Urban Medium / two stories
- Live Oak – one Urban High up to 4 stories
- ~~Capitola – not relevant to County jurisdiction~~
- Soquel Drive - one Mixed-use over 4 stories
- Park Avenue at Soquel Drive (sticker on the north side of Soquel Drive, adjacent to the District 1 boundary). - one residential flex over 4 stories



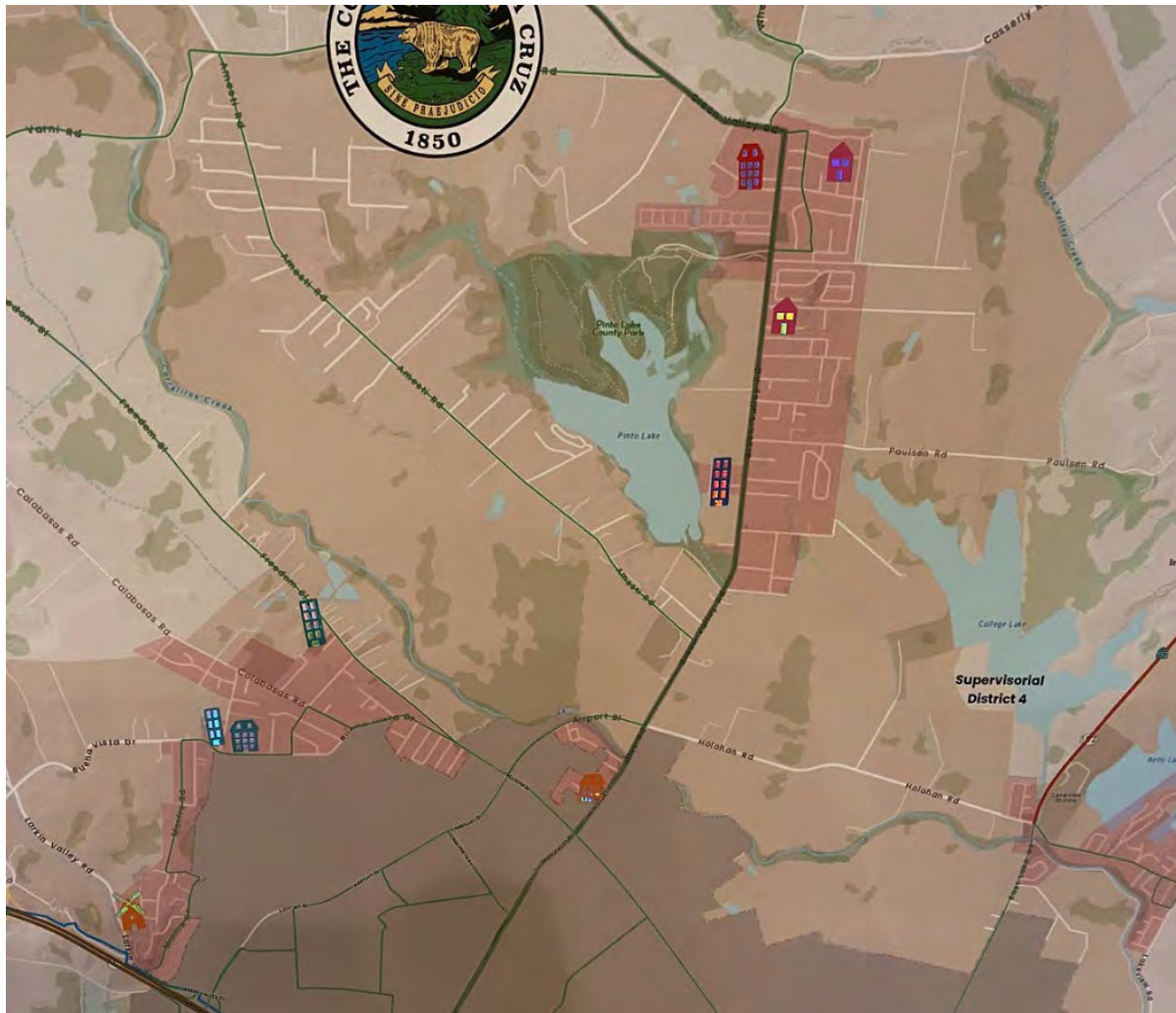
- Seacliff Shopping Center – one Residential Flex up to 4 stories
- Seacliff Shopping Center – one Residential Flex over 4 stories
- 7th and Brommer / County lands - one Mixed-use over 4 stories
- 17 th at Rail trail – one Residential Flex up to 4 stories
- 17 th at Capitola – one Residential Flex over 4 stories
- 41 st at Rail trail – one Residential Flex up to 4 stories
- 41 st at Rail trail – one Residential Flex over 4 stories
- Soquel Avenue @ Capitola Rd. Extension – one Residential Flex over 4 stories
- Soquel Drive @ Thurber – two Mixed-use over 4 stories
- Soquel Drive between Research Park Drive and 41st – four Mixed-use over 4 stories and one Urban High up to 4 stories
- Soquel Drive @ Porter St. – one Urban High 2 to 3 stories
- Between Chanticleer Avenue and Mattison Lane – one Mixed-use up to 4 stories
- Cunnison Lane – one Mixed-use over 4 stories



- Park Avenue - one Mixed-use / up to 4 stories
- Porter Gulch at Hwy 1 - one Mixed-use / up to 4 stories
- Fife Lane at Soquel Drive – one Mixed-use / up to 4 stories
- Cabrillo College Dr. @ Hwy 1 – one Urban Medium
- Soquel Dr. / Cabrillo College – one Mixed-use over 4 stories
- New Brighton State Beach – two Mixed-use over 4 stories
- Par 3 – one Residential Flex over 4 stories
- Par 3 – one Mixed-use over 4 stories
- Seacliff – one Residential Flex over 4 stories
- Seacliff – one Urban High 2-3 stories



- Aptos Village – one Mixed-use over 4 stories
- Soquel Drive @ Rail Trail - one Mixed-use up to 4 stories
- Deer Park Marketplace – one Mixed-use up to 4 stories
- Rio del Mar @ Bonita Dr. – one Mixed-use up to 4 stories
- Trout Gulch Rd. - one Residential Flex up to 4 stories
- Soquel Dr. (between Rio del Mar and Freedom Blvd. – one Mixed-use up to 4 stories
- Freedom Blvd. - one Mixed-use up to 4 stories



- Larkin Valley Rd. – one Residential Flex over 4 stories
- Buena Vista Drive at Bradford – two Urban High up to 4 stories
- Freedom Blvd. @ Klinsky Lane – one Mixed-use up to 4 stories
- Green Valley Road @ Stewart Ave. – one Urban High up to 4 stories
- Green Valley Road between Mello View Lane and Devon Lane - one Urban High up to 4 stories
- Green Valley Road @ Melody Lane - one Urban Medium
- Green Valley Road @ Mesa Verde - one Urban Medium and one Urban High up to 4 stories

Appendix | Session 2

Full notes

- Very aware of discrimination issues. Definitely see a source of income discrimination against people who have SSI or SSDI. Landlords refuse to rent to these folks. Incentive programs for landlords to rent to Section 8 voucher folks have been successful elsewhere. Most people with developmental disabilities are not able to work, which makes it extremely difficult for them to afford housing without a voucher.
- San Mateo County Inclusionary units
- lower parking standards for special housing developments
- Incentives program in SC County have financial incentives for landlords who do rent to voucher recipients
- Another successful program: prioritizing city or county owned sites for affordable housing development (San Mateo example near Caltrain station will include 200 units and a parking garage)
- The County had a longtime program of trying to encourage landlords to take section 8 people. One of the problems is the access to transportation and services. Because the county has to focus on those two items for locating sites, they should also be looking for ways to use Section 8 vouchers as a way to encourage development. Santa Cruz and Watsonville have 5% of the inclusionary housing. Provides housing for the disabled that no one else wants to offer.
- Difficulty of locating sites. Important to have sites in well serviced areas and an appropriate size for a good sized project. This is a challenge. However, one thing we have going for us is a site within the services boundary and serviced by transit. I'm glad there is a focus on AFFH.
- We have 115 square miles, serving close to 18k students, mostly in South County which is the most underserved district. We are losing enrollment because parents are leaving because there is no affordable housing. Wanted to come listen to see what the efforts are that will help keep families here.
- glad to see ___ here because one of the potential sources of sites could be in partnership with schools for example on some school land. Having PVUSD as an active partner in trying to identify sites
- We have a lot of teachers who are also having a hard time staying.
- JUHSD in Daly City has a really great example of school district building housing not only for workforce but for the community at Serramonte Del Rey
- Don't segregate families. Affordable housing is a huge issue and the cost is segregation. For the farm working community, they end up living with people that they know because they share the cost of the rent. We have 5 families living in a single home. In our school district we have a high percentage of homelessness (like living on a couch or in a garage). Also sometimes 4 or 5 families living in a single unit.
- Segregation is an issue for people with disabilities as well. It's important to make sure the County is planning inclusive housing where people with and without disabilities are living

together rather than in segregated housing specifically for people with disabilities. This is true of other special needs groups such as PSH and Veterans as well

- County office of education has the school district do a count of how many homeless families there are (even Scotts Valley has 40 homeless families).
- Example of Seacliff - that community does a really good job of being involved, staying involved, and keeping the peace, and I grew up at a time when we volunteered to be bussed into neighborhoods. It is important to integrate communities and neighborhoods (especially people with disabilities) because it works out best for everyone. I am not seeing anything from ___ and how he and his wife designed and built apartments for people with all sorts of handicaps. All buttons in braille, etc.. electrical plugs easy to find, handrails near the bed, etc..
- Farm worker housing should be a priority. One was in Spreckles, one in King City.
- Big opportunity in our school houses to provide housing for students and teachers. Useful to provide student housing at Cabrillo.
- Given the county's significant water and traffic, we should jack up our affordable housing units.
- Not just section 8, we get HOME funds for rental assistance, rapid assistance, administered through Housing Authority and others,, Families in Transition, Community Foundation, bridge to permanent Shouldn't be restricted to undocumented, but depends on source of fundings.
- Rental assistance is a priority. Funding unavailable to undocumented people. Use private/public agencies to leverage.
- looking for information on secure deposits. Work with Families in Transition, Housing Authority,
- Housing counseling—we should have more and more funding for legal representation. Counseling alone is not efficient—it's not.
- Community Bridges was trying to work on a legal representation, CRLA, Watsonville Law Center. CRLA is unable to serve undocumented workers.
- Security deposit assistance, application fees are a problem, County require a universal application (\$35 or \$50 @ single application with a single credit check. The state did vote on it. There is at least one jurisdiction.
- Is there assistance for just filling out the applications?
- HOME funds used for deposit, becomes a grant.
- Neighbor with property, but faced slope restrictions, Aptos (R-1-6). Seems unnecessary. Can engineer your way out.
- The California law without teeth:
 - <https://www.siliconvalley.com/2022/09/15/governor-signs-reusable-tenant-screening-bill/>
 - <https://www.registerguard.com/story/news/2022/07/13/eugene-officials-approved-a-first-phase-of-renter-protections-landlords-cap-fees-rentals/65371990007/>
 - <https://www.npr.org/2023/01/12/1148817830/cities-and-states-are-trying-to-limit-high-application-fees-for-renters>
- Would be good for the County to really focus on Extremely low income, look at the distribution.
- Emphasize legal assistance and tenant protections. Just cause evictions, keeping folks in their homes, not just section 8, but expanding to other folks as well. County should expand it's own affordable housing development program for affordable housing development.

- Is the County thinking about any taxes to be another source of money?
- Explore additional sources of funding should be a county program. Needed to be competitive in the TCAC application process, LITAC
- Can any of the properties that are currently stripmall be used for housing in the corridor?
- Some of the properties are on the inventory. The property owner needs to decide they want to.
- There are some apartments above the
- Can builders be re-faced?
- it's up to the owners, we're trying to provide more incentives. It's an expensive time right now. Depends on market conditions.
- Are there low or no cost loans available from the state?
- There are some subsidy programs from the state. It's competitive.
- I'm on a board in an HOA. There's a lot of fear that the county will cram in high-density terrible density that will degrade our property values. What do I say to people who are fearful of taller buildings?
- There's a lot of community engagement material that I'd like to share. The Venetians on Capitola beach are 65 units/ acre. Many people enjoy that development. Capitola Village is one of the highest density developments in the county. In the old days people built smaller units.
- Higher buildings will mostly be on main corridors - will not be backing up to single family residential.
- Comment: The venetian is what people fear: rentals, small warren, not putting their stake down in the neighborhood. Transient packed in feeling.
- You're speaking to a real concern... it'll impact traffic, parking, and housing values. One thing to consider is that LACK of affordable housing will have a profound effect on quality of life... teachers can't afford to live here, etc... local businesses leave, etc.
- High density urban housing is an effective climate change strategy
- Not have to commute in. People can take rail, etc...
- People conflate attractiveness to height. In reality people would be okay with a well designed and beautiful 3-4 story building (rather than a 2 story building that is ugly and doesn't work)
- Think through density units. You can get double the density if it's senior living. In reality 45 units to an acre is still pretty low. Not high enough to incentivize a 400sqft senior living apartment.
- People hope the RF zone will incentivize smaller units, but it may not be enough.
- When housing is appropriate for a particular site, that's when it's attractive for developers to come in. Maximize diversity of design.
- +1 on density points. Studios and 4 bedrooms are a big difference
- Permit streamlining is a term I see frequently and something I've rarely experienced. Most projects take years to get through the approval process. Many regulations piling on top of one another. What do you have in mind for permit streamlining? One ray of light is the priority processing for a density bonus.
- We're looking to do this in the coming cycle. Specific projects like ADUs have a more streamlined process (not discretionary, ministerial). We'd love to hear from folks in this group, are there specific things you'd like us to tackle?
- Shorter process for parcel divisions.

- Permit streamlining built into housing element law that we'll look into.
- Figuring out the fine print of what's required.
- Pre-application process
- Really look at moving down categories of the approval process (fewer things go to board ... admin review is hugely time consuming). Hire writers to create reports quickly?
- 30 day review letters - have fewer of those. Invariably county staff things in the second letter... it could go on indefinitely and it rarely happens that everything is in first review
- In this 8 year planning cycle... rail line... will densities be planned for future high density transit on that transit corridor line?
- General plan calls for increasing density on transport corridors, including that.
- There are some developable properties
- Lots of displacement on mobile home parks that we'd want to AVOID
- Might be feasible to rezone and redevelop other properties along the rail line. You'll see them on our re-zoning list. Need property owners cooperation.
- I hope we're using this process to plan for the future and expanding housing possibilities on the rail line is important
- Increasing density and height... reducing parking requirements and increasing floor/area ratios. Without those things you're not going to get what you're planning for.
- Being able to live without a car goes hand-in-hand with density
- CSC update - AMBAG determines high quality transit stops in the future.
- What are the mixed used commercial requirements and is that something you'd like to reduce?
- Scott's valley - 30% or ground floor has to be commercial.
- It was unworkable before (50% commercial) - that's not feasible. The sustainability update changes this to 80% of floor area as residential.
- If there's a density bonus project, they can get more flexibility on those standards. Now you can start at 80%
- Access to financing - is that via county or state? PLHA and different resources allocated to housing? Support with agencies/ utilities?
- These are just ideas. General ideas and constraints to address.
- Financing could come from the county, etc...
- Permit streamlining - we've learned a lot from CZU.
- How are you going to get property owners that are opposed to higher density developments on board? Education?
- one of the goals is to do communication to help community acceptance
- The younger generation is totally on board (Legalize Housing)... they've had to struggle to get affordable housing. There has not been housing production and supply. There's real concern now about not enough development. In the past it was only opposition to new development.



Appendix | Session 3

Attendance

A note on the attendance in the Watsonville engagement. There were 44 attendees at Engagement 3 in Watsonville of whom the majority were from Watsonville. There were also 34.1 % attendees from 7 other zip codes. It was clearly effective to ensure that the population of that area was included in the engagement process by having a local in person event.



Zip code	Attendees
95076	29
95003	4
95019	1
95073	1
94530	1
95062	1
95060	1

95065	1
Unknown	5
All	44

Fair Housing

- Reduce impact fees on affordable units. Ex: City of Sacramento & City of San Ramon

Policies and Programs

- Yes, more farmworker housing and all electric buildings!
- Find ways to incentivize developers to build condos, not just apartments in Watsonville. They get approved in Santa Cruz, why not here? We deserve the right to own property too even if it's not a home. Condos are a good high density alternative.
- Affordable housing shouldn't be put in areas such as floodplains. This could perpetuate inequity.
- Corralitos, San Andreas, La Selva Beach, Amesti Rd. - possible areas
I like putting more housing in existing urban areas. Also can we get free bus rides on more routes to go through these areas more often so it's more appealing to bus + can we allow more ADU's in rural areas that have homes.
- Should consider housing targeted to seniors with low incomes
- Yes, let's get more things like independence square on Freedom. The senior homes in the Vista Montana area (Bay Village/Pajaro village) are big and only allow people over 55 to live there and low income families usually live together. Also lots of those homes have one senior or a couple living in one room or are 2 room homes, so if you build more senior homes please make them 1 bedroom if you are not building up.
- Change policies to prioritize mixed income housing so that developers who do not understand the needs of the community do not impose their ideal housing on a community who cannot afford it
- No in lieu fees

Sustainability and Design

- Allow multi family in SFD zone district
- No height limits, story limits
- Historical review board requirements are expensive + take too long
- Boarding houses where multiple people can share one house., congregate housing
- More junior ADU, show how easy to build more JADUs

- More transition age youth units are needed. More mixed zoning business on bottom, residential on top
- Where is the water coming from for this new housing?
- Although public transportation is important, target some of this housing in more rural areas (Corralitos)

Inventory Maps

- Include addresses for sites (not just APNs)
- Improve legibility of maps
- Check for limitations re: airport zones
- Include Deer Park 12 acre parcel next to the freeway Hwy 1 for housing element rezoning
- The county building on Freedom Blvd in Watsonville has a big empty lot in the back. Give some of that land to Watsonville so we can build condos.
- Landlocked opportunity site near Pinto Lake
- Parcels in Manfre Rd area in AIA zones



APPENDIX HE-D: HOUSING CONSTRAINTS

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HCD Requirement: An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the types of housing identified in paragraph (1) of subdivision (c), and [Note: The types of housing identified in Section 65583(c)(1) include multifamily rental housing, factory-built housing, mobile-homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.] Address and, where appropriate and legally possible, remove governmental and nongovernmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels.

INTRODUCTION

Housing development is affected by public regulations and other forces. This chapter discusses both governmental and non-governmental constraints that affect housing in the County of Santa Cruz. Governmental constraints consist of policies, requirements, or other actions imposed by various levels of government on land and housing ownership and development. In addition to local standards, the County follows building and design requirements put forth by State laws, the Uniform Building Code, Subdivision Map Act, energy conservation requirements, as well as other regulatory standards. However, federal and state agency regulations that may constrain development are beyond the County's control and are therefore not addressed in this document. Non-governmental constraints are other conditions that impact housing development, such as market factors, environmental setting, land availability, and construction costs.

GOVERNMENTAL CONSTRAINTS

The Santa Cruz County General Plan is built around a core principle that the rural areas of the County are appropriate for lower density development, while the urban areas are locations where more intense land uses are appropriate and should be encouraged. Now commonly known as "smart growth," or "sustainable development," the concept of concentrating development in a core, delineated area in order to protect fragile and valuable rural and agricultural landscapes was enacted in Santa Cruz County by a 1978 voter referendum known as Measure J. The primary components of Measure J were:

- The preservation of Commercial Agricultural land through strict limitations on changes in use from agricultural to other land uses;
- A clear distinction between urban and rural areas through the creation of an Urban Services Line (USL) and a limitation on land divisions in rural areas;
- The creation of affordable housing through an affordable housing requirement applicable to new residential development.



By recognizing the resource constraints facing development in the county and targeting specific areas delineated by a USL as appropriate for more intensive, urban level uses, the voters put Santa Cruz at the forefront of a movement that has only become more popular over time.

AGRICULTURAL LAND PROTECTION FOR AGRICULTURAL USES

Measure J, and the implementing ordinances that followed its approval, identified prime and non-prime agricultural land throughout the unincorporated areas of the county. A series of General Plan policies and ordinances were enacted to aggressively protect agricultural lands for agricultural uses, including limiting the size of new agricultural parcels and requiring that extensive findings be made before land zoned for commercial agriculture can be rezoned for any other land use. Agricultural buffer requirements and recorded agricultural conflict acknowledgments were required to address the conflict between new residential uses and adjacent existing agricultural operations, further protecting agricultural uses from conflicts with new development. In addition, a right-to-farm ordinance was adopted to strengthen the voter's directive that preservation of agricultural land for agricultural use and production is important for Santa Cruz County.

URBAN/RURAL DISTINCTION

Urban Services Line

The creation of the USL is perhaps the most significant effect of Measure J. The USL creates a boundary on the expansion of intense land uses such as dense residential development and large commercial development, creates neighborhoods that can be served efficiently by public services including transportation, fire and police protection, pedestrian improvements, and other urban amenities, while simultaneously protecting the natural resources found in the rural areas from overdevelopment. The primary distinction between urban and rural areas is the nature and density of development that is permitted based on the availability of existing infrastructure to support it.

The concept of an urban/rural boundary for development processing purposes was later expanded to the Rural Services Line (RSL). The RSL identifies areas such as the towns of Felton, Ben Lomond, Boulder Creek, Davenport, and La Selva, where existing development is at urban densities. Even though these areas may not have a full level of urban services, they constitute established locations appropriate for denser development—sometimes utilizing package treatment facilities for sanitation, such as at the Brookdale Lodge -- and a concentration of commercial services to serve their populations that would not otherwise be permitted outside the USL.

Rural Land Divisions

Measure J placed limitations on the number of parcels that could be created through land divisions in the rural area and specified that the number of new lots would be based on a percentage of the Rural Building Permit Allocation, which is discussed below. The tool developed by the County to implement this requirement is known as the Rural Density Matrix, which takes the place of a specific density attached to rural zone districts. The Rural Density Matrix takes into account factors such as water



availability, septic requirements, fire department response time, slope and soils stability, site access, groundwater quality, timber resources, biotic resources, and fire hazards to document empirical data that leads to the determination of appropriate densities in the area. Prior to the voter approval of Measure J, rural land divisions took place to a much greater degree, and in locations that were not suitable to the dense style of development for which they were approved, as evidenced by existing problems with road access, sanitation, and drinking water services in these rural neighborhoods.

AFFORDABLE HOUSING

One of the sections of the Measure J initiative that has also been successful is the provision for affordable housing. By requiring affordable housing within new housing developments through an inclusionary program, Santa Cruz County was one of the pioneers in the nation in recognizing that growth management is only sustainable for a community when affordable housing is part of the package.

The Measure J requirements state that 15% of housing units built must be made available to households of moderate-, low-, or very low-income. For the most part, these Inclusionary Housing units are indistinguishable from the surrounding homes and fully integrated into the project.

Under Measure J, ownership projects with five or more units are subject to the Inclusionary Housing Program to provide on-site affordable units. Over the past few years, the Board of Supervisors has eliminated the on-site inclusionary requirement for rental units and substituted an impact fee. The County has also created more flexibility and options for developers to fulfill affordable housing requirements. The current methods available to developers of housing projects with five or more units include:

- On Site Inclusionary Housing - This option requires that 15% of the ownership units built in projects with five or more units be sold to moderate- or low-income households.
- Impact fee payment – For at least the next two years, developers can be relieved from building an on-site inclusionary unit by paying an impact fee, which was set at \$15 per square foot of all units in the project in 2015, with the amount to be annually adjusted based on cost increases.
- Existing unit conversion program - Developers can acquire existing housing in the community at the rate of two homes for each one-unit obligation. In other words, a developer with a one-unit obligation could fulfill their requirement by acquiring a duplex and reselling each unit to an income-qualified purchaser. The developer could then convert their one on-site inclusionary unit to an additional market rate unit.



- Partnership with affordable housing developer - This approach allows for-profit developers to partner with developers of affordable housing projects. These projects may either contain more than the required number of affordable units or units at a greater level of affordability.

The pricing formula is included in the County's Affordable Housing Guidelines and requires that units are priced at a level that is *affordable to households earning 100% of the County median income*, as adjusted by household size and number of bedrooms, and assuming a household spends no more than 30% of their income on housing. For example, a three-bedroom home is priced at a level affordable to a household with an income at 100% of the County median income for a family of four, which is \$490,000 in 2023.

County's Affordable Housing requirements have been in place for about 35 years and land values have adjusted to reflect this requirement and, as a result, the program has not constrained development in the community. Each of the cities in the County also has affordable housing programs. All the housing units that are created through the County's affordable housing program are encumbered with affordability requirements in perpetuity, ensuring that the County will continue to build a solid base of housing for future generations. Since the inception of Measure J, 550 inclusionary affordable units have been constructed; deed restrictions remain in place for 455 of those units.

BUILDING PERMIT ALLOCATION

The final piece of Measure J was a building permit allocation system, governed by an annual growth goal adopted by the Board of Supervisors each year. This system generated controversy in the past due to the impression that it creates an artificial limit on housing construction. In fact, permit demand has exceeded permit availability only in 2 out of 37 years (1978 and 1979, the first years of the program). Additionally, the Board of Supervisors has the discretion to carry over any unused permits from one year to the next, meaning building permits have always been easily available. Today, the allocation of building permits applies only to market-rate housing, and affordable housing is not subject to the allocation. Allocations are granted upon request from developers, and no additional requirements or process applies.

Overall, the growth management system initiated by Measure J has created a relatively compact urban area while maintaining the rural landscape for both agriculture and resource protection values. The addition of inclusionary housing to the equation created a system that has worked well for over three decades. The principles of Measure J, including limiting urban expansion, protecting valuable rural and agricultural resources, and concentrating development in existing urban areas, are the backbone of a planning process that limits greenhouse gas emissions and minimizes environmental impacts. By concentrating the bulk of development in a defined area, the County ensures that urban amenities like grocery stores and restaurants are accessible, and walkable neighborhoods are possible, while still being close to protected open space and recreational areas.



GENERAL PLAN AND LAND USE CONTROLS

The County of Santa Cruz's development standards and requirements were established with the intent of maintaining the long-term health, safety, and welfare of the community. To achieve this, the County has implemented a range of procedures, regulations, and fees associated with all local development. Specific land use and development constraints, such as zoning regulations, governmental fees, building code standards, design review, and processing and permitting time can greatly influence the type and cost of construction that occurs.

The General Plan identifies permitted land uses and development intensities for all land within County boundaries (see Tables HE-D-1 and HE-D-2 below). The County's website provides links to the General Plan and County Code, providing the permitted land uses and development intensities. The Department website provides the unified permit fee schedule for application fees associated with all application types. Links are provided here:

- Santa Cruz County Planning Department: <https://sccoplanning.com/>
- Santa Cruz County General Plan: <https://sccoplanning.com/PlanningHome/SustainabilityPlanning/GeneralPlanTownPlans.aspx>
- Santa Cruz County Code (linked from County website): <https://www.codepublishing.com/CA/SantaCruzCounty/>
- A Geographic Information System (GIS) link is also provided on the County's webpage and included here: [https://www.santacruzcounty.us/Departments/GeographicInformationSystems\(GIS\).aspx](https://www.santacruzcounty.us/Departments/GeographicInformationSystems(GIS).aspx)
- Unified Fee Schedule: <http://unifiedfeeschedule.co.santa-cruz.ca.us/index.html>

The GIS allows the public to identify the General Plan Land Use Designation, zoning, jurisdictional information, hazards and geophysical characteristics, school districts and community service associations, special districts such as water and sanitation districts, and biotic and water resources information, etc. As shown below, the GIS mapping tool provides links to any parcel's Assessor's Parcel Map, assessor parcel information, permit and planning data, as well as planning and property reports identifying the complete list of parcel attributes to assist the public with predevelopment site review.



The screenshot shows a GIS web application interface. At the top, there are navigation tabs: "Search & Select Map", "Recorded Maps & Docs", "Select & Query Layers", "Measure & Lat/Long", "Draw & Print", and "Links & Help". Below these are search options for APN, Address, Street, and Intersection, along with a search box and buttons for "Select Overlay", "Select Base Map", "Property Report", and "Zoning Report". A sidebar on the left contains a "Layer List" with categories like "Parcel Related", "Transportation", "Biotic and Water Resources", "Hazards and Geophysical", "Zoning", "Land Use", "General Plan", "Special Districts", "Jurisdictional, Elections, Census", and "OWTS Permitting". The main map area shows a satellite view of a parcel with a blue outline, and a data table is overlaid on the map.

Parcel Information	APN (Click for Assessor Info)	04128161	Sect Town Range	SEC15; SEC16; SEC9; TIIS-RIE
Recorded Maps & Docs	APN Map (Click for Map)	04128	Tax Code Areas	69-108
Select and Query Results	Click for Permit	Permit Data	Map Book	041

Permitted uses within the unincorporated county of Santa Cruz include Single-family Residential, Duplexes and Multi-family Residential. The General Plan also permits mixed-use building designations under Commercial Zoning, which allows retail commercial and service uses by right and residential uses with a Conditional Use Permit. Table HE-D-1, Urban Residential Land Use Designations, identifies the residential land use designations and their maximum permitted densities.

Table HE-D- 1: Urban Residential Land Use Designations					
Land Use Designation	Units per Acre (Building Intensity) ¹	Estimated Residents per Acre (Population Density) ²	USL	RSL	Implementing Zone Districts ³
Urban Very Low (R-UVL)	1-5	3-20	Yes	Yes	R-1
Urban Low (R-UL)	4-10	10-35	Yes	Yes	R-1, RB, RM
Urban Medium (R-UM)	7-15	15-45	Yes	No	R-1, RB, RM
Urban High (R-UH)	11-30	25-60	Yes	No	R-1, RM
Urban High Flex (R-UHF)	22-45	35-75	Yes	No	RF

¹Units/acre is in terms of gross parcel area. On sites with mapped natural resources and hazard risks, overriding minimum site area and building intensity rules may apply (see Appendix F).

² Population density is provided as an estimated range and is not tied to any development standard or requirement. According to the American Community Survey, in 2017 there were an average of 2.4 people per household in the unincorporated county, ranging from 2.6 people per household in single-family homes, down to 1.6 people per household in large apartment buildings (US Census Bureau 2018). This table adjusts estimated population density based on the mix of housing types appropriate in each land use designation.



³R-1 = Single Family Residential; RB = Ocean Beach Residential, RM = Multifamily Residential, RF = Residential Flex.

Table HE-D-2: Rural Residential Land Use Designations

Land Use Designation	Lot Size Per Unit ¹ (Building Intensity)	Estimated Residents per Acre (Population Density) ²	USL	RSL	Implementing Zone Districts ³
Mountain Residential (R-MT)	10–40 acres	0.05–0.5	No	No	RR, RA, TP, A, R-1
Rural Residential (R-R)	2.5–20 acres	0.15–1.5	No	No	RR, RA, A, R-1
Suburban Residential (R-S)	1–5 acres	0.5–5.0	No	Yes ⁴	RR, RA, R-1

¹Units/acre is in terms of net developable parcel area. On sites with mapped natural resources and hazard risks, overriding minimum site area and building intensity rules may apply (see *Appendix F: Natural Resource/Environmental Hazard Areas: Maps + Development Constraints*).

² Population density is provided as an estimated range and is not tied to any development standard or requirement. According to the American Community Survey, in 2017 there were an average of 2.6 people per single-family household in the unincorporated county (U.S. Census Bureau 2018). This table utilizes this baseline data and adds estimated ADU residents to the high end of each population density range.

³ RR = Rural Residential; RA = Residential Agriculture, TP = Timber Production, A = Agriculture, R-1 = Single-Family Residential. Note that outside the USL/RSL, R-1 zoning is generally appropriate only to recognize existing small legal residential parcels of record as conforming parcels. R-1 is not an appropriate zone district for newly created rural residential lots.

⁴ R-S designation may be allowed within RSLs as indicated in certain village and town plans (see BE-2.2.6 and BE-2.2c).

ZONING ORDINANCE

Unlike most counties in California where urban development occurs within incorporated city boundaries, the unincorporated area of Santa Cruz County has a disproportionate share of the County’s urban development and, therefore, must regulate a wide variety of development ranging from high density residential housing to timber production and agricultural lands.

Zoning districts in Santa Cruz County are consistent with General Plan policy, and with Local Coastal Program policies as is required by State law. The zoning district provisions govern the type, density, mix, and other site related restrictions that apply to development. The zoning ordinance contains a number of features intended to promote affordable housing including density bonuses, accessory dwelling units, density minimums, and other features such as flexible application of height and parking standards for affordable housing projects. Residential development standards, such as building height, parking requirements, floor area ratio (FAR), lot coverage and setbacks, are typical of those applied in other suburban California jurisdictions. The zoning or building ordinance does not require a minimum residential unit size precluding smaller units, e.g., “affordable by design” apartments or other housing types. The only constraint to minimum unit size



is the 2022 California Building Code, which specifies minimum residential unit sizes. Residential rental units must have at least one room that is at least 120 square feet; other rooms used for living must be at least 70 square feet; and any room used for sleeping must increase the minimum floor area by 50 square feet for each occupant in excess of two. Different rules apply in the case of “efficiency units”. A dwelling that is 400 square feet or less in floor area excluding lofts is allowed.

Single Family and Multi-Family Zone Residential District Site Development Standards

The current code establishes similar height, parking, FAR (which is a measure of the total lot area divided by total building area), lot coverage, and traditional suburban setback standards for single family and multi-family residential zone districts. Required setbacks range from a 15-20 foot yard, 5 to 8 foot side yard, and 15 foot rear setbacks based on lot size and width. Narrow sites are granted a minimum of 5 feet on both side yards. Smaller parcels are granted a minimum of 15-foot front yard setback. The current standards also allow a maximum of 50% FAR, a 28-foot building height, and 40% lot coverage across both single and multi-family zone districts. On smaller parcels it can be challenging to develop both a house and an accessory dwelling unit or multi-family development with the application of traditional suburban development standards. These standards can act as a constraint to the development of all housing types, in terms of the maximum unit sizes feasible, flexibility in building design choices, or building site layout. For single family zone districts, limits to lot coverage can increase the cost to construct allowed housing on the second floor of existing dwellings. Limits to height can also restrict development of allowed multi-family residential development. Notwithstanding, the zoning or building ordinance does not require a minimum residential unit size precluding smaller units, e.g., “affordable by design” apartments or other housing types. The only constraint to minimum unit size is the 2022 California Building Code, which specifies minimum residential unit sizes. Residential rental units must have at least one room that is at least 120 square feet; other rooms used for living must be at least 70 square feet; and any room used for sleeping must increase the minimum floor area by 50 square feet for each occupant in excess of two. Different rules apply in the case of “efficiency units.” A dwelling that is 400 square feet or less in floor area excluding lofts is allowed.

In the urban areas, residential districts permit single-family housing, attached housing, accessory dwelling units, dwelling groups, community care facilities, day care facilities and transitional housing. The “dwelling unit” definition and other related definitions were modernized as part of the Sustainability Update, expected to be in effect by the end of 2023, to reflect current residential unit configuration options in alignment with HCD Housing Element update requirements (single-family detached, single-family attached, single-family dwelling groups, duplex, multifamily dwellings. The “F” definition, “family” definition was also removed because this definition is no longer used, due to fair housing laws, and the term is no longer used in Chapter 13.10 SCCC.

The basic use allowed in each of the urban residential districts is residential; the basic difference among the zones is the allowed density and type of housing (i.e., attached or detached).



Development proposals within the USL are normally required to meet the minimum density designated in the County's General Plan. The urban residential zone districts are:

- R-1 (Single-Family Residential). To provide for areas of predominantly single-family residential development in areas which are currently developed to an urban density or which are inside the urban services line or rural services line and have a full range of urban services or are planned for a full range of urban services.
- RB (Single-Family Residential, Oceanfront). To accommodate single-family dwellings on existing lots of record in the vicinity of the cliffs and the ocean beach; where lots abut on and obtain access from a street which is generally parallel to both the beach and the cliff, and which has an elevation of not more than 20 feet above sea level; and where either the seaward right-of-way line of the street or the seaward boundary line of the lots on the ocean side of the street abut open beach lands which are unobstructed to the mean high tide line.
- RM (Multifamily Residential). To provide for areas of residential uses with a variety of types of dwellings in areas which are currently developed to an urban density or which are inside the urban services line or rural services line and have a full range of urban services.
- RF (Residential Flexible). To accommodate a greater intensity of residences along and near public transportation corridors within the County's urban services line, creating opportunities for infill housing available to residents at various income levels and household sizes, including workers, students, singles and seniors, specifically by encouraging compact attached housing units. Parcels within the RF Zone District shall be located in areas with a full range of urban services and in close proximity to commercial services, schools/colleges, major employment centers, and/or Multimodal Corridors as mapped in the Santa Cruz County General Plan/Local Land Use Plan. Ground-floor commercial uses may be appropriate in the RF district if compatible with adjacent land uses.

In the rural areas, residential districts permit single-family housing, dwelling groups, accessory dwelling units, and day care facilities, at densities consistent with the carrying capacity of the land and infrastructure limitations. The rural residential zone districts are:

- RA (Residential Agriculture). To provide areas of residential use where development is limited to a range of non-urban densities of single-family dwellings in areas outside the urban services line and rural services line; on lands suitable for development with adequate water, septic system suitability, vehicular access, and fire protection; with adequate protection of natural resources; with adequate protection from natural hazards; and where small-scale commercial agriculture, such as animal-keeping, truck farming and specialty crops, can take place in conjunction with the primary use of the property as residential.



- RR (Rural Residential). To provide areas of residential use where development is limited to a range of non-urban densities of single-family dwellings in areas having services similar to RA areas, but which are residential in character rather than agricultural due to the pattern of development and use in the area and/or the presence of constraints which would preclude the use of the property for agriculture.
- R-1 (single family residential for existing developed neighborhoods)

The Special Use (SU) and Agriculture (A) zoning districts, two primarily rural districts that cover wide areas of the county, also allow single family dwellings, dwelling groups and second units. Residential mixed uses are also allowed in commercial zones as described below.

Urban residential districts also permit housing projects utilizing the State Density Bonus law. Since the County last updated Santa Cruz County Code Chapter 17.12 in late 2018, the State has enacted legislation making further amendments to density bonus law, which in most cases preempt local codes if in conflict. Staff plans to develop updates to Chapter 17.12 where necessary to ensure consistency with these recent state laws, which include AB 1763 of 2020, four bills chaptered in 2019, and other recently enacted density bonus legislation, as well as some other code amendments related to supportive housing and related matters. These updates are projected to be completed by the end of 2024.

To date, since the density bonus code update in 2018, a total of eight density bonus projects have been approved: four in 2019, two in 2020, one in 2021, and one in 2022. A Homekey project at Park Avenue was exempt from discretionary review due to its Homekey award as well as the AB 2162 ministerial processing requirement for supportive housing projects in qualifying locations. Both of these statutes allow a density bonus to be included as part of a ministerial review process. When this project is included with the other seven projects approved to date, the total comes to 195 units, including 115 affordable and 51 bonus units. In 2022, three new discretionary applications were received for density bonus projects, as well as two preliminary review applications. Two other projects were in preliminary review in 2022 but have not yet submitted discretionary applications. If preliminary review proposals that the County is aware of are included, a total of 450 units have been proposed in density bonus projects since 2019, with 147 affordable units (one third of the total) and 122 bonus units.

Sustainability Update and Code Modernization

The Sustainability Policy and Regulatory Update (Sustainability Update), adopted by the County in 2022, amends the General Plan and County Code to support sustainable development and meet the housing needs of the entire community, and will help the County achieve its Regional Housing Needs Allocation (RHNA) for the planning period. The Sustainability Update supports higher density housing that is affordable by design within the USL and RSL, with a new higher density residential zone district,



more generous residential development standards, and changes to density calculations to support housing production.

A primary goal of the Sustainability Update is to update land use controls, including development standards for residential and commercial districts, to remove governmental constraints on housing development. The updated development standards respond to specific feedback from applicants. Staff also met with both market rate and affordable housing developers to review and adjust proposed development standards to support viable projects. Specific constraints that were identified include allowable densities that are too low to support viable projects, two-story height and low floor area ratio limits, requiring too much parking, and limiting residential uses in mixed-use projects on commercial sites to 50% of the total floor area. These restrictive development standards can also limit the ability of a developer to receive financing, further inhibiting viable projects. As discussed further below, updated development and density standards in the Sustainability Update, including the addition of a new higher density Residential Flex Zone District, address these specific constraints. For the following discussion refer to Tables HE-D-1 and HE-D-2, above, for General Plan density and residential development standards, respectively. See the section on Parking below for a review of updated parking standards.

New Residential Flex (RF) Zone District. The new RF Zone District supports higher density housing in urban areas of the county in high resource areas, along and near transportation corridors, and in close proximity to commercial services, schools/colleges, major employment centers, and/ or multi-modal corridors. The intent of the district is to create opportunities for infill housing available to residents of varying income levels and household sizes, including workers, students, singles and seniors, specifically by encouraging compact housing units. The density range for the zone district is 22-45 units per acre, supporting new housing that is affordable by design to lower-income households.

Development standards for the RF District support development at the maximum density of 45 units per acre, allowing 3 stories and 40' building heights, a floor area ratio (FAR, which is a measure of the total lot area divided by total building area) of 1.1 for projects with less 30 units per acre and 1.5 for projects with 30 or more units per acre, and no limits on lot coverage.

Updated standards for multi-family residential development. To support higher-density housing development that is affordable by design in urban areas, more generous development standards for higher density multi-family (RM) zone districts with densities ranging from 11 to 29 units per acre (RM-1.5 to RM-4) allow three stories and 35-foot building heights, FARs of .6 or .7, and 45% lot coverage. Previously, heights were limited to 2 stories, FAR to .5, and lot coverage to 40%. Lower parking ratios also apply for multi-family projects.

Standards for residential development in commercial districts. In commercial zone districts allowing residential development in mixed-use projects (Neighborhood Commercial, or C-1, Community Commercial, or C-2, and Professional/Administrative Office, or PA, development standards were adjusted to support residential development and higher density projects and encourage redevelopment of underutilized parcels. The allowable residential floor area was increased from 50% to 80% of the



building square footage. No maximum lot coverage applies. Additionally, the allowable residential density in these commercial districts was increased to a maximum of 45 units per acre, the same as provided for the RF Zone District, which is a sufficient density to support compact units that are affordable by design. The County Code also clarifies that mixed-use projects on commercial sites are eligible for density bonuses, which include additional units and can provide concessions to development standards where necessary to achieve the additional density provided by the density bonus.

The height limit for development on C-1, C-2 and PA sites has been increased from 35' to 40', while retaining the three-story limit. A new FAR of 1.5 is provided, with an exception to FAR requirements for projects that incorporate at least 75% of parking in garages or podium parking either on or off-site. The higher FAR was made in response to developer comments that higher FARs are needed to support covered parking. Side and rear setbacks for commercial adjacent to residential parcels have been reduced to increase the development potential of these sites. The side and rear setbacks for commercial parcels adjacent to single family residential parcels (R-1) has been decreased from 30 feet to 15 feet, and decreased to 10 feet for commercial parcels adjacent to RM and RF sites.

Calculating density. Within the USL, density on RM sites and in commercial zone districts allowing mixed-use projects (C-1, C-2, and C-4) will be calculated based upon the gross density of the site. The development would then be clustered on the site where necessary to protect sensitive resources such as riparian areas, avoid steeply sloping areas, or hazardous areas on the site. This replaces the current approach which first deducts undevelopable areas to determine net site density, and then calculates the allowable density based on the net site area. Using gross density will allow more units on some sites in urban areas, supporting additional housing production and making housing development more feasible on these sites.

The General Plan Land Use densities for urban residential designations have also been adjusted, with overlapping densities that provide greater flexibility. A new “Urban High Flex” land use designation of 22-45 units per acre applies to the new “Residential Flex” multi-family zone district. The adjusted density range for “Urban High” (R-UH) of 11-30 units per acre increases the upper end of the density range from the previous maximum of 17.4 units per acre. This allows for the creation of new parcels in the RM-1.5 and RM-2 zone districts (multi-family zone districts with a minimum of 1,500 square feet or 2,000 square feet of land area per unit, respectively), to support higher-density projects in urban areas. The adjusted density range for “Urban Medium” (R-UM) of 7-15 units per acre increases the upper end of the density range from the previous maximum 11 units per acre.

The Sustainability Update is currently under review by the California Coastal Commission and is expected to be adopted by the Commission by the end of 2023, and to take effect early in 2024. Therefore, analysis of the development potential of sites and capacity analysis is provided in accordance with the General Plan and County Code amendments in the Sustainability Update as discussed above.



Table HE-D-3: Single-Family Residential Development Standards							
Single-Family Residential Site and Structural Dimensions Chart (County Code Table 13.10.323-1)							
Development Standards	Standards by Zone ^{1,2}						
	RB	R-1-2.5 to R-1-4	R-1-5	R-1-6 to R-1-9	R-1-10 to R-1-15	R-1-16 to R-1<1 acre	RR, RA, R-1>1 acre
Parcel Dimensions (new parcels)							
Minimum site width (feet)	40	35	35	60	60	90	1-5 acres: 100 > 5 acres: 150
Minimum parcel frontage (feet)	40	35	35	60	60	60	1-5 acres: 60 > 5 acres: 100
Building Massing¹							
Maximum building height	25 (17 for beach lots)	28	28	28	28	28	28
Maximum number of stories	2 (1 for beach lots)	2	2	2	2	2	3
Maximum floor area ratio (FAR) ³	0.5	R-1-2.5: 0.7 R-1-3: 0.6	0.5	0.5	0.5	NA	NA



		R-1-4: 0.6					
Maximum parcel coverage ("lot coverage")	40%	45%	40%	40%	40%	20%	10%
Building Setback Distance from Property line^{1,4,5}							
Front yard setback (feet)	10	15	15	20	20	20	20
Side yard setbacks - interior (feet)	0&5	5&5	5&8	5&8	10&10	15&15	20&20
Side yard setback – street-facing (feet)	10	8	10	10	10	15	20
Rear yard setback (feet)	10 (0 for beach lots)	15	15	15	15	15	20
Front, side, or rear yard setback – garage/carport entrance (feet)	20	18	20	20	20	20	20

1. Building massing and setback standards are provided for primary dwellings. See Santa Cruz County Code (SCCC) 13.10.611 for development standards for accessory structures, including detached garages. See SCCC 13.10.681 for development standards for ADUs.
2. Exceptions to site development standards apply per subsection (E) – (G) of this section.
3. To calculate FAR, see SCCC 13.10.510 and 13.10.700 for "Floor Area Ratio" and related definitions.
4. Sidewalks and other amenities for pedestrians, bicyclists, and transit riders are required based on street typology and roadway classification. Space for these amenities may lead to larger front and street side setback requirements. See SCCC 15.10.050 and County Design Criteria.
5. See SCCC 13.16.093 Sight Distance for areas in which no structure, fence, or retaining wall shall exceed 3 feet in height. In some cases, sight distance requirements may require a structure to be set back farther than the zone district requirements.



Table HE-D-4: Multi-Family Residential Development Standards						
Multifamily Residential Site and Structural Dimensions Chart (County Code Table 13.10.323-2)						
Development Standards	Standards by Zone^{1,2}					
	RF	RM-1.5 to RM-2.5	RM-3 to RM-4	RM-4.5	RM-5 to RM-6	RM-6.5 to RM-9
Parcel Dimensions (new parcels)						
Minimum site width (feet)	50	35	35	35	50	60
Minimum parcel frontage (feet)	50	35	35	35	50	60
Building Massing¹						
Maximum building height	40	28 (outside USL) 35 (within USL)	28 (outside USL) 35 (within USL)	28	28	28
Maximum number of stories	3	3	3	2	2	2
Maximum floor area ratio (FAR) ³	1.1 (<30 du/acre) 1.5 (≥30 du/acre)	0.7	0.6	0.5	0.5	0.5
Maximum parcel coverage ("lot coverage")	NA	45%	45%	45%	45%	45%
Building Setback Distance from Property line^{1,4,5}						
Front yard setback (feet)	10	15	15	15	20	20
Side yard setbacks – interior (feet)	5&5	5&5	5&5	5&5	5&8	5&8
Side yard setback – street (feet)	8	8	8	8	8	8



Table HE-D-4: Multi-Family Residential Development Standards

Multifamily Residential Site and Structural Dimensions Chart (County Code Table 13.10.323-2)						
Development Standards	Standards by Zone ^{1,2}					
	RF	RM-1.5 to RM-2.5	RM-3 to RM-4	RM-4.5	RM-5 to RM-6	RM-6.5 to RM-9
Rear yard setback (feet)	15	15	15	15	15	15
Front, side, or rear yard setback – garage/carport entrance (feet)	18	18	18	20	20	20
Third story setback (feet)	Minimum of 50% of exterior walls of the third story set back at least 10 feet from property setback lines			NA	NA	NA

1. Building massing and setback standards are provided for primary dwellings. See SCCC 13.10.611 for development standards for accessory structures, including detached garages. See SCCC 13.10.681 for development standards for ADUs.
 2. Exceptions to site development standards apply per subsections (E) – (G) of this section.
 3. To calculate FAR, see SCCC 13.10.510 and 13.10.700 for definition of “Floor Area Ratio” and related definitions. See SCCC 13.10.323(F)(8) for FAR exemption.
 4. Sidewalks and other amenities for pedestrians, bicyclists, and transit riders are required based on street typology and roadway classification. Space for these amenities may lead to larger front and street side setback requirements. See SCCC 15.10.050 and County Design Criteria.
 5. See SCCC 13.16.093, Sight Distance for areas in which no structure, fence, or retaining wall shall exceed 3 feet in height. In some cases, sight distance requirements may require a structure to be set back farther than the zone district requirements.



Building and Fire Codes

The County's Building Code and Fire Code are currently based on the latest, 2022 version of the California Building Standards Code, along with all required updates; however, the County will adopt new building codes effective January 1, 2026. Building and fire code requirements related to engineering standards, energy conservation, parking, materials, seismic safety, sanitation, and fire prevention and protection requirements add to the cost of housing production in Santa Cruz County, however such costs must be considered in the context of the public health and safety objectives they address. These codes do not appear to be a significant constraint, and are similar, where not identical, to codes throughout the State. The County has not made any amendments to the Code that might diminish the ability to accommodate persons with disabilities or other special-needs groups. In addition, the County has not made any amendments to the County Building Code that would establish a unit size requirement that would preclude smaller units (e.g., "affordable by design" apartments or other housing types). Unit size is regulated by the California Building Code.

Building permits for single family dwellings and accessory dwelling units, once any discretionary permit has been obtained, are usually processed in about six weeks. Accessory dwelling units are processed as ministerial permits and, consistent with State law, do not require a public hearing, even within the Coastal Zone.

Accessory Dwelling Units, Junior Accessory Dwelling Units

In 2020 new state Accessory Dwelling Unit (ADU) laws went into effect that required updates to the County's ADU ordinance. Key provisions contained in these laws address streamlined ADU review, reduced fees, more lenient development standards such as reduced setback standards, increased allowable square footage, and lower parking requirements. The laws also increase allowances for Junior ADUs (JADUs) and multifamily dwelling ADUs, and address owner occupancy requirements, short-term rentals, nonconformities, code enforcement, and separate sale of ADUs. In January 2020 and again in March 2022, the Santa Cruz County Code was updated in alignment with these state law requirements. An additional incentive is provided for ADUs less than 750 square feet, whereby the County does not impose impact fees from water districts, or other local agencies on these units that would otherwise apply to a single-family dwelling. The County has also waived its own permit processing fees for ADUs up to 750 square feet as part of a pilot program that has been extended through April 30, 2025. In response to the enactment of more recent state law requirements for ADUs, the County intends to update its ADU regulations to align with these new state laws by the end of 2024.

In addition, during the 5th Cycle Housing Element, the County created an ADU and JADU webpage that provides information on State Laws and County regulations and streamlined application processes for developing ADUs and JADUs. Online resources provide design assistance, cost considerations and financing, and ADU and JADU construction tools, as well as



information regarding resources available from other agencies. Online design information includes an ADU design guide, ADU building plans, and building advisory weblinks and a how-to guide. Financial assistance programs include property valuation, mortgage calculators, cost and rental cash flow estimator, local landlord and rental information, and financing and lender information. Construction cost related resources include a construction cost calculator, construction management links, unit fees, and a fee calculator. The webpage includes both weblinks and downloadable material.

In 2023 the County, in partnership with Hello Housing, implemented an ADU Incentives program for homeowners to help make the process of developing an ADU less overwhelming. The program offers free feasibility and project management support provided by Hello Housing and paid for by the County for homeowners who live in the unincorporated areas of the County. Hello Housing's team of design and construction experts help homeowners to figure out what may be possible on their property. In addition to feasibility and project management, the program offers design coordination, cost estimating, and contractor selection. After receiving help through the permit process, the program also offers landlord training and tenant matchmaking.

Manufactured Housing / Mobile Homes

There are 87 mobile home parks located in Santa Cruz County with approximately 60 in the unincorporated area. The County's Zoning Ordinance permits manufactured housing in all residential zoning districts. Manufactured homes include modular homes, mobile homes, and any structure that meets the definition in Santa Cruz County Code 13.10.700-M.

Multi-family Rental Housing

Multi-family and duplex housing units constituted approximately 12% of the county's housing stock. Multi-family housing is a permitted use in the RM (Multifamily Residential) and RF (Residential Flex) zoning districts and conditionally in the C-1 (Neighborhood Commercial), C-2 (Community Commercial), and PA (Professional Administrative) zoning district as part of a mixed-use building.

Design Standards

In 2022, the County adopted the Santa Cruz County Design Guidelines as part of the Sustainability Update, which were crafted to ensure that development projects are attractive, functional, context-sensitive, and in alignment with community goals and objectives. The guidelines support the County's sustainability goals and contribute toward building functional and livable communities. These guidelines are designed to work in tandem with development standards and other regulatory documents to construct a complete framework to ensure that new projects fit with the built and natural character of sites throughout the County. The guidelines offer illustrative examples of how new projects should be built or remodeled to best fit overarching



objectives while still offering developers, architects, designers and property owners the flexibility to be creative in their projects. Alignment with the design guidelines is crucial in streamlining the review process and ensuring that project designs complement or enhance the community's vision.

Community Care Facilities

To maintain compliance with the Lanterman Developmental Disabilities Services Act (Lanterman Act) the County currently permits small residential or community care facilities serving six or fewer individuals in all residential zoning districts by-right, and facilities serving seven or more individuals in all residential zoning districts with approval of a Conditional Use Permit. A conditional use permit is required for all similar group type uses, including multi-family residential uses, home occupations with employees, bed and breakfast uses, etc., where densities exceed the principal permitted use allowed in the district. Processing procedures, including application review levels, noticing, approval findings, public noticing, and public involvement are addressed in greater detail in the "Processing and Permit Procedures" section. Larger community care facilities (greater than six persons) may be required to meet certain conditions, including restrictions on hours of operation, security, loading requirements, and management. Project conditions are typically required to ensure compliance with the purpose and objectives of the residential zone district, to achieve neighborhood compatibility with the character of the residential neighborhood, and to protect the health and safety and welfare of the general public. These conditions are comparable to conditions applied to all similar uses within the designated zoning district, and do not impose constraints to the development of care facilities.

Transitional and Supportive Housing

California Government Code Section 65582 provides the following definitions of transitional and supportive housing:

"Supportive housing" means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. "Supportive services" include, but are not limited to, a combination of subsidized, permanent housing, intensive case management, medical and mental health care, substance abuse treatment, employment services, and benefits advocacy.

"Transitional housing" means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined



future point in time that shall be no less than six months from the beginning of the assistance.

Transitional and/or supportive housing can have various physical forms, from shared housing in a single-family home, to standard multi-family (typically apartment) units. These types of uses are allowed in any residential or mixed-use zone, depending on the type of dwellings proposed. For example, if a single-family home is proposed to be built and used as transitional housing, it is allowed in any zone where a new single-family home may be built. If a transitional housing project is proposed that consists of construction of a new multi-family building, it is allowed in any zone where a multi-family building of the same size and scale is allowed to be built. The same applies to supportive housing projects. There are various existing single-family and multi-family properties in the County that currently operate as supportive housing and several larger multi-family projects currently under construction that include some permanent supportive housing units. There are currently 80 beds within existing transitional housing facilities across the County.

The County applies the above state definitions when applications for transitional or supportive housing projects are received. The County does not impose any additional requirements on such developments, just the development standards that apply to the same types of residential development in the zone where the proposed project is located. In some cases, fewer requirements may be applied to such projects than to other types of residential uses, if discretionary review for the supportive or transitional housing is precluded by state law (such as Homekey or AB 2162). For example, the County has recently processed and approved a permanent supportive housing (PSH) project using the ministerial process required by AB 2162. That project, which also received Homekey Round 2 funding, is currently under construction at 2838 Park Avenue in Soquel. The County has also recently provided predevelopment funding to a new transitional housing project proposed to be developed by reconfiguring a vacant care facility located at 2716 Freedom Blvd. in Watsonville. That project application was also processed ministerially, and is awaiting a Homekey Round 3 award. The County has written administrative procedures for ministerial processing for any future AB 2162 applications that may be received, somewhat similar to the procedures for SB 35 applications.

The County's Sustainability Update, expected to be in effect by the end of 2023, includes Policy BE-3.2d below.

Policy BE-3.2d: In the SCCC, develop clear definitions, and use and development standards for care facilities, supportive housing, and other facilities or residential land use types that typically offer residents full or partial assistance with daily living, or other support. Ensure that the SCCC allows for small licensed institutional facilities as well as unlicensed residential housing in residential zone districts per State law. Ensure that appropriate licensed facilities and congregate care uses are allowed as a commercial use, and that the SCCC also



accommodates other alternate unlicensed residential housing arrangements, with the potential for such to be accommodated on residential, commercial and public facility lands as outlined in the SCCC.

This policy was created in part to modernize the terminology in County zoning codes and land use policies for a range of residential/quasi-residential facilities and improve consistency with the terminology currently used by entities developing such uses, and with various state laws and agencies that regulate or license such facilities. For example, until the Sustainability Update was recently adopted, the County’s zoning code did not include the phrase “assisted living facility” or “continuing care facility”, nor have any use or development standards appropriate for such uses, although that is a relatively common land use application type. While that issue was addressed by the Sustainability Update, Policy BE-3.2d was included to allow for similar updates in terminology and/or development standards related to similar facilities, that were not addressed with that Update. The other intent of this policy was to make any updates that may be necessary to make the County’s codes and policies consistent with recent state laws that prescribe how localities may regulate development of community care facilities, supportive housing, navigation centers, and/or similar quasi-residential facilities, and to consider allowing some or all such uses in a wider range of appropriate zone districts, such as commercial and/or public facility zones, so developers of for-profit care facilities, for example, are not out-competing multifamily housing developers for limited multi-family-zoned properties.

The zoning code amendments completed through the Sustainability Update also updated the definitions of single-family dwelling, “attached” and “detached”, to be defined as a dwelling unit with open space on all sides, or a dwelling unit attached to a dwelling unit with a common wall, respectively. The definitions focus on physical form of the unit, rather than how many families occupy the structure, where prior code definitions might have resulted in confusion about what types of households can occupy a single-family home. The zoning code regulates the physical form of new residential development of various types, not its transitional and/or supportive features. As noted above, no additional requirements are imposed on transitional and/or supportive housing by the code.

Emergency Shelters

Emergency shelter is defined in State law as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.” (CA Gov. Code §65582(d) and Health and Safety Code §50801(e)). Emergency shelters of up to 75 beds each are permitted by-right in the County’s PF (Public Facilities) Zoning District. The County has approximately 466 emergency shelter beds available year-round, and an additional 100 beds available between November 15 and April 15 when the temporary winter shelters open. Most of the shelter beds are located in the cities of Watsonville and Santa Cruz. Emergency shelters are



a principally permitted use in the County's PF (Public Facilities) zone district, and are also allowed as a discretionary use in several other zone districts.

Government Code Section 65583 allows local governments to require off-street parking based upon demonstrated need, provided that the standards do not require more parking for emergency shelters than for other residential or commercial uses within the same zone. Section 13.10.364 of the County's zoning code sets forth the standards for approval of emergency shelters in the PF zone district. The parking standards therein require one space per seven beds, plus one space for each awake overnight staff person, however, a lower parking requirement may be approved under the provisions of Santa County Code Chapter 13.16. The full text of Section 13.10.364, as recently amended by the Sustainability Update, is included below. It does not impose unreasonable standards or separation/spacing requirements on such development.

13.10.364 Special standards and conditions for the Public and Community Facilities PF District.

(A) Emergency Shelters. Emergency shelters shall be permitted without additional discretionary review, subject to the following conditions:

(1) The maximum number of clients that may be served on a nightly basis shall be that number which can be accommodated in the facility while meeting the requirements of the California Fire Code, and in no case shall this number exceed 75.

(2) No individual or household may be denied emergency shelter because of an inability to pay for accommodation.

(3) Parking shall be provided at a rate of one space per seven beds, plus one space for each awake overnight staff person.

(a) A lower parking requirement may be approved under the provisions of SCCC13.16.

(4) The client intake area must provide a minimum of two square feet of space per client based on the number of clients expected on a nightly basis. Intake areas shall be oriented toward the interior of the site whenever possible, so as to minimize spillover of waiting clients to neighboring properties or the public street, and may include a combination of both indoor and outdoor space.

(5) On-site management shall be provided during all hours of operation as described below, and all operators must ensure that an operations manual that includes, at a minimum, the following components is available to staff at all times:

(a) Awake overnight supervision procedures and practices. A minimum of one awake overnight staff person for every 45 clients shall remain on site during operation hours.

If shelters serve fewer than 45 clients on a given night, a minimum of one awake overnight staff person shall be required. Additionally, all supervision staff shall be trained in first aid and CPR;

(b) Emergency evacuation procedures;

(c) Client intake procedures;



- (d) Process for providing referrals to other agencies or organizations serving the client population including drug treatment, mental health, hygiene, and healthcare services not otherwise provided on site; and
 - (e) Facility maintenance and site management.
- (6) Interior and exterior lighting shall provide for the safety of staff and clients, while minimizing impacts on neighboring properties.
- (a) All exterior lighting shall include cut-offs that prevent light from extending beyond the boundaries of the property.
 - (b) Interior lighting shall include exit-path lighting in sleeping and living areas, and full lighting of all bathroom and washroom areas.
- (7) Emergency shelter facilities shall maintain a safe and secure environment, ensuring the safety of all staff and clients, as well as a secure location for valuables, such as a locker for each client or a locked room for storing valuables and medication during sleeping hours, including a location for medications that must be refrigerated.
- (8) New emergency shelters with proposed building envelopes within 50 feet of a mapped scenic resource or a slope exceeding 30 percent will require a CUP approval. Existing structures converted to use as emergency shelters will not be subject to this requirement.
- (9) Exceptions to the above standards for emergency shelters may be considered with a CUP approval.

Capacity for Shelter Development

A significant amount of land in the Public Facility (PF) zone, which allows emergency shelters by right, is located within the County's Urban Services Line (USL), where most urban services and amenities are located, such as transit, jobs, schools, shopping, health care, parks, and social services. Many of these PF zones are shown on the map below, in grey shading, although smaller PF sites may not be visible at this scale. Most PF sites are owned by public agencies or faith-based entities. While many of these sites are in use, a significant amount of vacant or underutilized acreage remains on many PF sites within the USL.



October 4, 2023

- State Highways**
- Major Roads**
- Public & Community Facilities (PF)**
- Urban Service Boundary**
- City Limits**

County of Santa Cruz GISWeb, 2023

Staff reviewed the PF properties within the unincorporated portions of the USL to evaluate the capacity and adequacy of sites for shelter development, as required by the recent bill AB 2339. Staff found approximately 7.8 vacant or underutilized acres across five PF sites, four of which are on major transit corridors and are accessible by bus. These were not the only PF sites which could potentially accommodate new shelter beds, however they appeared to be the most feasible for development of shelters with a larger number of beds. Based on the standard of 200 square feet per bed noted in AB 2339, the underutilized acreage within these five sites is adequate for development of shelter space for approximately 1,699 beds. The County’s 2023 Point in Time (PIT) Count found 308 unsheltered people in the unincorporated area, a subset of the total of 1,426 unsheltered people in the entire county, including its four cities.¹ The nearly 8 underutilized acres in PF zones meets the requirement of AB 2339. Using the 200 SF/bed metric, 1.5 acres is adequate to provide beds for the 308 unsheltered people counted in the unincorporated area.

¹ 2023 County of Santa Cruz Homeless Count and Survey Comprehensive Report, by Applied Survey Research, at: <https://housingforhealthpartnership.org/Portals/29/HAP/Providers/Data/2023PITFullReport.pdf>



Detail on these sites is provided in Appendix HE-E. These sites are suitable for human habitation and free of known hazards and are within standard residential neighborhoods.

Low Barrier Navigation Centers

Assembly Bill (AB 101), adopted in 2019, requires approval “by right” of low barrier navigation centers that meet the requirements of State law. A “Low Barrier Navigation Center” is a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. If the County receives applications for these uses, it will process them as required by State law. A program has been included in this Element to review land use policies and County Codes for consistency with state laws and make any amendments necessary to achieve consistency.

Tiny Homes on Wheels (THOWs)

A tiny home on wheels (THOW) is a specific type of nonmotorized recreational vehicle called a park trailer as defined in California Health and Safety Code (HSC) 18009.3. It is a house on a trailer that can be towed on public roads with a special permit from the DMV and is registered annually as a park trailer with the DMV. They are no larger than 400 square feet and no taller than 14 feet. Generally, they are designed to look like a tiny house using various design and materials options. They are constructed in compliance with an established national standard for park trailers (ANSI-A119.5 Park Model RV Standard) and inspected and certified by a qualified inspector. They can be purchased from a certified manufacturer or they could be constructed by an owner builder on site under the supervision of a qualified inspection agency. The THOW would come with a certification documenting the THOW meets the accepted standard for park trailers. For this type of structure, the local building inspector would be verifying the unit has the third-party certification and would only be inspecting the on-site installation according to the approved site plan and connection to utilities. THOWs have the potential to provide a small, flexible, and relatively low-cost housing option for residents in Santa Cruz County. A THOW is allowed with a building permit only in any zone where residential use is allowed either by zoning or General Plan designation.

Constraints for People with Disabilities

Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to allow covered ramps



in the setbacks of properties that have already been developed to accommodate residents with mobility impairments.

The County has not identified any barriers to the provision of accessible housing. The County currently complies with the requirements to remove constraints and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities pursuant to Cal. Gov. Code § 65583(c)(3) including but not limited to the following:

The County's Sustainability Update includes a Reasonable Accommodation ordinance that will be adopted by the end of 2023. The ordinance includes an application process, written findings, and approval by the Building Official within 30 days. A fee study is anticipated to be completed by the end of the 2023 fiscal year, prior to Board consideration and approval of the associated fee. Findings required by the ordinance include:

1. The housing, which is the subject of the request for reasonable accommodation, will be used by an individual protected under the Federal Fair Housing Act of 1988 or the California Fair Employment and Housing Act.
2. The request for reasonable accommodation is necessary to make specific housing available to an individual protected under the Federal Fair Housing Amendments Act of 1988 or the California Fair Employment and Housing Act.
3. The requested reasonable accommodation will not impose an undue financial or administrative burden on the County.
4. The requested accommodation will not require a fundamental alteration of the zoning or building laws, policies, or procedures of the County.
5. The requested accommodation will not deprive adjacent properties of light, air, and open space consistent with the intent of the Zoning Ordinance for reasonable.

The zoning ordinance includes provisions for minor exceptions to site standards for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures. Reasonable accommodations are commonly applied to requests for height exceptions for dwelling remodels to allow elevators for single family dwellings and for path of travel improvements located in required yard areas for existing or proposed buildings, etc. Fees for minor exceptions to zoning development standards are approximately \$1,500.00. Findings for minor exception are included in the County Code Section 13.10.235 and approved administratively. The "Reasonable Accommodations" ordinance findings may be included to support minor exceptions.



The County has incorporated accessible features into several affordable, multi-family rental, for sale, and supportive housing projects. American Disability Act (ADA)/wheelchair accessible units have been incorporated into these projects and they have been marketed to prioritize households that need ADA units.

In more general terms, commercial and multi-family residential projects are subject to ADA (Americans with Disabilities Act) requirements as required by the 2022 California Building Code and as provided on the Building Department accessibility webpage. ADA application requirements are also available to the public on the County Department web page. This includes handouts regarding standards for compliance with required ADA parking, path of travel, slope grade and ramps, doors, restroom design, etc. Furthermore, the County building code includes a requirement for reasonable accommodation for buildings two or more stories in height, intended and designed for occupancy by the elderly, by requiring elevators in buildings that are offered for rent, lease or compensation. In addition, accessibility improvements, required under the ADA or Title 24, including site improvements associated with structural work to non-conforming buildings, are required pursuant to non-conforming development standards contained in the Building and Zoning Code.

Lastly, reasonable accommodations are currently provided for the Public in the Community and Development Department at the zoning and building counter and are provided on-line to assist with development inquiries and appointments. This includes but is not limited to, translation services for public counter service appointments; provisions of ADA accessible desks in the public service area; written instruction included in project noticing regarding available reasonable accommodation for those needing assistance during public hearings; and an “accessibility specialist” available to assist the public with questions regarding project design related accessibility questions and the reasonable accommodations process. These in-house services facilitate the development of housing for those with disabilities.

Planning and Building Summary of Common Fees

The County uses a cost recovery model for many discretionary zoning fees, which are paid with an initial deposit, and time and materials are tracked by staff. This model applies to projects that require a use permit in addition to building permit(s). This model more effectively covers development costs leaving the General Fund to support more programmatic efforts related to housing. The County recognizes that cost recovery relies on an efficient processing system in order to prevent increased fees due to an elongated and onerous permitting process.

The cost of a building permit in the county includes fees associated with building plan check and inspection and fees collected on behalf of other departments, agencies, and programs. Typical fees associated with a new single-family residential project on a vacant lot, a new ADU on a lot



with an existing single-family dwelling, and a multi-family development in the urban area of the county are shown below in Table HE-D-5, Table HE-D-6, Table HE-D-7, and Table HE-D-8.

Compared to surrounding jurisdictions, including cities within the county and nearby counties, building and impact fees vary but are generally comparable. Fees for a single-family dwelling project in the City of Santa Cruz are approximately equivalent, but higher for multi-family projects. Fees for both a single-family and multi-family project are lower compared to City of Scotts Valley. Compared to the County of San Mateo, fees are higher for a single-family project, but approximately equivalent for a multi-family project. Although there is some variation in building permit and impact fees, this is not considered a constraint to development. As shown in the table, the County has waived many of the building permit and impact fees associated with an ADU less than 750 square feet bringing the fees down to a very low level.

Compared to the high costs of undeveloped, unimproved land and high site development costs, including high labor and materials costs in the county, building permit and impact fees represent a relatively small percentage (<10%) and, therefore, do not present a significant constraint to development. Cost information for two larger multi-family projects are consistent with this analysis. Cost of construction for recently constructed 80-unit project was approximately \$46.7M and the planning and permit fees amounted to approximately \$3M representing approximately six percent of construction costs. For another 57-unit project the cost of construction was approximately \$42M and the planning and permit fees amounted to approximately \$2M representing approximately four percent of the construction costs.

Table HE-D-5: Summary of Building Permit/ Impact Fees	
Hypothetical Development: Single Family Infill	
A new home on an empty lot in an existing neighborhood, no significant grading or other complicating factors	
2,600 sf + 500 sf garage, 2 stories, 4 bdrm, 2 bth	
Summary of Fees	
Building Permit Fees:	\$29,187
Impact Fees:	\$24,274
Total:	\$53,461
Building Permit Fees	
Processing	\$4,073
Building Plan Check	\$3,624
Permit Fee (Inspections)	\$3,659
CA Building Standard Administration	\$12
Technical Training Fee	\$57
CA Strong Motion Fee	\$29
General Plan & Technology Fee	\$1,094
Records Management Fee	\$15



Soils Report Review	\$1,573
Environmental Plan Check	\$576
Environmental Inspections	\$350
Zoning Plan Check	\$742
Public Works Fees	
Roads Review	\$433
Drainage Review	\$970
Impervious Surface Fee	\$2,980
Sewer/Sanitation Connection	\$3,000
Roadside Improvement	\$3,000
Transportation Improvement	\$3,000
Subtotal	\$29,187
Development Impact Fees	
Park Dedication Fees	\$4,000
Child Care Fees	\$436
School Fees	\$6,838
Affordable Housing Impact Fee	\$13,000
Subtotal:	\$24,274
Hypothetical Development: Accessory Dwelling Unit Infill	
<p>A new ADU on a lot with an existing main dwelling in an existing neighborhood, no significant grading or other complicating factors 749 sf, 1 story, 1 bdrm, 1 bth Note: ADUs 750 sf or less are exempt from most building permit and impact fees</p>	
Summary of Fees	
1. Building Permit Fees:	\$4,585
2. Impact Fees:	\$0
Total:	\$4,585
Building Permit Fees	
Processing	\$0
Building Plan Check	\$0
Permit Fee (Inspections)	\$0
CA Building Standard Administration	\$3
Technical Training Fee	\$24
CA Strong Motion Fee	\$8
General Plan & Technology Fee	\$0
Records Management Fee	\$15
Soils Report Review	\$0
Environmental Plan Check	\$0
Environmental Inspections	\$0
Grading	\$0



Zoning Plan Check	\$0
Public Works Fees	
Roads Review	\$460
Drainage Review	\$1,075
Impervious Surface Fee	0
Sewer/Sanitation Connection	\$3,000
Roadside Improvement	\$0
Transportation Improvement	\$0
Subtotal	\$4,585
Development Impact Fees	
Park Dedication Fees	\$0
Child Care Fees	\$0
School Fees	\$0
Affordable Housing Impact Fee	\$-
Subtotal:	\$0

Table HE-D-6: Summary of Building Permit/Impact Fees	
Hypothetical Development: Multi Family Infill	
Multi-family development on existing parcel consisting of 10 units and a total of 8,000 square feet. No significant grading or complicating factors	
Summary of Fees	
1. Development Permit Fees	\$24,660
2. Building Permit Fees:	\$103,900
3. Impact Fees:	\$175,600
Total:	\$304,160
Development Permit Fees	
Residential Development Permit (total at cost charges)	\$15,854
Public Works Fees	\$8,281
Miscellaneous Fees	\$525
Subtotal	\$24,660
Building Permit Fees	
Processing	\$10,899
Building Plan Check	\$9,698
Permit Fee (Inspections)	\$9,289
CA Building Standard Administration	\$34
State Accessibility Program	\$12
Technical Training Fee	\$152
CA Strong Motion Fee	\$110



General Plan & Technology Fee	\$3,272
Records Management Fee	\$15
Soils Report Review	\$1,573
Environmental Plan Check/Inspections	\$1,046
Zoning Plan Check	\$845
Public Works Fees	
Roads Review	\$1,000
Drainage Review	\$1,695
Impervious Surface Fee	\$12,160
Drainage Inspection	\$4,200
Sewer/Sanitation Connection	\$12,990
Roadside Improvement	\$16,800
Transportation Improvement	\$16,800
Encroachment/Driveway	\$1,178
Street Naming and Numbering	\$132
Subtotal	\$103,900
Other Development Impact Fees	
Park Dedication Fees	\$27,040
Child Care Fees	\$2,240
School Fees	\$38,320
Affordable Housing Impact Fee	\$108,000
Subtotal:	\$175,600

Table HE-D-7: Summary of Planning Application Fees	
Application Type	Fee
Development Review Group - Pre-Application Review	\$1,500*
Design Review	\$1,000*
General Plan Amendment or Property Rezone	\$15,000*
Property Rezone	\$15,000*
Zoning Ordinance Amendment	\$12,500*
Specific Plan Adoption	\$15,000*
2-4 Unit Multi-Family Residential Development (2-4 units)	\$6,250*
5-19 Unit Multi-Family Development	\$10,000*
>20 Unit Multi-Family Residential Development	\$12,500*
1-4 Unit Minor Land Division	\$10,000*
5-19 Unit Subdivision	\$12,500*
>20 Unit Subdivision	\$15,000*
Planned Unit Development	\$15,000*



Minor Use Approval/Minor Site Development Permit w/out notice	\$1,500*
Administrative Use Approval or Site Development Permit w/notice	\$3,750*
Coastal Zone Development Permit (Administrative with notice)	\$3,750*
Coastal Zone Development (Zoning Administrator)	\$7,500*
Vacation Rental	\$2,500*
Variance	\$3,750*
Intake Fees	
Records Management	\$15
Application Intake	\$239
CEQA Exemption Filing Fee	\$50
Environmental Resource Review	
Urban Resource Review	\$700*
Land Division Review	\$1,000*
Riparian Exception (development proposed in corridor)	\$1,250
Biotic Report Review	\$1,850
Arborist Report Review	\$339
Archaeological Report Review	\$149
Significant Tree Removal	\$880.27
Soils Report Review (if required)	\$1,577
Soils Report Review Waiver – Single Family Residence	\$590
Soils Report Waiver - Subdivision	\$850
Geological Report Review	\$2,012
Combined Geological and Soils Report Review	\$3,616
Preliminary Grading Review <1000 cubic yards	\$1,000*
Preliminary Grading Review >1000-8000 cubic yards	\$1,500*
Preliminary Grading Review for subdivisions, condo, multi-family development	\$2,000*
Environmental Review	
Initial Study/ND/MND – non-complex project (Staff Preparation and Review)	\$10,000*
Environmental Impact Report Review	\$20,000*
Public Works Fees	
Surveyor	
Tentative Parcel Map (1–4 Unit Single or Multi-Family Minor Land Division) **	\$4,000**
Tentative Tract Map (5 plus Unit Single or Multi-Family Subdivision) **	\$6,000**
Subdivision Inspection	\$2,000*
Drainage	
Single family Dwelling	\$1,120
Multi-Family or Complex Project	\$1,585*



Sanitation	
New Single-Family Dwelling	\$250
Mixed-Use/Multi-Family	\$750
Road Engineering	
Single Family Dwelling (per unit fee)	\$483
Up to 5 units (per unit fee)	\$483
6 units or more	\$2,000*
Notes	
*Billed at actual cost	
**All Public Works Agency Review fees	

Table HE-D-8: Development Impact Fees	
Fee Type	Fee
Stormwater Impact Fee	
Impervious Surface area	\$1.42 per square foot**
Sanitation Connection Fee	
Sewer Connection Fee (per residential unit)	\$3,000
Sewer Connection Fee (per affordable unit)	\$750
Childcare Impact Fee	
Single Family Dwelling	\$.85 per square foot
Multi-Family Dwelling	\$.28 per square foot
Park Impact Fee	
Single Family Dwelling	\$4.51 per square foot
Multi-Family Dwelling	\$3.38 per square foot
School Impact Fee	4.79-5.81 per square foot*
Transportation Impact Fee	
Bedroom Addition	\$1,000
Single Family Dwelling	\$3,000.00
Multi-Family Dwelling	\$2,100
Roadside Impact Fee	
Bedroom Addition	\$1,000
Single Family Dwelling	\$3,000
Multi-Family Dwelling	\$2,100
Affordable Housing Impact Fee	
Residential Rental Projects	
New Rental Projects (including ADUs)	Impact Fee Per Habitable Sq. Ft.



Table HE-D-8: Development Impact Fees				
All market-rate rental units, (including ADUs of 751 Sq. Ft. or more)			\$2	
ADUs of 750 Sq. Ft. or less			Exempt	
Deed-restricted affordable rental units (standard or ADU) affordable to lower-income households				
Residential Ownership Projects: Developments of multiple homes for sale and/or single-family home projects***				
	New Single Family Home	Single Family Home Additions, Remodels and Replacements: Net new square footage greater than 500	2-4 Home Projects	5+ Home Projects
Up to 2,000 square feet	\$2	\$2	\$7	\$15
2,001-2,500 Square feet	\$3	\$3	\$8	\$15
2,501-3,000	\$5	\$5	\$10	\$15
3,001-4,000	\$10	\$10	\$12	\$15
4,001 square feet and up	\$15	\$15	\$15	\$15
Water Connection Fees				
Single Family Dwelling			\$24,790	
ADU			\$13,335	
Notes: *Each School District has different fees within the range ** Fee calculated on net increase in impervious surface area *** Fee stated per square foot				

Major water providers serving the urban area of the county that charge fees for new water connections. are the City of Santa Cruz Water Department and the Soquel Creek Water District. In the Soquel Creek Water District, the new water service charges for a new single-family dwelling are \$24,790 and the charges for a new ADU is \$13,335, for example.

Processing and Permit Procedures

The processing time needed to obtain development permits and required approvals varies depending on the scope of the project. The size of residential projects in the county is typically limited to the remodeling or construction of a single-family home or the construction of a second unit or smaller market rate multi-family projects. The County strives to keep its permit procedures streamlined and processing times short. The Planning Division is the lead agency in processing



residential development applications and coordinates the processing of those applications with other County departments and other outside agencies as deemed appropriate, such as the Fire and Water Districts.

Applications for building and related permits are generally processed in an efficient manner in the County as they are ministerial projects that are not subject to discretionary action by the County. Some projects that require a discretionary approval involve a public review and approval component by a County decision-making body, as regulated by the County Code. However, most discretionary projects are subject to a minor use approval (MUP) without public notice, or an administrative use approval (AUP) with public notice. Some projects are subject to a Conditional Use Approval (CUP) which requires a public hearing before the Zoning Administrator, Planning Commission or Board of Supervisors. It is notable that the Sustainability Update increased the number of units a development may contain before it goes to the next higher level of site development permit review; and, land divisions now require Zoning Administrator approval instead of Planning Commission approval, which eliminates a previous constraint to development. Overall levels of review were lowered, especially for multi-family housing projects.

Some projects, where the property is vacant or underdeveloped, are subject to a site development permit and design review pursuant to the design review ordinance, SCCC 13.11.037², as amended by the Sustainability Update. Residential and mixed-use development are usually subject to either Zoning Administrator or Planning Commission approval. Multi-family projects submitted pursuant to SB 35 may be processed ministerially. A SB 35 streamlined multi-family review process guide³ is available on the Planning Department website for this purpose. It provides an overview of SB 35, project eligibility criteria, application requirements, and ministerial process overview and review time.

Table HE-D-10 highlights noted levels of design review for residential project types. Although the Zoning Administrator, Planning Commission, and Board of Supervisors generally meet twice a month, a determination on a project subject to this review is usually reached in one meeting or two meetings and within the permit streamlining act deadline established by the State

There is no separate Design Review Board in the County. This process is completed during project site development permit review by the staff planner. The typical processing time for this

² <https://www.codepublishing.com/CA/SantaCruzCounty/ords/Ord5421.pdf>

³ https://sccoplanning.com/Portals/2/County/Planning/forms_docs/StateLegislationHandouts/SB35%20Streamlined%20Multifamily%20Review%20Process%20Guide.pdf?ver=TfoDZCgrnBXsBqWe2NEAtw%3d%3d



discretionary review is therefore two or three months. This procedure assists in achieving project acceptability and allows for neighborhood participation.

Lastly, Planning Unit Developments (PUDs) are allowed for all residential, nonresidential development, and mixed-use projects in the R-1, RA, RR, or RM, or RF residential zoning districts, the VA, PA, C-1, or C-2, or C-3 commercial zoning districts or the Public Facility (PF) Zone District, upon the adoption of a PUD ordinance for the subject property. Pursuant to County Code 18.30, PUDs are allowed for projects that do not conform in all respects to the land use regulations prescribed by the County Code. Although PUDs have been allowed for decades by the County Code, new findings were added for mixed-use projects and minor amendments were made throughout the PUD⁴ chapter to streamline language and clarify procedures in the Sustainability Update.

Santa Cruz County's development process can be summarized in the following 10 steps. All of these steps may not be necessary depending on the nature of a project:

1. **Application Submittal** - The planning application submittal process begins when a developer or property owner (Project Applicant) submits a development application, required fees, and application materials. Often the developer will have met informally with the Planning Division to review the project and receive preliminary feedback on the proposal in advance of the formal project submittal;
2. **Plan Review** - After the application is received, it is routed through the relevant County divisions for a 30-day review process, consistent with the State Permit Streamlining Act requirements, including Building, Fire, and Public Works reviews. A planner is assigned to serve as the developer's liaison, helping to expedite the permit process and coordinating the department reviews. During the 30-day review period for completeness determination, individual departments assess the completeness of the application, staff completes preliminary design review, and works with the Project Applicant to correct any project deficiencies, and prepares preliminary Conditions of Approval;
3. **Application Assessment** - The application is assessed for its compliance with the standards of the Zoning Ordinance (SCCC 13.10) as well as the County's Design Review Ordinance (SCCC 13.11) and, if applicable, the Coastal Zone Regulations (SCCC 13.20). These ordinances require findings of compliance with the General Plan, applicable ordinance site standards, coastal resource protection criteria, where applicable, and findings of neighborhood compatibility,

⁴ <https://www.codepublishing.com/CA/SantaCruzCounty/ords/Ord5429.pdf>



consistent with the design review ordinance (when a site development permit is required by the design review ordinance). A staff report is prepared for project approval.

4. **Environmental Review** - A review of the environmental issues associated with the proposed project (as required by the California Environmental Quality Act) will also be completed during the Plan Review stage of the process;
5. **Public Noticing Requirements and Hearing Process** - If a project is determined to be subject to a discretionary action, a staff report, including project findings, will be prepared and scheduled for review by the relevant decision-making body; this typically includes either a minor or administrative use permit action (with or without noticing) and approval by the Planning Director, or by a CUP with public noticing and approval by the Zoning Administrator, Planning Commission, or Board of Supervisors. Tables HE-D-9 and HE-D-10 provide a summary and approval framework for approval levels for use permits and site development permits, providing both the approval body and the type of approval process. Manufactured housing is treated the same as other housing types, i.e., the type of approval process required for manufactured housing (e.g., principally, conditionally, etc.) is the same whether the housing is a stick built single family dwelling or a manufactured single-family dwelling or a stick built multi-family dwelling project or manufactured multi-family dwelling project, etc. Noticing is completed consistent with the Board adopted notice requirements contained in County Code Chapter 18.10. Administrative projects (with notice) include a minimum 20-day review and comment period and a 10-day public notice prior to Zoning Administrator, Planning Commission, and Board hearings.



Table HE-D-9: Permitted Residential Uses

KEY:

- P Permitted by right: Use is allowed without a use permit.
- ZC Zoning Clearance: Ministerial review for conformance with Zoning Ordinance, no use permit required.
- MUP Minor Use Permit: Discretionary permit, no public notice.
- AUP Administrative Use Permit: Discretionary permit with public notice.
- CUP Conditional Use Permit: Discretionary permit with public notice and a public hearing. Hearing is before the Zoning Administrator except where the Planning Commission (PC) is specified.
- ^A Use must be ancillary or complementary to another allowed use. A primary allowed use must first be in place or must be proposed concurrently on a site to allow an ancillary or complementary use.
- NA Use not allowed in this zone district.

LAND USE	PERMIT REQUIRED BY ZONE						REFERENCES AND NOTES
	RA/SU	RR	R-1	RB	RM	RF	
Housing - Residential Units							
Dwelling unit, single-family detached	P	P	P	P	NA*	NA*	*Exception per 13.10.324(F) (AB 803). CUP for units >5,000 sf per 13.10.324(C). 13.10.700-D
Dwelling unit, single-family attached	P	P	P	P	P	P	
Dwelling units, single-family dwelling groups	ZC	ZC	ZC	ZC	NA	NA	
Dwelling units, multifamily	NA*	NA*	NA*	NA*	P	P	*Exception for duplexes where allowed per CA Gov Code 65852.1 (SB 9). 13.10.700-D
Senior rental housing	NA	NA	NA	NA	CUP	CUP	13.10.700-S
Foster home: 7 or fewer children	P	P	P	P	P	P	13.10.700-F
Foster home: 8 or more children	CUP	CUP	CUP	CUP	CUP	CUP	13.10.700-F
Mobile home park	NA	NA	NA	NA	CUP	NA	13.10.684
Permanent Room Housing	CUP-PC	CUP-PC	CUP-PC	NA	CUP-PC	NA	13.10.425-428
Accessory Dwelling Unit (ADU)	p ^A	p ^A	p ^A	p ^A	p ^A	p ^A	13.10.681
Junior ADU	p ^A	p ^A	p ^A	p ^A	p ^A	NA	JADU must be associated with a single-family dwelling unit. 13.10.681



LAND USE	PERMIT REQUIRED BY ZONE						REFERENCES AND NOTES
	RA/SU	RR	R-1	RB	RM	RF	
Residential accessory structure, habitable and non-habitable	P*	P*	P*	P*	P*	P*	*See 13.10.611 for when a discretionary permit is required.
Housing - Institutional and Care Facilities							
Residential care home (six or fewer residents)	P	P	P	P	P	P	Residential care homes are considered a residential use if less than 7 residents. Larger facilities are commercial. 13.10.700-R
Residential care home, (seven or more residents)	CUP	CUP	CUP	CUP	CUP	CUP	
Skilled nursing facility, residential care facility for the elderly, continuing care retirement community with fewer than 100 occupants, group quarters	CUP	CUP	CUP	NA	CUP	CUP	These are all considered non-residential uses. 13.10.700-C,-G,-R,-S
Continuing care retirement community with over 100 occupants	CUP-PC	CUP-PC	CUP-PC	NA	CUP-PC	CUP-PC	

Table HE-D-10: Site Development Permit Chart		
Type of Development	Permit Required ¹	References & Notes
Land divisions	CSP	14.01
Residential Site Development		
Residential dwellings (<5,000 sf): 1-2 units 3-10 units 11-15 units More than 15 units	P/MSP* ASP CSP CSP-PC	*MSP requires on sensitive sites or in CA or TP zone district (see 16.50.090). See 13.10.611 for SDP requirements for accessory structures.
Residential additions > 500 sf on sensitive sites or in Coastal Species Communities	MSP	
Site development accessory to a residential use, including	P	



swimming pools and storage tanks		
Residential dwelling(s) 5,000 sf or greater	CSP	13.10.325
Accessory Dwelling Unit (ADU) or Junior ADU	P	13.10.681
<p>*Key to Abbreviations: P = Site Development Permitted by Right: No discretionary site development permit required. MSP = Minor Site Development Permit: Administrative permit, no public notice. ASP = Administrative Site Development: Administrative permit with public notice. CSP = Conditional Site Development Permit: Permit subject to public hearing with public notice. Hearing is before the Zoning Administrator except where a different hearing body is specified.</p>		

5. **Public Involvement** – All projects subject to a discretionary approval involve a public input component which may delay project approval and/or create uncertainty for the applicant regarding the decision outcome and extend the duration of the processing timeframes. Multi-family projects subject to Planning Commission approval may involve more contentious public involvement and a hearing continuance or project appeal. All discretionary projects are subject to a 14-day appeal period whereby an interested party may submit an appeal fee with an appeal letter for consideration by the next highest level of review. For example, projects considered by the Zoning Administrator are subject to appeal to the Planning Commission and so forth. Appeal fees are typically between \$1,200 to \$1,800 depending on the hearing level appealed. General project timeframes are provided in Table HE-D-11. Most often, public involvement involves written correspondence or verbal input provided prior to or during the public testimony portion of the public hearing. Hearings are conducted pursuant to the Brown Act, which stipulate that public documents are required to be made available to the public a minimum of 72 hours in advance of a public meeting. The hearing proceeding itself is conducted according to Rosenbergs Rules of Order, which address the general sequence of the hearing, whereby the public is allowed an opportunity to speak prior to a decision by the Zoning Administrator, Planning Commission or Board of Supervisors.
6. **Building Application Plan Check** - After the project receives any required discretionary approvals, the full building plans may be submitted to the Building Section for a plan check for building permits. The plans will be routed to the County’s Public Works and Planning Divisions. The project planner will review the plans for conformance with the Zoning Code, any required Conditions of Approval, and with plans approved by the Planning Commission or Board of Supervisors. The Building Department will verify that all building, fire, mechanical, plumbing and electrical code requirements are fulfilled in compliance with the California Code and other State requirements;
7. **Building Permit** - After the project plans receive approval from the relevant departments, the Building Section issues a building permit. Construction can begin after this point. Regular inspections are required throughout the construction process. The final inspection requires clearance from all relevant County departments and the applicable Fire District; and



8. **Final Inspection** - For residential projects, once the final inspection is complete, the building inspectors signature on the building permit is the equivalent to the certificate of occupancy. New buildings or structures cannot be used or occupied until the Building Official has approved the final inspection.

Processing Times

Table HE-D-11: Typical Processing Times, shows the typical processing time for a residential development application.

Table HE-D-11: Typical Processing Times	
Application Type	Typical Processing Time in Months
Permit/Procedure	
Ministerial Review	2-4
Conditional Use Permit (Public Hearing)	4-6
Zone Change	6-9
General Plan Amendment	6-9
Development Review with public hearing	4-6
Tentative Map	6-9
Subdivision	6-9
Initial Environmental Study (additional time)	2
Environmental Impact Report (additional time)	12 (outsourced to consultant)
Variance	4-6
Developments	
Single-family Unit	4-6
Second Unit	4-6
Subdivision	6-9
Multi-family	6-9

SOURCE: County of Santa Cruz (2022)

Both single-family homes, duplexes and multi-family projects go through the same zoning compliance and design review process. The review and approval of multi-family and subdivision projects typically takes longer due to the complexity of a more intense development and the myriad issues that need to be considered including adequate site servicing, design review,



potential tentative map review, soils and geology reports and resource protection, and the more active involvement of other departments and agencies outside of Planning as well as public involvement during the public hearing process.

The County processes discretionary permits pursuant to the California Permit Streamlining Act. The Permit Streamlining Act prohibits processing times beyond 180 days (six months) from application completeness. Processing times reflect these deadlines. Project times can exceed the above noted timeframes; however, this would be the result of an incomplete application submittal rather than inaction by the County. Furthermore, plan requirements are provided on the website and made available to the applicant prior to application submittal to ensure a complete application if at all possible.

Although there is a high level of public input on some planning applications, Santa Cruz County's zoning standards and design review ordinance are fairly detailed. Development approval findings, contained in County Code Chapter 18.10, address required coastal and design review requirements, as applicable to the project. There is a level of certainty on behalf of the Project Applicants that if the project meets the standards and goals of the ordinances, the project will receive County support.

Applicants are encouraged to complete preapplication resource protection reports and constraint analysis prior to application submittal to ensure timely review and approval. This includes riparian pre-site applications, biotic, archaeological, geological, soils report reviews, and site storm water analysis and engineering. Multi-family and subdivision projects are typically completed within 6 to 9 months of application completeness, mostly because these projects are often not exempt from CEQA review, which requires the preparation of an initial study addressing resource related project impacts and issuance of a mitigated negative declaration, adding an additional two to three months to the project timeline. The six to nine months noted for multi-family projects includes the CEQA review component. The CEQA review component typically requires approximately two to three months for completion of an initial study, Environmental Coordinator's review, and public review and comment prior to action on the project. Thus, timeframes for larger projects such as multifamily projects and subdivisions include three months for CEQA and an additional six months for compliance with the Permit Streamlining act deadlines. This timeframe accounts for potential appeals. Projects that are exempt are processed without the CEQA related timeframe noted.

Constraints to Approval Certainty and Timely Processing

While public notice and occasionally project appeals are a part of discretionary process, they do not normally affect approval certainty or estimated approval timelines. This is primarily because agency staff address public input as part of project review or they incorporate conditions of approval into the final project approval documents. In addition, projects subject to Planning



Commission and Board of Supervisors approval require the applicant to hold a community meeting prior to application submittal, whereby neighborhood input is encouraged to be incorporated into the project design plans so that neighborhood concerns are addressed as much as feasible prior to the beginning of the public review process. Applicants are also required to complete development review group applications to solicit policy input and agency requirements to avoid policy conflicts and ensure a timely process. These preapplication processes and application review processes reduce the likelihood of a project appeal.

Despite current County Code regulations in place that allow the developer to achieve project approval, occasionally public involvement related to large multi-family housing projects, subdivisions, and mixed-use projects result in appeals to the Planning Commission or Board of Supervisors. This accounts for the longer time frames associated with these types of projects.

In an effort to remove constraints associated with noticing and appeals, the Sustainability Update included changes to the noticing procedures in the code allowing for alternative noticing in the Coastal Zone to allow a newspaper ad in place of mailed notices where there are more than 200 property owners noticed, replacing the current alternative notice standard of 1000 property owners. In addition, noticing revisions will also preclude re-noticing for project continuances.

The County of Santa Cruz also includes Housing Element programs to further streamline housing projects to increase approval certainty and more timely approval. These programs create a ministerial process for units in prior housing cycles, priority processing for multi-family projects, streamlining map filing, and additional code amendments to facilitate development and continuation of the Unified Permit Center (UPC) (see Programs H-1C, H-1G, and H-1K). The UPC provides a single physical location where all building and discretionary requirements are provided to the public by agency representatives to help facilitate coordinated submittal of applications to reduce timelines. The UPC is located at the Community Development and Infrastructure Department. Agency representatives provide the public with information, application procedures, requirements, and cost estimates related to discretionary and building applications. The Community Development and Infrastructure Department website also provides a newly developed tool called Camino, which provides a customized checklist of building permit application submittal requirements tailored to a potential applicant's self-described project. Camino creates a checklist to be used as a road map of what to prepare to provide a complete application.

On and Off-Site Improvement Standards

The County's General Plan and Local Coastal Program Land Use Plan include policies which require that development proceed in a manner consistent with the provision of adequate services. The County Code Title 15, Community Facilities requires certain off-site improvements to be constructed in conjunction with development projects, or the payment of in lieu fees, or the payment of impact fees to support community services. Construction of the off-site improvements



or payment of in lieu fees or other impact fees is required in conjunction with new development projects. The requirements apply to the following off-site improvements and community services:

- Parks and Recreation Development Impact Fees;
- Dedication of Land and Fees for School Districts;
- Child Care Fees and Exactions;
- Trail and Coastal Access Dedication, Standards and Review;
- Roadway and Roadside Improvements; and
- Transportation and Roadside Improvement Fees.

All residential developments in the county require the submittal of soil reports for review by County technical staff. Additionally, for development on slopes and in mapped fault zones, review of geology reports is necessary. This ensures that the grading is done to minimize cuts, fills and retaining walls, and it minimizes the chances of geologic problems. Similarly, a development site may contain sensitive habitat or species and require investigation of the potential impact of the development and requirements for avoidance and mitigation measures. While the county's topography and geography and ecological habitats pose many challenges to development, the County's requirements for site development and public improvements do not pose a constraint to development in that such technical investigation is a requirement of the building code or other environmental laws to ensure buildings are sited and designed to mitigate geologic and geotechnical hazards and avoid or reduce impacts on sensitive habitats.

Parking Requirements

The Sustainability Update reduced parking requirements for residential development in response to feedback from applicants and developers, to support the development of housing. The County's updated parking requirements are generally in line with typical parking requirements. One- and two-bedroom multi-family units are required to provide 1-2 spaces, depending on the size of the unit plus a percentage of parking for guests, which is low enough to avoid posing a constraint to development. Table HE-D-12 summarizes parking requirements.



Table HE-D-12: Parking Standards		
Residential ^{4,7}		
Detached Single Family, Duplexes and Mobile Homes including employee housing	1 Bedroom	1
	2 -3 Bedrooms	2
	4 Bedrooms or more	3
Attached Single Family (Townhomes)	1 Bedroom	1 per unit plus 20% guest parking
	2+ Bedrooms	2 per unit plus 20% guest parking
Permanent Room Housing and Single Room Occupancy	1 space per separately leasable room	
Senior Housing and Transitional Housing ⁵	0.5 spaces per unit minimum 1 space per unit maximum	
Multifamily ⁶	Units less than or equal to 750 GSF	1 per unit plus 20% guest parking (30% in LODA/SALSDA /DASDA) or 1 per unit if in transit priority area ³
	Units greater than 750 GSF	2 per unit plus 20% guest parking (30% in LODA/SALSDA /DASDA) or 1.5 per unit if in transit priority area ³
Accessory Dwelling Units	Up to 1 per unit: See SCCC 13.10.681 for details and exceptions	
<ol style="list-style-type: none"> 1. Auto storage areas associated with commercial services do not count as parking. 2. Includes indoor and outdoor dining establishments. 3. Transit priority area (TPA) parking reductions are optional and are not allowed for in the Live Oak, Sea Cliff/Aptos/La Selva Beach, and Davenport/Swanton, Designated Areas (LODA/SALSDA/DASDA). TPA is defined by Public Resources Code Section 21064. 4. Residential projects that qualify for a density bonus pursuant to SCCC 17.12 may use the alternative (state) parking standards provided in that chapter. 5. Transitional housing may be located in any type of residential structure (Single-family, condominium, multi-family, etc.) and state law requires it be treated as the same as any other residential use in the same zone. Apply the parking standards for the structure type in which the transitional housing project is proposed, per the table above, unless the project qualifies for parking reductions based on state law, depending on project type, occupant type, etc. 6. Managers units are required to have the same parking ratio as other units. 7. Guest parking shall be provided as common parking accessible to all parcel occupants and visitors. 		



ENFORCEMENT OF LAND USE REGULATIONS

The Code Compliance Section of the Planning Department is responsible for the enforcement of Building Code requirements for permits, Zoning Ordinance regulations, Environmental Protection Ordinances and Abatement of Dangerous Buildings.

These programs generally operate in responses to citizen complaints of alleged code violations or from referrals from other public agencies, but at times are initiated by Department staff such as for unpermitted construction underway, or situations of life-safety hazards or severe nuisance activities. Cases are investigated and, if appropriate, administrative citations, warning and/or violation notices are issued. Increased (double) fees may be associated with permits resulting from "Stop Work" and code compliance cases. These actions may be followed by additional legal sanctions, such as recordation, fines, or civil penalties. The overall objective of the code enforcement process is to motivate the property owner to discontinue the illegal use or activity, address dangerous buildings and life safety issues, and/or to obtain the required permits.

The Code Compliance Investigators respond to complaints from the public and referrals from local agencies, such as local fire departments, sheriff, and State agencies. The mission of Code Enforcement is to ensure the equitable and consistent enforcement of local building and land use regulations as adopted by the Board of Supervisors.

The Enforcement Process

The enforcement process usually begins with a "Stop Work" notice or the filing of a complaint, alleging that a violation of County Building or land use regulations has occurred. A First Contact Letter is sent to the property owner upon receipt of the complaint, informing them of the complaint. Next, the Code Compliance Investigator, reviews the complaint, completes research of available building and land use information and records, and conducts a site inspection.

If the reported violation is confirmed, a Notice of Violation is posted on the property and the property owner is informed, by mail, that a violation has been posted and must be corrected within a specific amount of time, usually 90 days. The property owner has 20 days within which to appeal the issuance of this notice. If the notice is not appealed, it may be recorded on the title to the property, informing any future owner that there is a violation that must be corrected. However, a Notice of Violation is not recorded on the title if good faith progress is made to cure the violation.

The property may be reinspected, usually 90 days after the notice was issued, and if the violation has been corrected, the investigation is resolved. If the violation remains, the matter may be referred for an administrative hearing, or to County Counsel, or the District Attorney for legal action. Although voluntary compliance is sought. Uncorrected violations can result in significant penalties to the



property owner. Additionally, the property owner or responsible party is liable for enforcement costs, that is staff time spent on obtaining compliance.

The Abatement Process

The Code Compliance Section only has access to a limited amount of funds available for abatement of properties where all other efforts for compliance have been exhausted. These cases typically involve dangerous buildings and neglected properties. In these cases, several bids will be sought from contractors who specialize in demolition and site cleanup, and the lowest bidder will be selected. Once the nuisance has been abated, the cost of that action will be attached to the property tax bill for cost recovery. Once that bill has been paid, the fund for abatement is replenished and further abatement can take place.

Summary of Governmental Constraints

Santa Cruz County's development regulations are generally consistent with California housing law, and where this is not the case, as with Low-Barrier Navigation Centers, Section 2 of the Housing Element (Goals, Policies, and Programs) includes a program to correct the deficiency. The Zoning Code does not pose an unnecessary constraint to the development of affordable housing. To summarize:

- Single-family zones allow supportive and transition housing, small residential and family care facilities, and manufactured housing;
- Multi-family densities, which allow up to 45 dwelling units per net acre, are high enough to facilitate affordable housing projects;
- Objective design standards are in place for SB 9 projects, so that the development process for duplexes and multi-family housing is not subject to local design discretion;
- Off-site improvement requirements are typical and not unduly constraining;
- Processing times are consistent with State law and typical for a Monterey Area community;
- Parking requirements are low enough to not pose a constraint; and
- The County has reasonable accommodations in place to facilitate needed modifications for special needs households.
- The County has a code compliance process in place to address rectification of violations of public citizen complaints and referrals from local agencies, such as local fire



departments, sheriff, and State agencies to ensure safe buildings and equitable treatment of housing and other code violations.

NON-GOVERNMENTAL CONSTRAINTS

HCD Requirement: An analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, the cost of construction, the requests to develop housing at densities below those anticipated in the analysis required by subdivision (c) of Section 65583.2, and the length of time between receiving approval for a housing development and submittal of an application for building permits for that housing development that hinder the construction of a locality's share of the regional housing need in accordance with Section 65584. The analysis shall also demonstrate local efforts to remove nongovernmental constraints that create a gap between the locality's planning for the development of housing for all income levels and the construction of that housing.

Land Availability and Cost

Three primary factors contribute to high land costs in Santa Cruz County: 1) The area is considered a desirable place to live, 2) Available land is in short supply, and 3) land costs vary both between and within jurisdictions based on factors such as the desirability of the location and the permitted density. There is a significant gap between the availability and cost of land in the rural areas versus the urban areas of the county. Typically, in the urban areas the availability of developable land is limited, and the cost is very high, estimated at approximately \$1M for a single-family zoned lot. Cost can be lower than this estimate in less desirable locations and higher in more desirable locations. Along the immediate coastal areas of the urban area of the county on coastal bluffs or beaches, costs for a very limited amount of available land or properties where an existing structure is considered a "tear down" are extremely high, in the \$5M range. In the rural areas of the county there is more availability of land for sale in a wide range of sizes from small to very large acreage and costs vary widely, as well. Costs generally reflect the size of the property because properties in the rural areas of the county have limited development potential, and many of the smaller properties for sale for relatively low cost are unbuildable. Land costs will remain a constraint to affordable housing, and programs to use publicly owned lands—such as County-owned land—can make a difference, and in future housing element cycles, it may be here that the County will need to turn to meet its housing needs.

Construction Costs

Construction costs associated with housing development are generally comprised of both soft and hard costs. Soft costs for housing development include the cost of architectural, engineering,



accounting, legal and other professional services, as well as the cost of obtaining permits and paying government-imposed fees. Carrying costs and the cost of construction financing can also be considered soft costs. Hard costs include the costs of labor and materials and can also include impact fees and costs accumulated through permitting delays.

Hard costs are very high in Santa Cruz County, and both the high cost of labor and the high cost of materials could be considered constraints on housing development. Hard construction costs can vary significantly across Santa Cruz County based on the varied and unique geographic conditions throughout the county. Hard costs can be higher than average in the county.

Hard and soft costs contribute significantly to the overall cost of developing new housing. High hard costs are difficult for an individual jurisdiction to mitigate.

Availability of Financing

As a stable and affluent community, private housing mortgage financing is readily available in Santa Cruz County. There are no mortgage-deficient areas in the county. At the time this Housing Element was prepared, interest rates for homebuyers were increasing from a low of 2.75% in 2020 to 6.57% in 2023 for a fixed rate, 30-year mortgage. The current economic climate is uncertain and still affected by the COVID-19 pandemic, increasing inflation, and supply chain disruptions.

Requests to Develop at Densities Below Those Permitted

New State Housing Element law now requires the non-governmental constraints analysis to evaluate developer requests to build at densities below the density identified in the Housing Sites Inventory. Santa Cruz County does not permit development at densities lower than that established in the General Plan (although there had been a preference for that in the past). The Santa Cruz County General Plan establishes a policy prohibiting approval of a development on sites within the USL/RSL at a density below the designated density range, except where written findings required by California Government Code Section 65589.5 have been made or when planning or environmental review demonstrates that development in the designated density range will cause significant health, safety, nuisance or other significant policy or environmental impacts that cannot be feasibly mitigated (see Built Environment Element Policy BE-2.1.9).

Approval Times -Length of Time between Application Approval and Building Permit Submittal

New Housing Element law now also requires an examination of the length of time between receiving approval for a housing development and submittal of an application for building permits. The time between application approval and building permit submittal is influenced by a number of factors, including required technical or engineering studies; completion of construction drawings and detailed site and landscape design; preparation of HOA documents, securing



construction and permanent financing including the interest rate environment, which may limit the developer financing availability; retention of a building contractor and subcontractors; County staffing levels; and whether there is a recessionary environment when the housing project was approved by the County. Where staffing levels have impacted plan check times, the Building section has brought on consultant assistance, as necessary.

The existing County Code establishes a two-year time frame to submit a building permit after discretionary approval and allows five one-year time extensions. Notwithstanding, the established practice by the County is to permit a three-year expiration date of use approvals. This practice began during the 2008 recession and continues to date. The State legislature also authorizes automatic time extensions for tentative maps during recessionary periods to allow submittal beyond the allowed County timeframe. Thus, the County Code typically allows up to eight years for building permit submittal and longer for map approvals, depending on the number of state map extensions approved during a recession. These governmental practices remove hindrances to the developer.

The Department evaluated recently approved residential projects, including for-sale market rate housing projects, 100% affordable housing projects, and projects approved during the last housing recession in 2008. The below table HE-D-13 provides the date of discretionary approval, date of building permit issuance, and the total time between application and building permit issuance.

It is notable that 100% affordable housing projects are submitted more quickly following approval because grant funding is typically in place and there are mandated deadlines for construction expenditure as part of grant requirements. The exception to this is the Harper project, which was a Habitat for Humanity project that included a variety of funding sources and had a longer submittal timeframe due to limits on available construction crews because construction is provided by volunteers. On the other hand, market rate projects are developed by private developers, many of which are small developers/property owners with vastly less experience with preparation of civil plans, agency requirements, construction and contracting, and more limited financial resources and knowledge of construction financing, as evidenced by longer submittal time frames. Lastly, the table includes projects affected by recession, which are intended to show that recessions act as a non-governmental constraint to submittal of building permit applications and, by extension, construction timeframes. These developments clearly show both the legislative and County permit extensions support for applications submitted many years after submittal. Both County permit extensions and State map time extensions were completed for these projects. Applications completed during the last recession are still underway.



Table HE-D-13: Time Between Approval to Building Application Submittal

Project Type	Density Bonus	Discretionary Approval	Building Application Submittal	Time to Submittal Days/Months
100% Affordable Projects				
1520 Capitola Road 57 rental units	Yes	12/17/2020	12/23/2020	.1 month (5 days)
Harper Street project 11 units	Yes	1/29/2019	12/16/2020	12.9 months
Pippin II 80 multi-family rental units	No	12/7/2021	12/30/2021	.75 month (23 days)
				Average Time 4.58 months
Market Rate Projects				
Mission Drive/Thurber 21 townhouse ownership units	Yes	4/13/2021	9/14/2021	5 months
432 Capitola Road Extension 7 rental units	Yes	8/26/2020	2/3/2021	5.1 months
Soquel Townhomes 16 ownership units	Yes	1/22/2020	11/22/1019	-2 months*
3300 Maplethorpe 11 ownership units	No	2/11/2020	9/13/2021	19 months
				Average Time 6.7 months
Recession Projects				
Los Esteros - Rodriguez 100% affordable 7 units (Habitat Project)	No	7/28/2011	6/11/2015	3.8 years
Cypress view 9 units	No	2/30/2008	10/21/2016	8.9 years
Aptos Village Phase 1 16 units	No	9/25/2012	8/16/2018	5.9 years
Aptos Village Phase 1 3 units	No	9/25/2012	12/6/2018	6.2 years
Aptos Village Phase 1 17 units	No	9/25/2012	7/8/2015	2.9 years
Aptos Village Phase 2 5 units	No	9/25/2012	6/18/2019	6.8 years
Aptos Village Phase 2 12 units	No	9/25/2012	4/25/2019	6.5 years
Aptos Village Phase 2 12 units	No	9/25/2012	12/11/2018	6.2 years
				Average Time 5.9 years



Table HE-D-13: Time Between Approval to Building Application Submittal

*** Concurrent review of discretionary and building permit review**

Source: County of Santa Cruz (2023)

Disadvantaged Communities

Disadvantaged communities are defined, in part, as population groups that are disproportionately affected by environmental hazards, have high concentrations of low income, high rates of unemployment, low levels of homeownership, and high rent burden. Disadvantaged communities exist near the City of Watsonville and in portions of the counties coastal area, including Live Oak (see Also Appendix HE-A: Fair Housing Report).

Recent General Plan amendments included in the Sustainability Update address environmental justice, which means equitable protection from environmental and health hazards for everyone. California law requires that cities and counties that have identified disadvantaged communities must also address environmental justice in their general plans.

There are seven overarching environmental justice themes that are addressed with new General Plan policies: pollution exposure and air quality, public facilities, food access, safe and sanitary homes, physical activity, “civil” or community engagement, and improvements and programs that address the needs of disadvantaged communities. Environmental justice policies are woven throughout the General Plan by identifying policies and programs that support and prioritize services to disadvantaged populations. Environmental justice policies are denoted with “EJ” in the General Plan. These policies are also included in General Plan Appendix E: Environmental Justice Policies and Implementation Measures. By encouraging and supporting the development of affordable housing throughout the urban areas, General Plan policies seeks to avoid natural hazards, create lower cost housing near employment centers, and provide more opportunities for homeownership in the urban areas of the county. In addition, Section 2 of the Housing Element describes policies and programs aimed at increasing the supply of housing and supportive programs.

Environmental Constraints

The County’s environmental policies and codes limit development from occurring where hazards are present and, in most cases, require substantial setbacks from these hazards, or mitigations, as applicable. Seismic safety standards are part of the County Building Codes and are a requirement for all building permits.



Geologic Materials

Santa Cruz County's land area is comprised of sandy beaches and steep coastal bluffs, and a series of coastal marine terraces stepping up to the foothills of the Santa Cruz Mountains. The Pajaro River in the southern portion of the county flows through the wide Pajaro Valley containing extensive agriculture lands. The San Lorenzo River in the northern portion of the county is the largest of a series of watersheds that flow out of the mountains and cut through the coastal terraces on the way to the coast. The mountainous areas containing steep slopes and deep canyons are crossed by a series of active and potentially active faults. Most of the county, the coastal terraces and the mountain slopes are underlain by sedimentary rocks that have been shaped by erosional processes. These geologic conditions contribute to potential hazards including coastal erosion, flooding, landslides, seismic shaking, and wildland fires.

Seismic

Within Santa Cruz County there are several active and potentially active faults. Zones of fracture are designated in the Public Safety Element of the General Plan/Local Coastal Plan and California State designated Seismic Review Zones. Movement along these faults can cause fault-related surface deformation (e.g., surface fault rupture) where the fault reaches the surface of the ground. Within the mapped fault zones in the County, it is likely that movement along these faults will damage structures, roads, utilities, and other fixed facilities. In addition to these zones, other ground cracking was observed during the Loma Prieta earthquake and the San Francisco earthquake of 1906. Many of these ground cracks can be attributed to movement or consolidation of large and moderate sized landslides while other ground cracks were most likely related to ridge spreading. Although much of the ground cracking was found near the fault zones and in the Summit area of the county, other ground cracking was found on ridge tops throughout Santa Cruz County. During the past five years Santa Cruz County has not experienced similar ground cracking as a result of an earthquake. (Santa Cruz County Local Hazard Mitigation Plan [LHMP] 2021)

Past experience has shown that the entire county is vulnerable to earthquake hazards including severe ground shaking. Thus, every structure in the unincorporated area of the County is vulnerable to earthquake related hazards. However, the structures located in proximity of a fault zone or high or very high liquefaction area are particularly vulnerable. (LHMP 2021)

The objective of the policies in the General Plan Public Safety Element are to reduce the potential for loss of life, injury, and property damage resulting from earthquakes by regulating the siting and design of development in seismic hazard areas; encouraging open space, agricultural or low-density land use in the fault zones; and increasing public information and awareness of seismic hazards. Title 16 of the County Code contains Chapter 16.10 Geologic Hazards containing



provisions for investigation of known or suspected earthquake fault hazards and requires adequate setbacks from any faults for all development.

Liquefaction and Ground Lurching

Liquefaction is the transformation of loose, water-saturated granular materials (such as sand or silt) from a solid to a liquid state accompanying ground shaking during an earthquake. Liquefaction commonly, but not always, leads to ground failure. On slopes liquefaction may result in slope failure. Liquefaction potential varies significantly, and site-specific analysis is needed to accurately determine liquefaction potential in earthquake prone areas. Most of the valley bottoms in the southern regions of the county are underlain by alluvium and are considered at very high, high, or moderate risk for liquefaction potential based on the Santa Cruz County Liquefaction Hazard Areas map. Coastline regions also have low to very high liquefaction potential. Policies in the Public Safety Element are intended to reduce the potential for loss of life, injury, and property damage resulting from location of improvements in areas that contain soils subject to liquefaction and subsidence by: avoiding location of critical and essential facilities in areas subject to these conditions, and adopting building codes that, for areas where development is allowable, requires site-specific analysis and adequate mitigations to be incorporated into project designs (LHMP 2021). While required site investigations and any necessary mitigations measures to account for liquefaction hazards, such as site preparation and foundation design, would add cost to a housing project, they will prevent costly repairs in the future. Furthermore, building codes require investigation and mitigation of identified liquefaction hazards in building design and construction.

Tsunami

A tsunami is a series of waves generated by an impulsive disturbance in a large body of water such as an ocean or large lake. Tsunamis are produced when movement occurs on faults in the ocean floor, usually during very large earthquakes. Sudden vertical movement of the ocean or lake floor by a fault, landslide or similar movement displaces the overlying water, creating a wave that travels outward from the source. The waves can travel across oceans and maintain enough energy to damage distant shorelines. The hazard posed by tsunamis came to the attention of the world during the 2004 Indian Ocean tsunami that killed as many as 300,000 people who lived more than a thousand miles from the source of the earthquake. An earthquake anywhere in the Pacific Ocean can cause tsunamis around the entire Pacific basin, including offshore of Santa Cruz County. Since the Pacific Rim is highly seismically active, tsunamis are not uncommon, but historically have been only a few meters in height. In 2011, significant damage occurred in the Santa Cruz Harbor as a result of a 9.0 earthquake in Japan. While the tsunami caused massive damage and casualties in Japan, the Santa Cruz Harbor experienced waves estimated to be several feet, combined with swift and chaotic currents causing approximately \$20 million in damage. However, the historic record is short, and may not reflect the true tsunami hazard to



the County, which is at risk from both local and distant source tsunamis. The potential outcome of a tsunami could be more significant damage and loss of life. The Public Safety Element contains policies intended to reduce the potential for loss of life, injury, and property damage resulting from tsunamis by providing signage and warning systems in tsunami hazard areas to increase public awareness of hazard and actions to take in event of tsunami, publicizing evacuation routes, and designing structures as feasible to withstand tsunamis or to minimize damage that may occur due to tsunamis (LHMP 2021). There are no requirements in County policy or codes specifically addressing site or building design to mitigate tsunami hazards. However, the County participates in the National Flood Insurance Program (NFIP) making flood insurance available to County residents while the County enforces floodplain regulations in compliance with FEMA and the NFIP standards. Although tsunami hazard areas are larger in areal extent, much of the tsunami hazard areas are coincident with FEMA-mapped flood hazard areas. To the extent that areas along the coast that are mapped within FEMA-designated flood hazard areas are proposed for development, there are requirements to elevate the lowest floor of the building to mitigate and prevent flood damage (see flooding section below). In this way, mitigation for flood hazards also helps mitigate tsunami hazards in certain areas.

Flooding

Flooding and coastal storms present similar risks and are usually related types of hazards in Santa Cruz County. Coastal storms can cause increases in tidal elevations (called storm surge), wind speed, coastal erosion, and debris flows, as well as flooding. During a flood, excess water from rainfall or storm surge accumulates and overflows the channels of creeks and rivers onto the banks and adjacent floodplains and inundates beaches. Floodplains are lowlands adjacent to rivers, lakes and oceans that are subject to recurring floods. Several factors determine the severity of floods, including rainfall intensity and duration, creek and storm drain system capacity, and the infiltration rate of the ground. Floodwaters can carry large objects downstream with a force strong enough to destroy stationary structures such as homes and bridges and break utility lines. Floodwaters also saturate materials and earth resulting in the instability, collapse, and destruction of structures as well as the loss of human life.

Settlement and habitation in the county, from the historic Ohlone/Awaswas indigenous communities through the founding of the Santa Cruz Mission in 1791, and subsequent logging communities throughout the 1800s, tended to acknowledge the floodplain areas of the rivers and streams, building on the higher ground. However, as the population grew, particularly in the middle 1900's, low lying areas near virtually every waterway were encroached upon for housing, business, or agricultural development. As a consequence, flooding has affected houses and businesses in the San Lorenzo Valley along the San Lorenzo River, in the Pajaro Valley along the



Pajaro River, and along every other major creek in the county, and in beach areas on multiple occasions over the past half-century.

The Public Safety Element contains policies intended to reasonably protect new, replacement, reconstructed, modified, and existing structures from flood hazards, including sea level rise and coastal wave run-up hazards, in order to minimize economic damages within the expected lifespans of such structures; and to address threats to public health and safety, prevent adverse impacts on floodplains, and maintain their beneficial function for flood water storage and transport and for biotic resource protection (LHMP 2021). The County participates in the NFIP that provides flood insurance for county residents and requires the County to regulate development in flood-prone areas according to national standards. This generally requires new development and substantial improvement of existing development to be constructed with the lowest floor elevated above an established base flood elevation. Structures designed in this manner are much less susceptible to significant flood damage. Any increased costs for site preparation and building design and construction to mitigate flood hazards are considered an investment in prevention of costly flood damage to the building in the future.

Landslides

Landsliding is a general term that describes a wide variety of mass downslope movements of soil and rock in response to gravity. Factors causing landsliding include the rock strength and orientation of elements on the slope, erosion, weathering, high rainfall, steepness of slopes, recent fire activity, seismic shaking and human activities such as the removal of vegetation, drainage mismanagement, and inappropriate grading. Santa Cruz County's unique geologic conditions make large portions of the County particularly susceptible to many forms of landsliding.

Policies in the Public Safety Element are intended to reduce life safety hazards and property damage caused by landslides, debris flow, adverse soil conditions, and other ground movements affecting land use activities in areas of unstable geologic formations, potentially unstable slopes and adverse soil conditions. County Code Section 16.10 in combination with the California Building Code require careful consideration of landslide factors by both engineering geologists, soils engineers, and civil engineers. However, even with proper care, there remains a higher-than-normal potential for damage from landsliding in many areas of the county (LHMP 2021). County policy encourages the development of additional housing within the urban area where landslide hazards are generally low and limits the creation of new building sites in rural areas where landslide hazards are generally higher. To the extent that mitigation of landslide hazards add costs to the construction of a housing unit, this is not considered a constraint. Rather, landslide hazards are considered a life safety issue and must be adequately mitigated for the construction of any housing unit. However, because landslide hazards generally occur in areas



where new housing construction is limited, mitigation of this hazard is not considered a significant constraint to the development of housing.

Fire Hazards

A wildland fire may be defined as any unwanted fire involving outdoor vegetation. This may be perceived as only occurring in forests, rangelands, or agricultural fields, but it might also occur in vacant lots, highway medians, parks, golf courses and rural residential areas. The term Wildland Urban Interface (WUI) describes many of these areas. The potential for both life and property losses in the WUI is exponentially higher than non-populated wildlands. In addition, human influence, forest management practices, and aging utility infrastructure has greatly increased the number and variety of potential sources of ignition. A fire threat will always exist in the WUI. There will always be flammable vegetation, residential structures, utility infrastructure and human activities creating risks for the next large fire in the county.

Large areas of the county have been mapped and designated in the County's General Plan as Critical Wildfire Hazard Areas due to accumulations of wildfire prone vegetation, steep and dry slopes, and the presence of structures vulnerable to wildland fires. These areas are generally situated in the steeper higher elevations of the county. Most of these areas are along the border of Santa Clara County or in the coastal ridges between Highway 9 and Highway 1. While areas designated Critical Fire Hazard Areas are areas of increased wildfire risk, it should be noted that wildland fires may occur anywhere within the county.

The State Responsibility Area (SRA) is the area of the County where financial responsibility for the prevention and suppression of wildfires is primarily the responsibility of the state. In general, SRA includes forest-covered lands, whether of commercial value or not, or brush or grass-covered lands. SRA does not include lands within city boundaries or in federal ownership. Local Responsibility Areas (LRA) include incorporated cities and other urbanized areas, and cultivated agriculture lands. CalFire has mapped fire hazard severity zones within SRA and LRA. Mapping of the areas, referred to as Very High, High, and Moderate Fire Hazard Severity Zones (VHFHSZ), is based on relevant factors such as fuels, terrain, and weather. This mapping includes all of the Critical Fire Hazards Areas designated in the General Plan.

Policies in the Public Safety Element are intended to protect the public from the hazards of fire through citizen awareness, prevention measures for mitigating the risks of fire, responsible fire protection planning, and built-in systems for fire detection and suppression. The County Fire Code and Building Code require fire prevention and protection measure in new development such as adequate access, water storage and fire suppression systems, noncombustible construction materials, and creation and maintenance of defensible space around structures (LHMP 2021). Similar to certain other environmental constraints, construction of new housing in



fire prone areas in accordance with building and fire code standards is required to protect life and property from fire damage. This can be seen as a proactive mitigation measure for the preservation of housing stock, particularly in rural areas where wildland fire hazards are greatest. Any costs for such protection that are added to the cost of construction of new housing are more than offset by the protections provided to both residents and the housing stock itself.

Emergency and Evacuation Planning

The Santa Cruz County Office of Response, Recovery, and Resilience (OR3) team provides emergency management services, including disaster preparedness for residents, development of written guidelines for emergency preparedness, response, recovery and mitigation for disasters and operation of the Emergency Operations Center (EOC). The EOC serves as a centralized point for emergency operations coordination during a disaster.

Evacuations are frequently a response to natural disasters in order to protect people from potential harm. People may be evacuated because they are in the direct path of a natural disaster or because emergency responders may lose the ability to rescue residents due to road closures.

The County uses a variety of methods to notify residents when an evacuation is necessary. These include reverse 911 calls, text or phone messages through Code Red (for those who have signed up) and/or door to door notifications. Evacuation areas are determined by the incident command team, who are in charge of responding to the disaster. They are typically based on zones making it very important for people to know their zones, which are publicized through an online mapping application. Evacuations may be short-term or longer term depending on the scope of the disaster. A temporary or short-term evacuation typically involves moving residents to a Temporary Evacuation Point (TEP) where evacuees will have access to food, water, restrooms, blankets and information about the emergency. These TEPs are meant for short durations and not meant for extended stays so sleeping accommodations are not available at these sites. For longer-term evacuations, shelters are typically established, which allow for sleeping accommodations as well as meeting basic human needs such as food, water, restrooms, showers and disaster information (Santa Cruz County Office of Response, Recovery, and Resilience).

Evacuation planning is an ongoing project by OR3 and community partners using existing resources and grant funding to identify and develop additional evacuation routes in areas of the county where communities lack adequate secondary access routes.

Summary of Non-governmental Constraints

- Land costs, construction costs, and availability of financing are all factors that present challenges to the production and increase the cost of housing. The County recognizes these market conditions and works successfully with non-profit housing developers to leverage



county, state and federal housing funds and programs to ensure the success of affordable housing projects in these challenging market conditions in the county.

- The rural areas of the county have many natural constraints to the development of housing such as landsliding, flooding, and wildland fire. By recognizing the resource constraints facing development in the rural areas of the County and targeting specific areas delineated by the USL as appropriate for more intensive uses, the County's growth management policies (Measure J) avoid natural hazards, protects agricultural lands, and encourage the creation of affordable housing within the USL through an affordable housing requirement applicable to new residential development.
- Disadvantaged communities are defined, in part, as population groups that are disproportionately affected by environmental hazards, have high concentrations of low income, high rates of unemployment, low levels of homeownership, and high rent burden. Environmental justice is woven throughout the General Plan by identifying policies and programs that support and prioritize services to disadvantaged populations. By encouraging and supporting the development of affordable housing in the urban areas, County policy seeks to avoid natural hazards, create lower cost housing near employment centers, and provide more opportunities for homeownership in the urban areas of the county.



APPENDIX HE-E: HOUSING SITES INVENTORY

Appendix HE-E-Table 1: Vacant Residential Sites

Assessor Parcel Number	Address	Zip Code	General Plan Designation (Current)	Current Zoning	Parcel Size (Acres)	Existing Use/Vacancy	Minimum Density Allowed (units/acre)	Maximum Density Allowed (units/acre)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total
025-241-08	Winkle Ave & Kenny Ct	95065	R-UL	R-1-6	0.252	Vacant	4	10	0	0	1	1
025-401-09	2565 Benson Ave, Santa Cruz	95065	O-U; R-UL	SU-D	0.540	Vacant	4	10	0	0	1	1
026-071-60	2265 Paul Minnie Ct, Santa Cruz	95062	R-UM	R-1-5	0.160	Vacant	7	15	0	0	1	1
026-071-62	2285 Paul Minnie Ct, Santa Cruz	95062	R-UM	R-1-5	26.000	Vacant	7	15	0	0	2	2
026-211-42	7Th Ave & Eddy Ln	95062	O-U; R-UM	RM-4	0.350	Vacant	7	15	0	0	1	1
026-221-15	1260 7Th Ave, Santa Cruz	95062	R-UM	RM-4	0.949	Vacant	7	15	0	0	7	7
026-311-13	928 El Dorado Ave, Santa Cruz	95062	R-UL	RM	1.000	Vacant	4	10	0	0	4	4
026-621-12	605 Harbor Vista Ln T, Santa Cruz	95062	O-U; R-UM	RM-4	1.510	Vacant	7	15	0	1	10	11
027-082-10	Dolores St. & Schwan Lake Dr.	95062	R-UH	R-1-3.5	0.108	Vacant	11	30	0	0	1	1
028-071-30	600 Corcoran Ave, Santa Cruz	95062	R-UH	RM-2.5	0.339	Vacant	11	30	0	0	4	4
028-154-45	255 15Th Ave, Santa Cruz	95062	R-UL	R-1-6	0.370	Vacant	4	10	0	0	2	2
028-221-15	150 Sunny Cove Dr, Santa Cruz	95062	R-UM	R-1-4	0.087	Vacant	7	15	0	0	1	1
028-222-01	East Cliff Dr & 19Th Ave	95062	R-UM	R-1-4	0.092	Vacant	7	15	0	0	1	1
028-222-11	East Cliff Dr & 18Th Ave	95062	R-UM	R-1-4	0.092	Vacant	7	15	0	0	1	1
028-232-29	24Th Ave & East Cliff Dr	95062	R-UM	R-1-4-PP	0.117	Vacant	7	15	0	0	1	1
028-233-12	120 24Th Ave, Santa Cruz	95062	R-UM	R-1-4-PP	0.090	Vacant	7	15	0	0	1	1
028-302-04	40 Moran Way, Santa Cruz	95062	R-UM	PR-PP	0.760	Vacant	7	15	0	0	1	1
029-031-06	Mattinson Ln & Soquel Ave	95062	O-U; R-UM	R-1-5	3.830	Vacant	7	15	0	3	17	20
030-011-32	Greenbrae Ln & Soquel Dr	95073	O-U; R-UL	R-1-10	0.354	Vacant	4	10	0	0	1	1
030-101-18	Center St & Parrish Ln	95073	R-UM	R-1-6	0.272	Vacant	7	15	0	0	1	1
030-241-22	Soquel Dr & Aguazul Dr	95073	R-UL	R-1-6	0.420	Vacant	4	10	0	0	2	2
030-271-33	Main St & Cherryvale Ave	95073	R-M; R-UL	R-1	1.430	Vacant	4	10	0	0	6	6
030-281-14	Paper Mill Rd & O'Neill Ln	95073	O-U; R-UM	R-1-6	0.322	Vacant	7	15	0	0	1	1
031-053-18	2234 40Th Ave, Santa Cruz	95062	R-UL	R-1-6	0.150	Vacant	4	10	0	0	1	1
031-091-47	19 Barker Ct, Santa Cruz	95062	R-UL	R-1-6-L	0.183	Vacant	4	10	0	0	1	1
031-141-18	Soquel Dr & 41St Av	95062	O-U; R-UL	R-1-6	1.789	Vacant	4	10	0	0	2	2
031-151-18	Garden St Ext & 30Th Av	95062	R-UM	R-1-4	0.135	Vacant	7	15	0	0	1	1
032-041-66	Portola Dr & Avis Ln	95062	R-UH	RM-3	0.249	Vacant	11	30	0	0	3	3
033-141-02	4144 Bain Ave, Santa Cruz	95062	R-UM	R-1-5	0.115	Vacant	7	15	0	0	1	1
037-012-20	3690 Stance Ave, Soquel	95073	O-U; R-UL	R-1-6	0.158	Vacant	4	10	0	0	1	1
037-012-21	3680 Stance Ave, Soquel	95073	O-U; R-UL	R-1-6	0.200	Vacant	4	10	0	0	1	1
037-033-01	Hardin Dr & Jigger Dr	95073	O-U; R-UL	R-1-6	0.111	Vacant	4	10	0	0	1	1
037-033-25	Hardin Dr & Jigger Dr	95073	R-UL	R-1-6	0.142	Vacant	4	10	0	0	1	1
037-034-14	Hardin Wy & Ball Dr	95073	O-U; R-UL	R-1-6	0.272	Vacant	4	10	0	0	1	1
037-072-63	Crystal Heights Dr & Hazel Ct	95073	R-R; R-UL	R-1-8; RA	2.127	Vacant	4	10	0	0	2	2
037-082-12	Crestline Wy & Maretta Dr	95073	R-UL	R-1-8	1.357	Vacant	4	10	0	0	1	1
037-121-73	107 Staggi Ln, Soquel	95073	R-UL	R-1-10	0.160	Vacant	4	10	0	0	1	1
037-181-18	Soquel Dr & Chen Wy	95073	O-U; R-UL	R-1-6	0.539	Vacant	4	10	0	0	2	2
037-221-62	Abbey Rd & Willowbrook Ln	95003	O-U; R-UM	R-1-5	0.261	Vacant	7	15	0	0	1	1
037-221-63	Abbey Rd & Willowbrook Ln	95003	O-U; R-UM	R-1-5	0.215	Vacant	7	15	0	0	1	1
037-301-33	Wimbledon Dr & Baseline Dr	95003	R-UH	RM-3	0.097	Vacant	11	30	0	0	1	1
038-114-19	Oakdale Dr & Cedar St	95003	R-UM	R-1-4	0.105	Vacant	7	15	0	0	1	1
038-151-44	765 Seacliff Dr, Aptos	95003	R-UM	R-1-6	0.136	Vacant	7	15	0	0	1	1
038-151-45	767 Seacliff Dr, Aptos	95003	R-UM	R-1-6	0.139	Vacant	7	15	0	0	1	1
038-151-53	761 Seacliff Dr, Aptos	95003	O-U; R-UM	R-1-6	0.461	Vacant	7	15	0	0	1	1

038-151-54	Seacliff Dr & Middlefield Dr	95003 O-U; R-UM	R-1-6	0.239	Vacant	7	15	0	0	1	1
038-151-84	Seacliff Dr & Oakhill Rd	95003 O-U; R-UL	R-1-10	0.366	Vacant	4	10	0	0	1	1
039-031-48	Vienna Dr & Mesa Dr	95003 O-U; R-UL	R-1-10	1.517	Vacant	4	10	0	0	1	1
039-041-25	Viewpoint Rd & Mesa Dr	95003 R-UL	R-1	0.632	Vacant	4	10	0	0	3	3
039-041-29	Viewpoint Rd & Mesa Dr	95003 R-UL	R-1-10	1.064	Vacant	4	10	0	0	1	1
039-041-31	Viewpoint Rd & Mesa Dr	95003 R-UL	R-1-10	1.344	Vacant	4	10	0	0	1	1
039-041-33	Viewpoint Rd & Mesa Dr	95003 R-UL	R-1	0.538	Vacant	4	10	0	0	3	3
039-041-36	Viewpoint Rd & Mesa Dr	95003 R-UL	R-1	0.771	Vacant	4	10	0	0	4	4
039-051-10	Sunset Wy & Mesa Dr	95003 O-U; R-UL	R-1-10	2.630	Vacant	4	10	0	0	1	1
039-051-12	Sunset Wy & Mesa Dr	95003 R-UL	R-1-10	0.450	Vacant	4	10	0	0	1	1
039-051-14	Sunset Wy & Mesa Dr	95003 O-U; R-UL	R-1-10	0.938	Vacant	4	10	0	0	1	1
039-121-06	Sunset Wy & Mesa Dr	95003 O-U; R-UL	R-1-10	0.975	Vacant	4	10	0	0	1	1
039-121-10	Sunset Wy & Mesa Dr	95003 O-U; R-UL	R-1-10	1.733	Vacant	4	10	0	0	1	1
039-171-28	Vienna Dr & Soquel Dr	95003 O-U; R-UL	R-1-10	0.115	Vacant	4	10	0	0	1	1
039-361-01	Urbn Way & Soquel Dr	95003 R-UL; R-UM	R-1; RM	1.409	Vacant	4	10	0	0	6	6
039-361-03	Soquel Dr & Casa De Vida Dr	95003 R-UL	R-1-8	0.211	Vacant	4	10	0	0	1	1
039-371-29	Windemere Ln & Soquel Dr	95003 R-UL; R-UM	R-1-8; RM-5	0.694	Vacant	4	10	0	0	3	3
039-371-37	West Ledyard Wy & Arden Wy	95003 R-UL	R-1-8	0.184	Vacant	4	10	0	0	1	1
039-531-01	Terrace Dr & Mesa Dr	95003 R-UL	R-1-10	0.446	Vacant	4	10	0	0	1	1
040-217-30	Village Creek Rd & Aptos Creek Rd	95003 R-UL	R-1-6	0.152	Vacant	4	10	0	0	1	1
040-251-01	Old Farm Ln & Valencia Rd	95003 R-UVL	R-1-1AC	2.723	Vacant	1	5	0	0	3	3
040-386-11	Riviera Dr & Cheryl Wy	95003 R-UL	R-1-6	0.303	Vacant	4	10	0	0	2	2
040-391-01	Riviera Dr & Cheryl Wy	95003 R-UL	R-1-10	0.878	Vacant	4	10	0	0	1	1
040-391-02	Cheryl Way & Riviera Dr	95003 R-UL	R-1	1.118	Vacant	4	10	0	0	5	5
041-071-08	136 Aptos School Rd, Aptos	95003 R-UL	R-1-10	0.185	Vacant	4	10	0	0	1	1
041-072-05	Valencia Rd & Siesta Dr	95003 O-U; R-UL	R-1-10	0.362	Vacant	4	10	0	0	1	1
041-072-12	Victoria Ln & Trout Gulch Rd	95003 O-U; R-UL	R-1-10	0.214	Vacant	4	10	0	0	1	1
041-072-13	Victoria Ln & Trout Gulch Rd	95003 O-U; R-UL	R-1-10	0.242	Vacant	4	10	0	0	1	1
041-072-14	Valencia Rd & Siesta Dr	95003 O-U; R-UL	R-1-10	0.225	Vacant	4	10	0	0	1	1
041-072-15	Valencia Rd & Siesta Dr	95003 O-U; R-UL	R-1-10	0.255	Vacant	4	10	0	0	1	1
041-072-16	Valencia Rd & Aptos School Rd	95003 O-U; R-UL	R-1-10	0.233	Vacant	4	10	0	0	1	1
041-072-17	Valencia Rd & Aptos School Rd	95003 O-U; R-UL	R-1-10	0.205	Vacant	4	10	0	0	1	1
041-081-05	Victoria Ln & Trout Gulch Rd	95003 O-U; R-UL	R-1-10	0.126	Vacant	4	10	0	0	1	1
041-081-06	Victoria Ln & Trout Gulch Rd	95003 O-U; R-UL	R-1-10	0.103	Vacant	4	10	0	0	1	1
041-081-15	Valencia Rd & Hayward Dr	95003 O-U; R-UL	R-1-10	0.151	Vacant	4	10	0	0	1	1
041-081-16	Valencia Rd & Hayward Dr	95003 O-U; R-UL	R-1-10	0.168	Vacant	4	10	0	0	1	1
041-081-17	Victoria Ln & Trout Gulch Rd	95003 O-U; R-UL	R-1-10	0.167	Vacant	4	10	0	0	1	1
041-081-18	Siesta Dr & Siesta Ct	95003 O-U; R-UL	R-1-10	0.195	Vacant	4	10	0	0	1	1
041-081-19	Siesta Dr & Siesta Ct	95003 O-U; R-UL	R-1-10	0.210	Vacant	4	10	0	0	1	1
041-081-20	Siesta Dr & Siesta Ct	95003 O-U; R-UL	R-1-10	0.190	Vacant	4	10	0	0	1	1
041-081-21	Siesta Dr & Siesta Ct	95003 O-U; R-UL	R-1-10	0.192	Vacant	4	10	0	0	1	1
041-091-08	Trout Gulch Rd & Baker Rd	95003 O-U; R-UL	R-1-10	0.226	Vacant	4	10	0	0	1	1
041-091-09	Trout Gulch Rd & Baker Rd	95003 O-U; R-UL	R-1-10	0.222	Vacant	4	10	0	0	1	1
041-091-11	Trout Gulch Rd & Baker Rd	95003 R-UL	R-1-10	0.117	Vacant	4	10	0	0	1	1
041-091-12	Trout Gulch Rd & Baker Rd	95003 R-UL	R-1-10	0.124	Vacant	4	10	0	0	1	1
041-091-17	226 Hayward Dr, Aptos	95003 O-U; R-UL	R-1-10	0.114	Vacant	4	10	0	0	1	1
041-091-20	Trout Gulch Rd & Baker Rd	95003 O-U; R-UL	R-1-10	0.159	Vacant	4	10	0	0	1	1
041-092-11	Trout Gulch Rd & Baker Rd	95003 R-UL	R-1-10	0.094	Vacant	4	10	0	0	1	1
041-092-14	225 Hayward Dr, Aptos	95003 R-UL	R-1-10	0.087	Vacant	4	10	0	0	1	1

041-092-15	Trout Gulch Rd & Baker Rd	95003 R-UL	R-1-10	0.093	Vacant	4	10	0	0	1	1
041-092-19	Valencia Rd & Hayward Dr	95003 R-UL	R-1-10	0.170	Vacant	4	10	0	0	1	1
041-092-20	Valencia Rd & Hayward Dr	95003 O-U; R-UL	R-1-10	0.298	Vacant	4	10	0	0	1	1
041-092-28	Trout Gulch Rd & Baker Rd	95003 R-UL	R-1-10	0.136	Vacant	4	10	0	0	1	1
041-181-19	South Polo Dr & North Polo Dr	95003 O-U; R-UL	R-1-6	0.183	Vacant	4	10	0	0	1	1
041-181-20	3345 Polo Dr, Aptos	95003 O-U; R-UL	R-1-6	0.170	Vacant	4	10	0	0	1	1
041-181-59	Valencia Av & Lyon Av	95003 O-U; R-UL	R-1-6	0.107	Vacant	4	10	0	0	1	1
041-191-20	Valencia Rd & Robideaux Rd	95003 O-U; R-UL	R-1-6	0.416	Vacant	4	10	0	0	1	1
041-191-46	Valencia Rd & Robideaux Rd	95003 O-U; R-UL	R-1-6	0.185	Vacant	4	10	0	0	1	1
041-191-49	Valencia Rd & Robideaux Rd	95003 O-U; R-UL	R-1-6	0.176	Vacant	4	10	0	0	1	1
041-221-32	Monroe Av & Huntington Dr	95003 O-U; R-UL	RM-6	1.734	Vacant	4	10	0	0	7	7
041-221-39	Monroe Av & Huntington Dr	95003 R-UVL	R-1-20	2.766	Vacant	1	5	0	0	1	1
041-232-14	910 Wallace Ave, Aptos	95003 R-UVL	R-1	0.509	Vacant	1	5	0	0	1	1
041-232-38	Monroe Ave & Bowen Ave	95003 R-UVL	R-1-10; R-1-20	1.090	Vacant	1	5	0	0	2	2
041-242-11	7320 Freedom Blvd, Aptos	95003 R-UVL	R-1	1.013	Vacant	1	5	0	0	2	2
041-511-05	Soquel Dr & Freedom Bl	95003 R-UL	R-1-10	0.075	Vacant	4	10	0	0	1	1
042-042-14	East St & Center Av	95003 R-UH	RM-3	0.066	Vacant	11	30	0	0	1	1
042-054-05	Seacliff Dr & Kelp Ln	95003 R-UM	R-1-4	0.104	Vacant	7	15	0	0	1	1
042-054-06	Seacliff Dr & Kelp Ln	95003 R-UM	R-1-4	0.087	Vacant	7	15	0	0	1	1
042-057-14	Glen Dr & Creek Dr	95003 R-UM	R-1-4	0.100	Vacant	7	15	0	0	1	1
042-057-16	Glen Dr & Creek Dr	95003 R-UM	R-1-4	0.084	Vacant	7	15	0	0	1	1
042-057-17	Glen Dr & Creek Dr	95003 R-UM	R-1-4	0.178	Vacant	7	15	0	0	1	1
042-057-49	Sea Terrace Wy & Aptos Wharf Rd	95003 R-UM	R-1-4	0.190	Vacant	7	15	0	0	2	2
042-057-50	Sea Terrace Wy & Aptos Wharf Rd	95003 R-UM	R-1-4	0.200	Vacant	7	15	0	0	2	2
042-057-51	Sea Terrace Wy & Aptos Wharf Rd	95003 R-UM	R-1-4	0.180	Vacant	7	15	0	0	1	1
042-067-08	Spreckels Dr & Seacliff Dr	95003 R-UM	R-1-6	0.104	Vacant	7	15	0	0	1	1
042-067-10	Spreckels Dr & Seacliff Dr	95003 R-UM	R-1-6	0.121	Vacant	7	15	0	0	1	1
042-067-11	State Hwy 1 & Spreckels Dr	95003 R-UM	R-1-6	0.124	Vacant	7	15	0	0	1	1
042-067-15	State Hwy 1 & Spreckels Dr	95003 R-UM	R-1-6	0.227	Vacant	7	15	0	0	1	1
042-067-16	Moosehead Dr & Carrera Ci	95003 R-UM	R-1-6	0.086	Vacant	7	15	0	0	1	1
042-067-17	Moosehead Dr & Carrera Ci	95003 R-UM	R-1-6	0.095	Vacant	7	15	0	0	1	1
042-071-03	Moosehead Dr & Carrera Ci	95003 R-UM	R-1-6	0.126	Vacant	7	15	0	0	1	1
042-071-05	Moosehead Dr & Carrera Ci	95003 R-UM	R-1-6	0.076	Vacant	7	15	0	0	1	1
042-072-06	Moosehead Dr & Carrera Ci	95003 R-UM	R-1-4	0.072	Vacant	7	15	0	0	1	1
042-092-12	Seacliff Dr & Santa Cruz Av	95003 R-UM	R-1-4	0.090	Vacant	7	15	0	0	1	1
042-094-09	Seacliff Dr & San Benito Av	95003 R-UM	R-1-4	0.118	Vacant	7	15	0	0	1	1
042-101-08	Seacliff Dr & San Benito Av	95003 R-UM	R-1-4	0.092	Vacant	7	15	0	0	1	1
042-101-09	Seacliff Dr & San Benito Av	95003 R-UM	R-1-4	0.102	Vacant	7	15	0	0	1	1
042-181-33	Treasure Island Dr & Aptos Beach Dr	95003 R-UH	R-1-3.5	0.069	Vacant	11	30	0	0	1	1
042-181-35	Treasure Island Dr & Aptos Beach Dr	95003 R-UH	R-1-3.5	0.097	Vacant	11	30	0	0	1	1
042-191-10	Spreckels Dr & Claus Ct	95003 R-UM	R-1-4	0.077	Vacant	7	15	0	0	1	1
042-191-18	Aptos Beach Dr & Alley	95003 R-UM	R-1-4	0.212	Vacant	7	15	0	0	2	2
042-202-36	206 Shore View Dr, Aptos	95003 R-UM	R-1-4	0.188	Vacant	7	15	0	0	2	2
042-221-07	Sand St & Lake Ct	95003 R-UM	R-1-4	0.161	Vacant	7	15	0	0	1	1
042-221-10	Sand St & Lake Ct	95003 R-UM	R-1-4	0.083	Vacant	7	15	0	0	1	1
042-222-14	Rio Del Mar Bl & Beach Villa Ln	95003 R-UM	R-1-4	0.128	Vacant	7	15	0	0	1	1
042-222-19	Venetian Rd & Earl Ct	95003 R-UM	R-1-4	0.115	Vacant	7	15	0	0	1	1
042-222-20	Venetian Rd & Lake Ct	95003 R-UM	R-1-4	0.091	Vacant	7	15	0	0	1	1
042-222-22	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.137	Vacant	7	15	0	0	1	1

042-222-23	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.144	Vacant	7	15	0	0	1	1
042-222-25	Rio Del Mar Bl & Burnham Ct	95003 R-UM	R-1-4	0.154	Vacant	7	15	0	0	1	1
042-222-26	Rio Del Mar Bl & Burnham Ct	95003 R-UM	R-1-4	0.138	Vacant	7	15	0	0	1	1
042-222-27	Rio Del Mar Bl & Burnham Ct	95003 R-UM	R-1-4	0.136	Vacant	7	15	0	0	1	1
042-222-28	Rio Del Mar Bl & Highland Dr	95003 R-UM	R-1-4	0.150	Vacant	7	15	0	0	1	1
042-222-29	Sand St & Brea Ct	95003 R-UM	R-1-4	0.145	Vacant	7	15	0	0	1	1
042-222-30	Sand St & Brea Ct	95003 R-UM	R-1-4	0.126	Vacant	7	15	0	0	1	1
042-222-33	Sand St & Lake Ct	95003 R-UM	R-1-4	0.092	Vacant	7	15	0	0	1	1
042-222-34	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.085	Vacant	7	15	0	0	1	1
042-222-35	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.092	Vacant	7	15	0	0	1	1
042-222-36	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.096	Vacant	7	15	0	0	1	1
042-222-39	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.096	Vacant	7	15	0	0	1	1
042-222-40	Rio Del Mar Bl & Cliff Ct	95003 R-UM	R-1-4	0.122	Vacant	7	15	0	0	1	1
042-223-09	Venetian Rd & Lake Ct	95003 R-UM	R-1-4	0.093	Vacant	7	15	0	0	1	1
042-223-10	Venetian Rd & Lake Ct	95003 R-UM	R-1-4	0.088	Vacant	7	15	0	0	1	1
042-225-25	236 Aptos Beach Dr, Aptos	95003 R-UM	R-1-4	0.118	Vacant	7	15	0	0	1	1
043-021-04	Rio Del Mar Bl & Burnham Ct	95003 R-UL	R-1-6	0.136	Vacant	4	10	0	0	1	1
043-051-02	Townsend Dr & Mirada Dr	95003 R-UL	R-1-6	0.251	Vacant	4	10	0	0	1	1
043-093-13	Kingsbury Dr & Elva Dr	95003 R-UL	R-1-6	0.143	Vacant	4	10	0	0	1	1
043-095-02	Kingsbury Dr & Elva Dr	95003 R-UL	R-1-6	0.176	Vacant	4	10	0	0	1	1
043-131-14	Via Concha & Via Campana	95003 R-UL	R-1-6	0.124	Vacant	4	10	0	0	1	1
043-131-47	Via Concha & Via Campana	95003 O-R; R-UL	PR; R-1-6	0.289	Vacant	4	10	0	0	1	1
043-152-46	Granada Dr & Bay View Dr	95003 R-UL	RB	0.168	Vacant	4	10	0	0	1	1
043-152-57	Toledo Dr & Bay View Dr	95003 R-UL	RB	0.096	Vacant	4	10	0	0	1	1
043-152-58	Toledo Dr & Bay View Dr	95003 R-UL	RB	0.198	Vacant	4	10	0	0	1	1
043-152-67	Granada Dr & Bay View Dr	95003 R-UL	RB	0.100	Vacant	4	10	0	0	1	1
043-152-71	548 Beach Dr, Aptos	95003 R-UL	RB	0.316	Vacant	4	10	0	0	1	1
043-161-61	Via Concha & Via Campana	95003 R-UL	R-1-6	0.312	Vacant	4	10	0	0	2	2
043-161-62	Via Concha & Via Campana	95003 R-UL	R-1-6	0.169	Vacant	4	10	0	0	1	1
043-222-16	210 Farley Dr, Aptos	95003 R-UL	R-1-6	0.138	Vacant	4	10	0	0	1	1
044-021-09	Bonita Dr & Monterey Dr	95003 R-UL	R-1-10-SP	0.202	Vacant	4	10	0	0	1	1
044-051-19	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.298	Vacant	4	10	0	0	1	1
044-061-51	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.612	Vacant	4	10	0	0	1	1
044-062-13	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.094	Vacant	4	10	0	0	1	1
044-062-18	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.129	Vacant	4	10	0	0	1	1
044-115-16	406 Ewell Ct, Aptos	95003 R-UM	R-1-5	0.201	Vacant	7	15	0	0	1	1
044-122-18	438 Monterey Dr, Aptos	95003 R-UM	R-1-5	0.113	Vacant	7	15	0	0	1	1
044-131-03	Loma Prieta Dr & Monterey Dr	95003 R-UL	R-1-10-SP	0.156	Vacant	4	10	0	0	1	1
044-131-04	434 Loma Prieta Dr, Aptos	95003 R-UL	R-1-10-SP	0.176	Vacant	4	10	0	0	1	1
044-131-27	Loma Prieta Dr & Monterey Dr	95003 R-UL	R-1-10-SP	0.399	Vacant	4	10	0	0	1	1
044-131-28	Loma Prieta Dr & Monterey Dr	95003 R-UL	R-1-10-SP	0.365	Vacant	4	10	0	0	1	1
044-142-27	Vista Del Mar Dr & Cuesta Dr	95003 R-UL	R-1-10-SP	0.131	Vacant	4	10	0	0	1	1
044-142-48	Vista Del Mar Dr & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.138	Vacant	4	10	0	0	1	1
044-142-53	Vista Del Mar Dr & Alta Dr	95003 R-UL	R-1-10-SP	0.328	Vacant	4	10	0	0	1	1
044-143-21	Santa Margarita Dr & Monterey Dr	95003 R-UL	R-1-8	0.153	Vacant	4	10	0	0	1	1
044-151-03	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.160	Vacant	4	10	0	0	1	1
044-151-12	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.224	Vacant	4	10	0	0	1	1
044-151-16	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.104	Vacant	4	10	0	0	1	1
044-151-17	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.101	Vacant	4	10	0	0	1	1

044-151-23	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.181	Vacant	4	10	0	0	1	1
044-151-29	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.193	Vacant	4	10	0	0	1	1
044-151-32	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.138	Vacant	4	10	0	0	1	1
044-151-40	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.232	Vacant	4	10	0	0	1	1
044-152-05	Vista Del Mar Dr & Cuesta Dr	95003 R-UL	R-1-10-SP	0.158	Vacant	4	10	0	0	1	1
044-152-14	Vista Del Mar Dr & Cuesta Dr	95003 R-UL	R-1-10-SP	0.128	Vacant	4	10	0	0	1	1
044-152-24	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.208	Vacant	4	10	0	0	1	1
044-161-25	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.183	Vacant	4	10	0	0	1	1
044-161-28	Vista Del Mar Dr & El Sereno Ct	95003 R-UL	R-1-10-SP	0.106	Vacant	4	10	0	0	1	1
044-161-33	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.224	Vacant	4	10	0	0	1	1
044-161-70	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.115	Vacant	4	10	0	0	1	1
044-171-01	Vista Del Mar Dr & Cresta Vista Wy	95003 R-UL	R-1-10-SP	0.156	Vacant	4	10	0	0	1	1
044-171-13	Vista Del Mar Dr & El Sereno Ct	95003 R-UL	R-1-10-SP	0.169	Vacant	4	10	0	0	1	1
044-171-14	834 Loma Prieta Dr, Aptos	95003 R-UL	R-1-10-SP	0.166	Vacant	4	10	0	0	1	1
044-171-43	Vista Del Mar Dr & El Sereno Ct	95003 R-UL	R-1-10-SP	0.255	Vacant	4	10	0	0	1	1
044-171-69	Vista Del Mar Dr & El Sereno Ct	95003 R-UL	R-1-10-SP	0.143	Vacant	4	10	0	0	1	1
044-182-08	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.467	Vacant	4	10	0	0	1	1
044-182-18	Vista Del Mar Dr & El Sereno Ct	95003 R-UL	R-1-10-SP	0.164	Vacant	4	10	0	0	1	1
044-182-20	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.185	Vacant	4	10	0	0	1	1
044-182-35	Vista Del Mar Dr & El Sereno Ct	95003 R-UL	R-1-10-SP	0.249	Vacant	4	10	0	0	1	1
044-191-29	330 Palmer Ave, Aptos	95003 R-UM	R-1-5	0.107	Vacant	7	15	0	0	1	1
044-203-29	Sumner Ave & Los Altos Dr	95003 R-UM	R-1-5	0.102	Vacant	7	15	0	0	1	1
044-203-30	315 Los Altos Dr, Aptos	95003 R-UM	R-1-5	0.125	Vacant	7	15	0	0	1	1
044-221-12	Lock Dr & Club House Dr	95003 R-UL	R-1-8	0.125	Vacant	4	10	0	0	1	1
044-231-03	Santa Marguarita Dr & Monterey Dr	95003 R-UL	R-1-8	0.209	Vacant	4	10	0	0	1	1
044-231-28	Vista Del Mar Dr & Cuesta Dr	95003 R-UL	R-1-10	0.219	Vacant	4	10	0	0	1	1
044-231-70	Via Del Mar & La Honda Dr	95003 R-UL	R-1-10	0.174	Vacant	4	10	0	0	1	1
044-241-29	526 La Honda Dr, Aptos	95003 R-UL	R-1-10	0.523	Vacant	4	10	0	0	1	1
044-341-01	746 Club House Dr, Aptos	95003 R-UM	R-1-5	0.100	Vacant	7	15	0	0	1	1
044-361-15	Encino Dr & Bonita Dr	95003 R-UL	R-1-10-SP	0.239	Vacant	4	10	0	0	1	1
044-361-20	Rutherford Ct & Loma Prieta Dr	95003 R-UL	R-1-10-SP	0.201	Vacant	4	10	0	0	1	1
049-261-28	75 Landen Ln, Watsonville	95076 R-UL	R-1-6-AIA	0.165	Vacant	4	10	0	0	1	1
049-261-34	85 Landen Ln, Watsonville	95076 R-UL	R-1-6-AIA	0.138	Vacant	4	10	0	0	1	1
049-281-05	Manfre Rd & Larkin Valley Rd	95010 R-UVL	R-1	3.149	Vacant	1	5	0	0	4	4
049-471-08	Zurich Av & Geneva Wy	95076 O-U; R-UVL	R-1-1AC-AIA	4.344	Vacant	1	5	0	0	4	4
049-531-01	2433 Freedom Blvd, Watsonville	95076 R-UL	R-1-8-AIA	2.030	Vacant	4	10	0	0	9	9
050-041-19	871 Green Valley Rd, Watsonville	95076 R-UVL	R-1-1AC	1.763	Vacant	1	5	0	0	1	1
050-272-19	Green Valley Rd & Celia Dr	95076 R-UVL	R-1-10-AIA	1.088	Vacant	1	5	0	0	2	2
050-391-03	155 Mello View Ln, Watsonville	95076 R-UVL	R-1-10-AIA	0.230	Vacant	1	5	0	0	1	1
051-142-28	Drew Lake Rd, Watsonville	95076 O-L; R-UL	R-1	0.602	Vacant	4	10	0	0	3	3
051-701-11	Cutter Ln, Watsonville	95076 O-L; O-U; R-UL	R-1	0.637	Vacant	4	10	0	0	3	3
053-082-08	Pinehurst Wy & Pebble Beach Dr	95003 R-UL	R-1-10	0.238	Vacant	4	10	0	0	1	1
053-161-25	109 Verona Ct T, Aptos	95003 R-UL	R-1-6	0.236	Vacant	4	10	0	0	1	1
053-161-41	105 Verona Ct, Aptos	95003 R-UL	R-1-6; SU-SP	0.302	Vacant	4	10	0	0	1	1
053-172-25	144 Zanzibar Dr T, Aptos	95003 R-UL	R-1-6	0.188	Vacant	4	10	0	0	1	1
053-181-01	264 Ventana Way T, Aptos	95003 R-UL	R-1-6	0.279	Vacant	4	10	0	0	2	2
053-181-31	Ventana Wy & Uplands Dr	95003 R-UL	R-1-6	0.328	Vacant	4	10	0	0	2	2
054-061-08	Tamalpais Ct & Dolphin Dr	95003 R-UL	R-1-10	0.247	Vacant	4	10	0	0	1	1
054-181-18	Via Palo Alto & Palo Alto Pl	95003 R-UL	R-1-6-SBE	0.267	Vacant	4	10	0	0	1	1

Appendix HE-E-Table 2: Underutilized Residential Sites

Assessor Parcel Number	Address	Zip Code	General Plan Designation (Current)	Current Zoning	Parcel Size (Acres)	Existing Use/Vacancy	Minimum Density Allowed (units/acre)	Maximum Density Allowed (units/acre)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total
025-013-17	3715 Mission Dr, Santa Cruz	95065	R-UL	R-1	3.020	Residential	4	10	0	1	11	12
025-202-17	2910 Mattison Ln, Santa Cruz	95065	O-U; R-UM	RM	0.869	Residential	7	15	0	0	6	6
025-202-18	2980 Mattison Ln, Santa Cruz	95065	O-U; R-UM	RM	1.378	Residential	7	15	0	0	9	9
025-211-06	2756 Mattison Ln, Santa Cruz	95065	O-U; R-UL	RM	2.319	Residential	4	10	0	0	9	9
026-051-21	201 Capitola Rd Ext, Santa Cruz	95062	R-UM	RM	1.306	Commercial	7	15	0	0	10	10
026-181-08	1475 El Dorado Ave, Santa Cruz	95062	O-U; R-UL	R-1	1.034	Residential	4	10	0	0	4	4
026-201-06	1350 Harper St, Santa Cruz	95062	R-UL	R-1	1.152	Residential	4	10	0	0	4	4
026-201-07	1410 Harper St, Santa Cruz	95062	R-UL	R-1	0.996	Residential	4	10	0	0	3	3
026-241-07	1077 Brommer St, Santa Cruz	95062	O-U; R-UL	R-1	2.171	Residential	4	10	0	0	8	8
026-241-44	1413 El Dorado Ave, Santa Cruz	95062	O-U; R-UL	R-1	1.163	Residential	4	10	0	0	4	4
026-241-45	1415 El Dorado Ave, Santa Cruz	95062	O-U; R-UL	R-1	0.918	Residential	4	10	0	0	3	3
026-301-10	1005 Live Oak Ave, Santa Cruz	95062	O-U; R-UL	R-1	1.085	Residential	4	10	0	0	4	4
026-301-30	960 Brommer St, Santa Cruz	95062	O-U; R-UL	R-1	1.733	Residential	4	10	0	0	6	6
026-302-11	1010 Live Oak Ave, Santa Cruz	95062	O-U; R-UL	R-1	2.288	Residential	4	10	0	0	9	9
026-311-11	1020 El Dorado Ave, Santa Cruz	95062	R-UL	RM	1.700	Industrial	4	10	0	0	7	7
026-311-12	1000 El Dorado Ave, Santa Cruz	95062	R-UL	RM	0.900	Residential	4	10	0	0	4	4
027-231-32	1151 Scholl Ln, Santa Cruz	95062	R-UH	R-1	0.769	Residential	11	30	0	1	7	8
028-014-01	983 Tower Pl, Santa Cruz	95062	R-UM	RM	0.953	Industrial	7	15	0	0	7	7
028-062-28	2131 Portola Dr, Santa Cruz	95062	R-UM	RM	0.848	Commercial	7	15	0	0	6	6
028-062-32	2201 Portola Dr, Santa Cruz	95062	R-UM	RM	0.716	Residential	7	15	0	0	5	5
028-081-04	830 24Th Ave, Santa Cruz	95062	O-U; R-UM	RM	1.032	Residential	7	15	0	0	7	7
028-081-10	2435 Richmond Dr, Santa Cruz	95062	O-U; R-UH	RM	0.615	Residential	11	30	0	0	6	6
029-013-50	2365 Chanticleer Ave, Santa Cruz	95062	R-UM	R-1	0.974	Residential	7	15	0	0	6	6
029-042-08	2264 Chanticleer Ave, Santa Cruz	95062	R-UM	RM	0.679	Industrial	7	15	0	0	5	5
029-101-26	1836 17Th Ave A, Santa Cruz	95062	R-UL	R-1	0.967	Mixed use	4	10	0	0	4	4
029-121-01	1920 Maciel Ave, Santa Cruz	95062	O-U; R-UL	R-1	2.085	Residential	4	10	0	1	7	8
029-171-04	2314 Harper St, Santa Cruz	95062	O-U; R-UL	R-1	1.614	Residential	4	10	0	0	6	6
029-171-06	2378 Harper St, Santa Cruz	95062	O-U; R-UL	R-1	1.627	Residential	4	10	0	0	5	5
029-171-12	1438 Chanticleer Ave, Santa Cruz	95062	R-UL	R-1	1.383	Residential	4	10	0	0	5	5
029-182-04	1940 Kinsley St, Santa Cruz	95062	R-UM	RM	0.922	Residential	7	15	0	0	4	4
029-391-05	Mattinson Ln & Maciel Ave, Santa Cruz	95062	R-UL	R-1	0.596	Residential	4	10	0	0	3	3
030-041-11	Center St, Soquel	95073	R-UM	R-1	1.519	Residential	7	15	0	0	11	11
030-061-16	3100 Greenbrae Ln, Soquel	95073	O-U; R-UL	R-1	1.804	Residential	4	10	0	0	7	7
030-101-62	3132 Center St, Soquel	95073	O-U; R-UM	R-1	2.050	Residential	7	15	0	2	12	14
030-101-63	Center St, Soquel	95073	R-UM	R-1	0.731	Residential	7	15	0	0	6	6
030-152-03	2745 S Main St, Soquel	95073	O-U; R-UH	RM	0.525	Residential	11	30	0	0	5	5
030-152-04	2741 S Main St, Soquel	95073	R-UH	RM	0.517	Residential	11	30	0	0	5	5
030-241-20	2850 Capitola Ave, Soquel	95073	R-UL	R-1	1.198	Residential	4	10	0	0	5	5
031-011-14	3325 Gross Rd, Santa Cruz	95062	O-U; R-UL	R-1	1.217	Residential	4	10	0	0	4	4
031-031-88	3311 Gross Rd, Santa Cruz	95062	O-U; R-UL	R-1	2.460	Residential	4	10	0	0	9	9
031-113-49	1400 Thompson Ave, Santa Cruz	95062	R-UM	R-1	0.654	Residential	7	15	0	0	4	4
031-141-20	2891 Sandy Ln, Santa Cruz	95062	O-U; R-UL	R-1	0.929	Residential	4	10	0	0	3	3
031-141-34	1161 30Th Ave, Santa Cruz	95062	O-U; R-UL	R-1	3.234	Residential	4	10	0	0	12	12

Appendix HE-E-Table 7: Sites to be Rezoned

Assessor Parcel Number	Address	Zip Code	Parcel Size (Acres)	Current General Plan Designation	Proposed General Plan (GP) Designation	Current Zoning	Proposed Zoning	Description of Existing Uses	Minimum Density Allowed	Maximum Density Allowed	Very Low Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
025-013-37	3500 Paul Sweet Rd, Santa Cruz	95065	0.521	C-O	C-O	PA	PA-Min	Commercial	22	45	5	5	0	0	10
025-091-49	3134 Thurber Ln, Santa Cruz	95065	1.5	R-UM, O-U	R-UH	RM-4	RM-2	Residential	11	30	0	0	1	4	5
025-091-50	3158 Thurber Ln., Santa Cruz	95065	0.52	O-U; R-UM	O-U; R-UH	RM-4	RM-2	Residential	11	30	1	2	3	3	9
025-091-52	3161 - 3165 Prather Ln, Santa Cruz	95065	1.909	O-R	R-UH/O-R	PR	RM-2/PR	Residential	11	30	3	2	0	0	5
025-111-14	3105 Stanley Ave., Santa Cruz	95065	0.49	R-UL	R-UH	R-1-6	RM-2	Residential	11	30	1	2	3	3	9
025-111-15	3111 Stanley Ave., Santa Cruz	95065	0.48	R-UL	R-UH	R-1-6	RM-2	Residential	11	30	1	2	3	3	9
025-361-01	2300 Benson Ave., Santa Cruz	95065	0.45	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	1	2	3	3	9
025-361-03	3570 Winkle Ave., Santa Cruz	95065	0.45	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	1	2	3	3	9
026-042-15	2507 Paul Minnie Ave., Santa Cruz	95062	0.42	R-UM	R-UH	R-1-5	RM-1.5	Residential	11	30	1	2	3	3	9
026-063-13	1127 Rodriguez St., Santa Cruz	95062	0.49	R-UM	R-UH	R-1-5	RM-1.5	Vacant	11	30	1	2	3	4	10
026-111-40	1308 Rodriguez St., Santa Cruz	95062	0.6	R-UL	R-UH	R-1-6-D	RM-2.5-D	Residential	11	30	1	2	3	3	9
026-122-36	2091 17Th Ave, Santa Cruz	95062	1.612	R-UL	R-UH	R-1	RM-1.5	Vacant	22	45	45	20	0	0	65
026-201-40	1445 17Th Ave., Santa Cruz	95062	0.42	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	1	2	3	3	9
026-261-13	855 7Th Ave, Santa Cruz	95062	1.83	C-C; O-U	C-C; O-U	C-2	C-2-Min	Vacant	22	45	35	30	0	0	65
026-261-16	901 7Th Ave, Santa Cruz	95062	6.06	C-C; O-U	C-C; O-U	C-2	C-2-Min	Vacant	22	45	25	5	0	0	30
026-311-33	1135 17Th Ave, Santa Cruz	95062	0.948	C-N	C-N	C-1	C-1-Min	Mixed use	22	45	15	15	0	0	30
026-461-31	860 Bostwick Ln., Santa Cruz	95062	0.52	R-UM	R-UH	R-1-6	RM-2	Residential	11	30	1	2	3	3	9
026-681-08	1810 7Th Ave., Santa Cruz	95062	0.43	R-UM	R-UH	R-1-5	RM-1.5	Residential	11	30	1	2	3	3	9
029-031-05	2650 Mattison Ln., Santa Cruz	95062	0.69	R-UM	R-UH	R-1-5	RM-3	Vacant	11	30	1	2	3	4	10
029-071-03	2021 Chanticleer Ave, Santa Cruz	95062	1	R-UL	R-UH	R1-6	RM-1.5	Residential	11	30	5	0	10	15	30
029-081-03	2044 Chanticleer Ave., Santa Cruz	95062	1	R-UL	R-UH	R-1-6	RM-4	Residential	11	30	1	2	3	3	9
029-081-04	2030 Chanticleer Ave., Santa Cruz	95062	0.66	R-UL	R-UH	R-1-6	RM-2.5	Residential	11	30	1	2	3	3	9
029-111-60	2305 Capitola Rd., Santa Cruz	95062	0.53	R-UM	R-UH	RM-4	RM-2	Residential	11	30	1	2	3	3	9
029-162-08	2025 Brommer St., Santa Cruz	95062	1.1	R-UL	R-UH	R-1-6	RM-4	Residential	11	30	0	0	3	4	7
029-162-09	(Ns) Andrew Ln. / Brommer St, Santa Cruz	95062	0.54	R-UL	R-UH	R-1-6	RM-2	Vacant	11	30	1	2	3	4	10
029-162-44	1215 Chanticleer Ave., Santa Cruz	95062	0.41	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	0	0	3	3	6
029-181-43	1145 Chanticleer Ave. #5, Santa Cruz	95062	0.44	R-UM	R-UH	RM-4	RM-1.5	Residential	11	30	0	0	1	4	5
029-181-44	1145 Chanticleer Ave. #1, Santa Cruz	95062	0.63	R-UL	R-UH	R-1-6	RM-2	Residential	11	30	0	0	1	4	5
029-182-15	1820 Kinsley St., Santa Cruz	95062	0.46	R-UM	R-UH	RM-4	RM-1.5	Residential	11	30	0	0	3	3	6
029-191-38	1300 Chanticleer Ave., Santa Cruz	95062	0.47	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	1	2	3	3	9
029-192-07	1156 Chanticleer Ave., Santa Cruz	95062	0.47	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	0	0	4	4	8
029-192-15	1102 Chanticleer, Santa Cruz	95062	0.44	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	0	0	4	4	8
029-192-27	2275 Kinsley St., Santa Cruz	95062	0.82	R-UL	R-UH	R-1-6	RM-3	Residential	11	30	0	0	0	3	3
029-193-03	2240 Kinsley St., Santa Cruz	95062	0.4	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	1	2	3	3	9
029-391-08	2060 Maciel Ave., Santa Cruz	95062	0.48	R-UL	R-UH	R-1-6	RM-2	Residential	11	30	1	2	3	3	9
030-031-04	3425 N Main St., Soquel	95073	0.57	O-U; R-UM	O-U; R-UH	R-1-6	RM-2	Residential	11	30	1	2	3	3	9
030-061-06	3845 Soquel Dr., Soquel	95073	2.221	CS, O-U, R-UM	R-UHF	C4	RF	Vacant	22	45	40	40	0	0	80
030-092-01	3240 N Main St., Soquel	95073	0.47	R-UM	R-UH	R-1-6	RM-2	Residential	11	30	1	2	3	3	9
030-121-61	2755 41St Ave, Soquel	95073	2.58	CS	CC	C4	C1	Vacant	22	45	47	46	0	0	93
030-221-46	2590 S Main St, Soquel	95073	2.882	C-C	C-C	C-2	C-2-Min	Commercial	22	45	11	11	0	0	22
030-241-13	2620 Capitola Rd., Santa Cruz	95062	0.51	R-UL	R-UH	R-1-6	RM-1.5	Residential	11	30	0	0	4	4	8
030-241-14	2630 Capitola Rd., Santa Cruz	95062	0.68	R-UL	R-UH	R-1-6	RM-2.5	Residential	11	30	1	2	3	3	9
030-253-72	2500 Rosedale Ave., Soquel	95073	0.92	R-UL	R-UH	R-1-6	RM-3.5	Residential	11	30	1	2	3	3	9
030-281-08	3491 N Main St., Soquel	95073	0.85	O-U; R-UM	O-U; R-UH	R-1-6	RM-3.5	Residential	11	30	1	2	3	3	9
030-281-34	3505 N Main St., Soquel	95073	0.75	O-U; R-UM	O-U; R-UH	R-1-6	RM-3	Residential	11	30	1	2	3	3	9
031-101-46	(Ns) Thompson Ave., Santa Cruz	95062	0.53	R-UM	R-UH	R-1-4	RM-2	Residential	11	30	1	2	3	4	10
031-113-10	1455 Bulb Ave., Santa Cruz	95062	0.42	R-UM	R-UH	R-1-4	RM-1.5	Residential	11	30	1	2	3	3	9
031-113-12	1445 Bulb Ave., Santa Cruz	95062	0.41	R-UM	R-UH	R-1-4	RM-1.5	Residential	11	30	1	2	3	3	9
031-113-48	1430 Thompson Ave., Santa Cruz	95062	0.47	R-UM	R-UH	R-1-4	RM-2	Residential	11	30	1	2	3	3	9
031-152-03	1309 Thompson Ave., Santa Cruz	95062	0.78	R-UM	R-UH	R-1-4	RM-3	Residential	11	30	0	0	4	4	8
031-152-24	1115 THOMPSON AVE., SANTA CRUZ	95062	2.321	C-S	R-UHF	M-1	RF	Industrial	22	45	42	41	0	0	83

Appendix HE-E-Table 8: Public Facility Sites for Emergency Shelters

Assessor Parcel Number	Gross Parcel Acreage	Address	Zip Code	Owner Type	Zoning	GP Land Use	Vacant or Underutilized?	Vacant/Underutilized Portion (Acres)	Notes
060-311-20	7.4	1400 Emeline Ave, Santa Cruz	95060	Public Sector: County	PF	P	Underutilized	2.0	Portion of County Health & Human Svcs Campus (Emeline). Approx 1.3 acres undeveloped at southwesterly corner of lot plus approx. 0.7 acres of surface parking at northerly end of lot. An ES/NC facility could be developed on a podium over existing surface parking and/or on undeveloped portion of lot.
039-421-07	4.6	7600 Soquel Dr, Aptos	95003-3822	Faith	PF	P	Underutilized	0.8	About 0.8 acre of large surface parking lot could be redeveloped with structures on podium over parking.
037-161-49	5.0	3055 Porter Gulch Rd, Aptos	95003-2703	Faith	PF	P	Underutilized	0.8	Front portion of parcel is undeveloped and relatively flat
054-551-06	14.7	2320 Sumner Ave, Aptos	95003-5832	Faith	PF; PR	O-R; P	Underutilized	2.2	About 2 acres undeveloped, relatively flat land on Salesian Society property in Aptos
008-101-16, 008-101-17	20.0	1000-1020 Emeline Ave, Santa Cruz	95060	Public Sector: County	n/a	n/a	Underutilized	2.0	Property is in Santa Cruz city limits, however it is owned by the County and available for development of County public facilities. Approximately 2 acres at southerly portion of site is available for redevelopment. Multiple additional acres of surface parking have air space available for development.
Total AVERAGE	51.7							7.8	

	Acres	Square Feet	Bed Capacity at 200 SF/Bed
Total	7.8	339,768	1,699

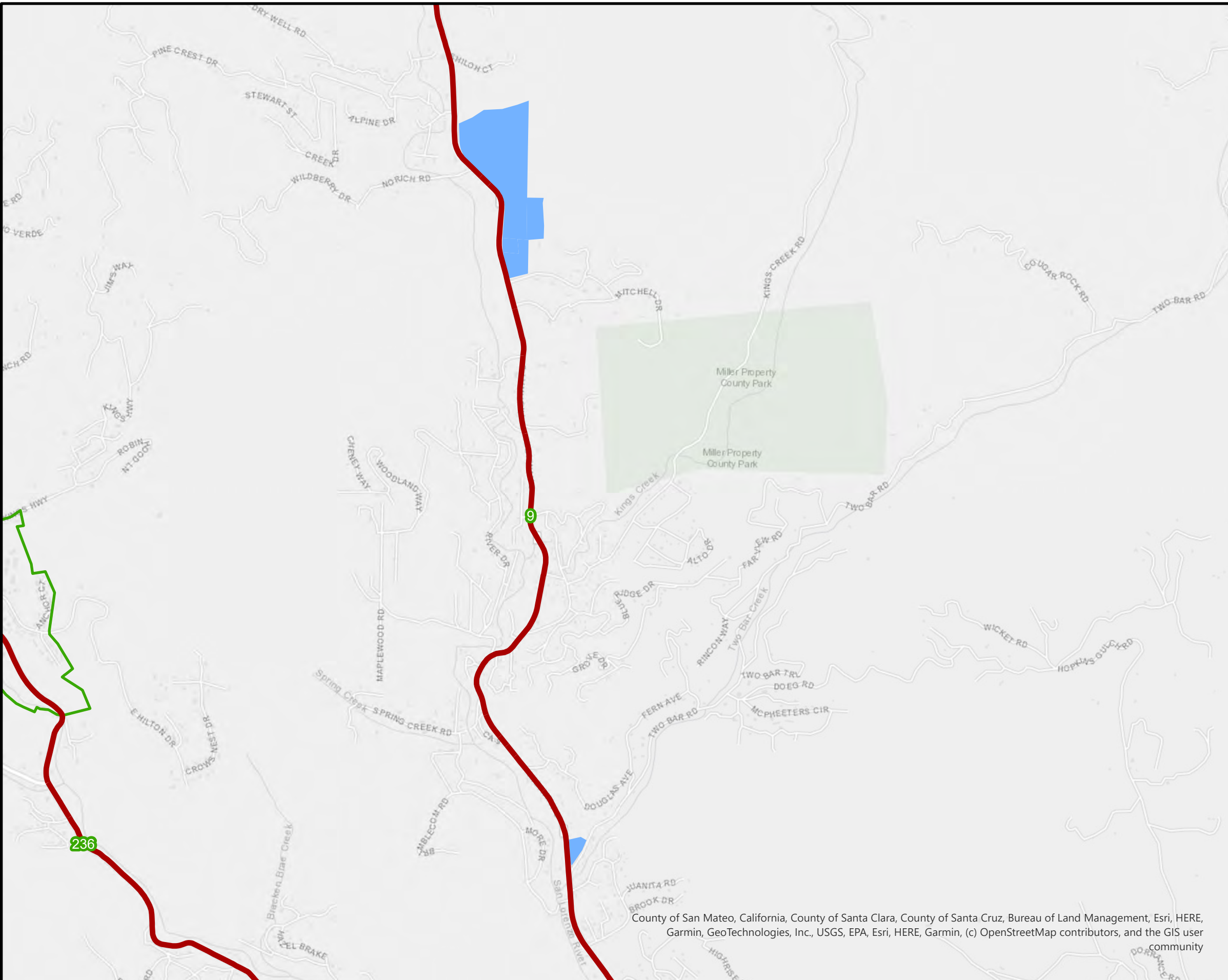
	Total, countywide	Unincorporated Area*
2023 PIT Count, Unshelterd	1,426	308




*Unincorporated area plus County Office of Education count



APPENDIX HE-F: HOUSING INVENTORY MAPS

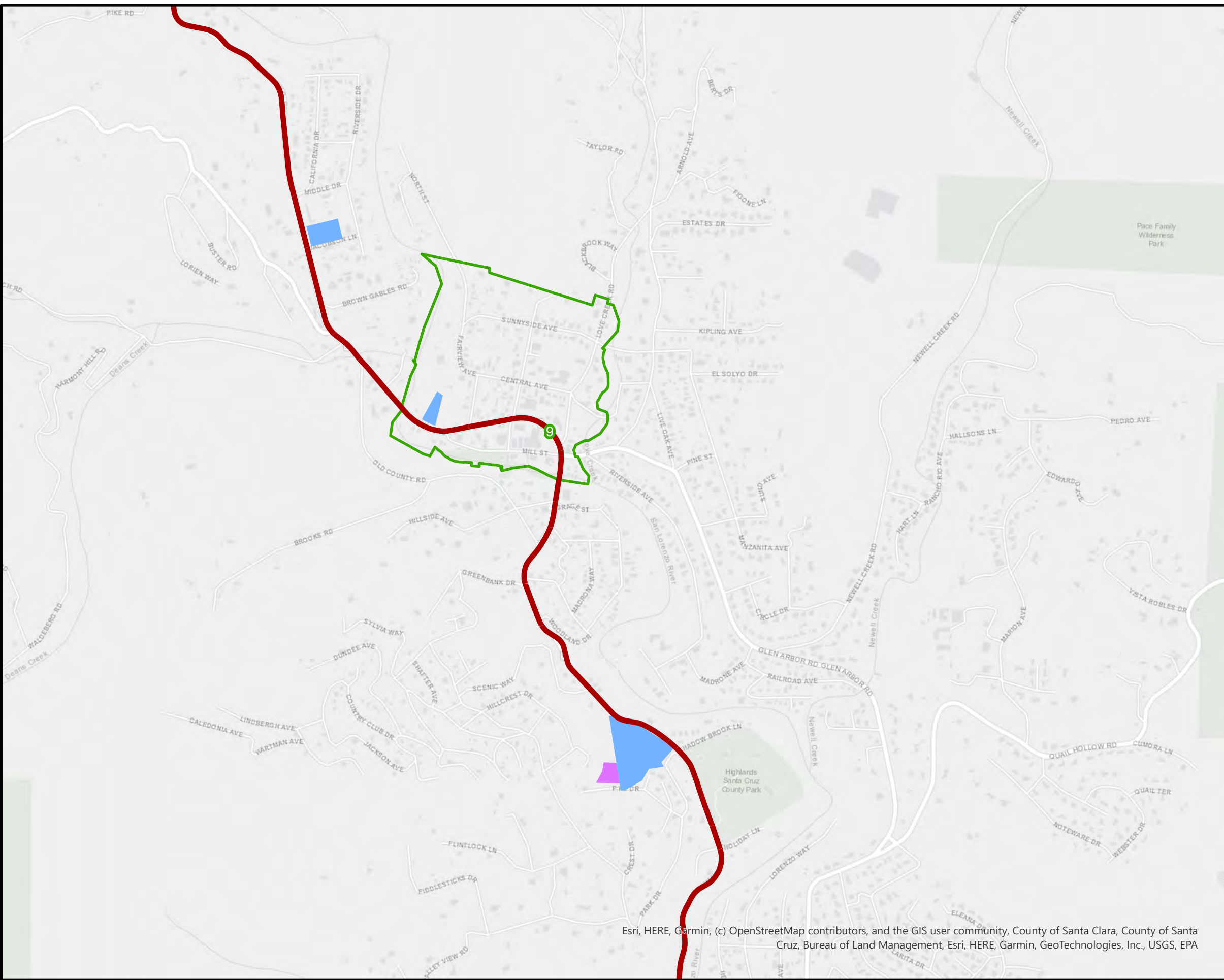
BOULDER CREEK



-  Underutilized
-  Rural Services Line (RSL)
-  Highways

County of San Mateo, California, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA, Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community

BEN LOMOND

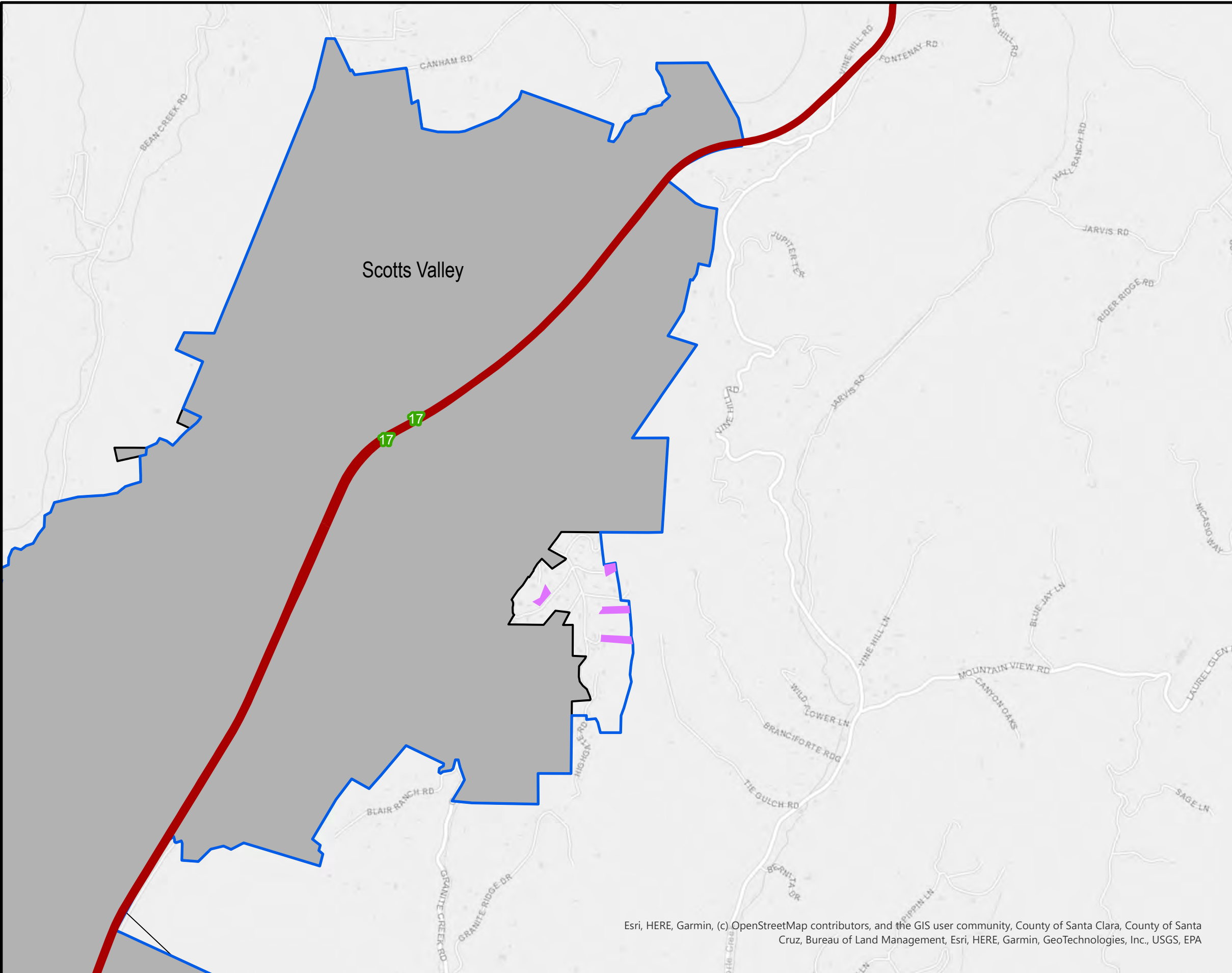






- Underutilized
- Vacant
- ▬ Rural Services Line (RSL)
- ▬ Highways

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA

Source: Santa Cruz County. Please refer to the Santa Cruz County GISWeb for the latest data and maps available.

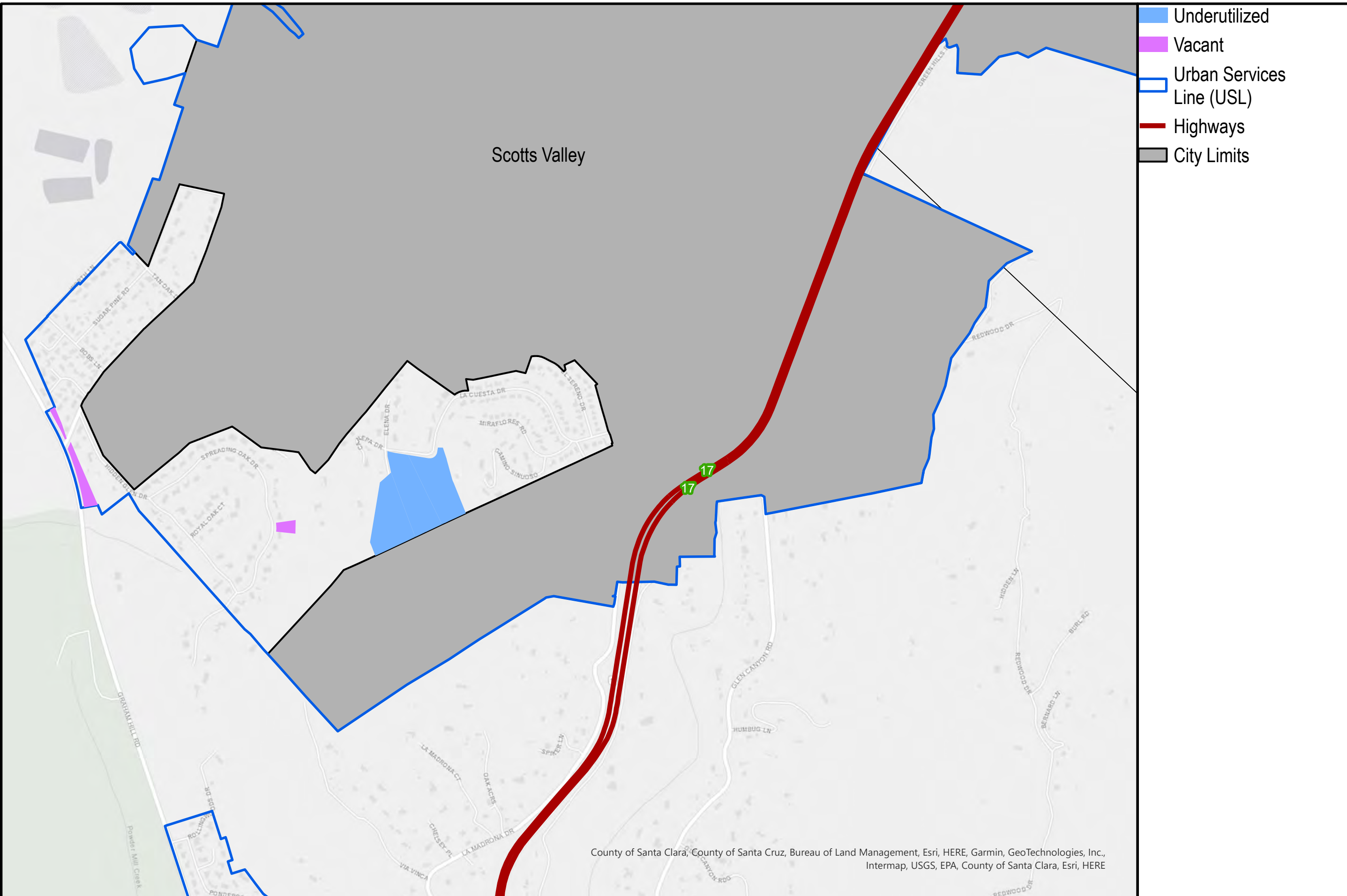
SCOTTS VALLEY



-  Vacant
-  Urban Services Line (USL)
-  Highways
-  City Limits

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA

SCOTTS VALLEY

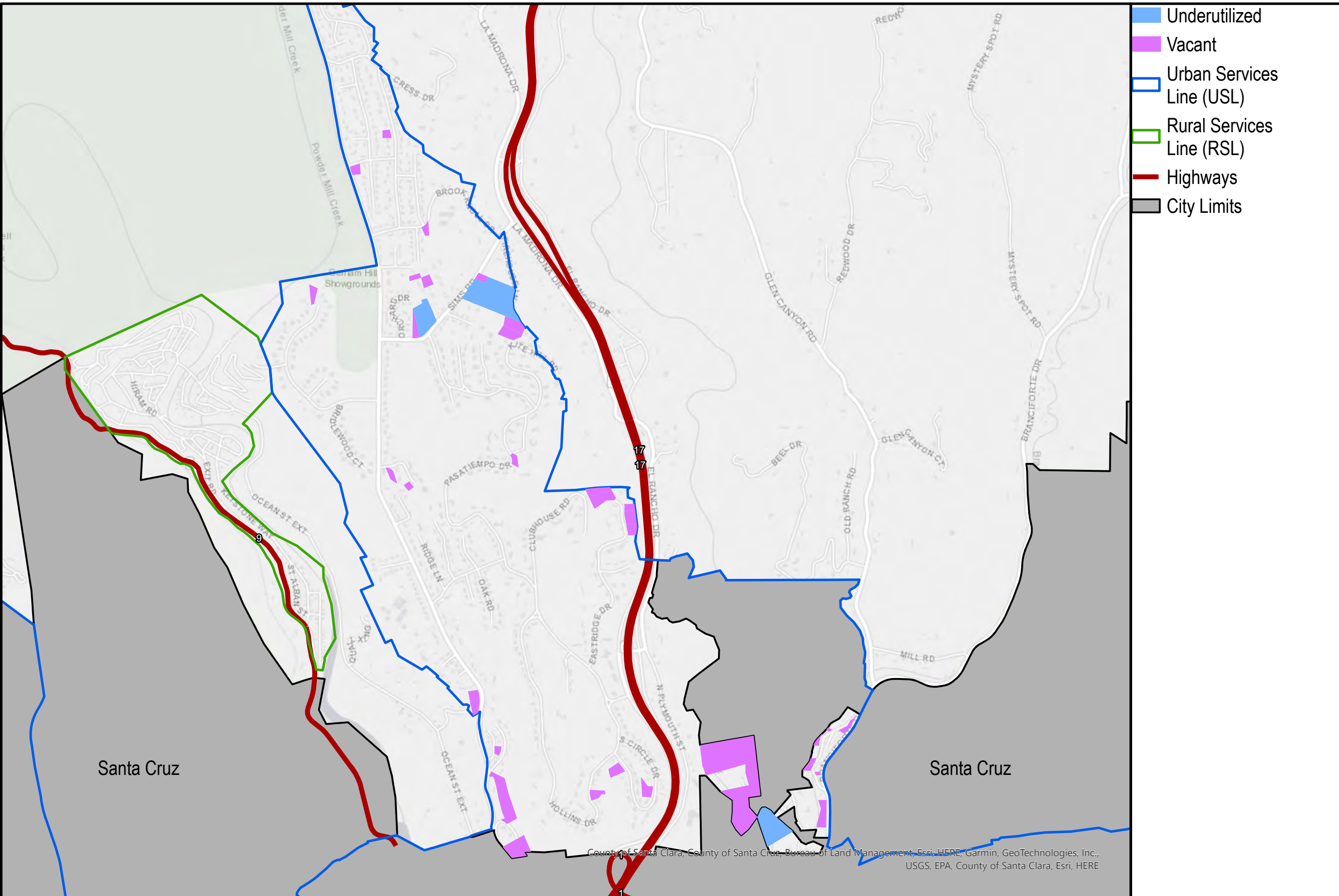


- Underutilized
- Vacant
- Urban Services Line (USL)
- Highways
- City Limits

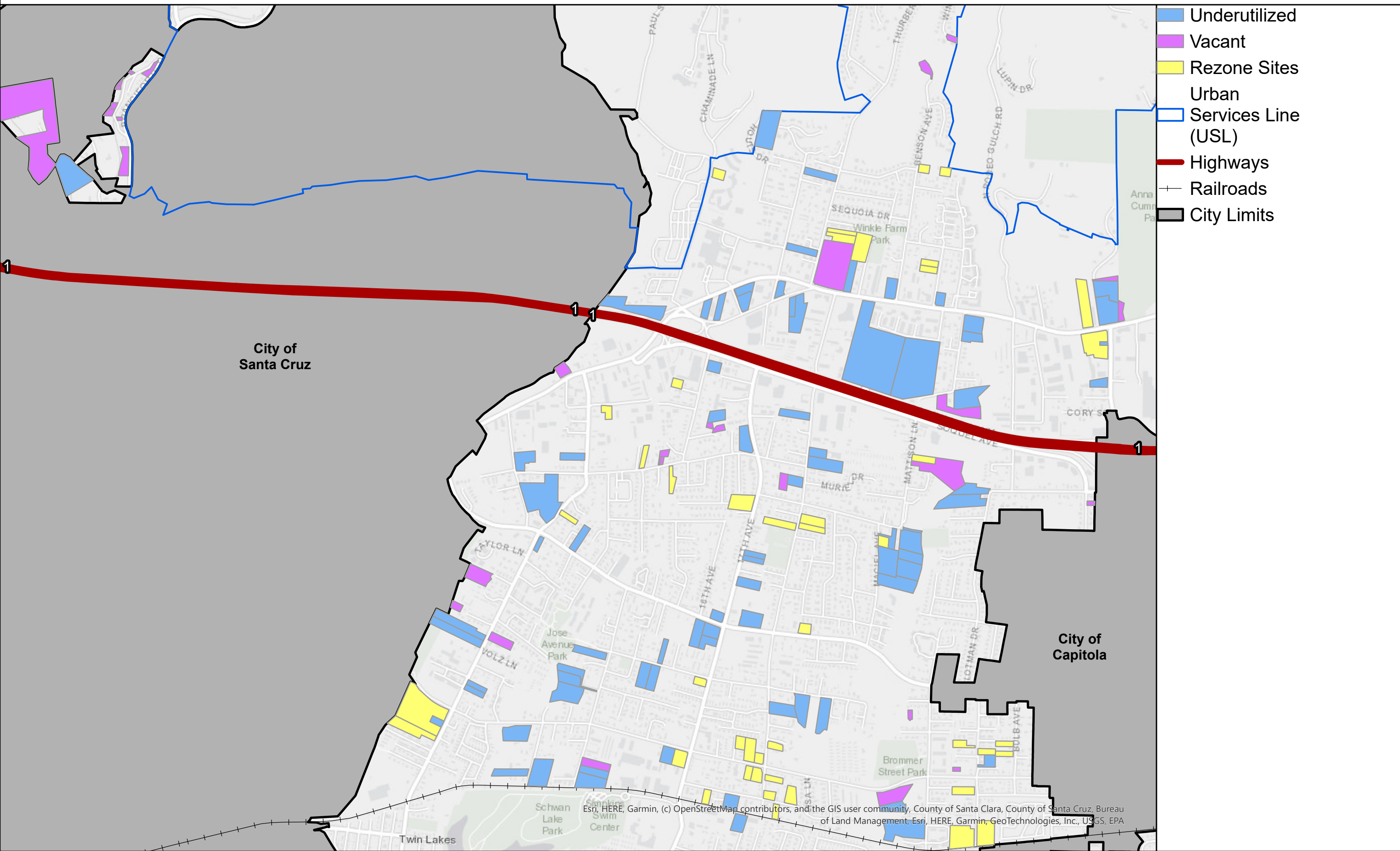
County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., Intermap, USGS, EPA, County of Santa Clara, Esri, HERE

Source: Santa Cruz County. Please refer to the Santa Cruz County GISWeb for the latest data and maps available.

SANTA CRUZ



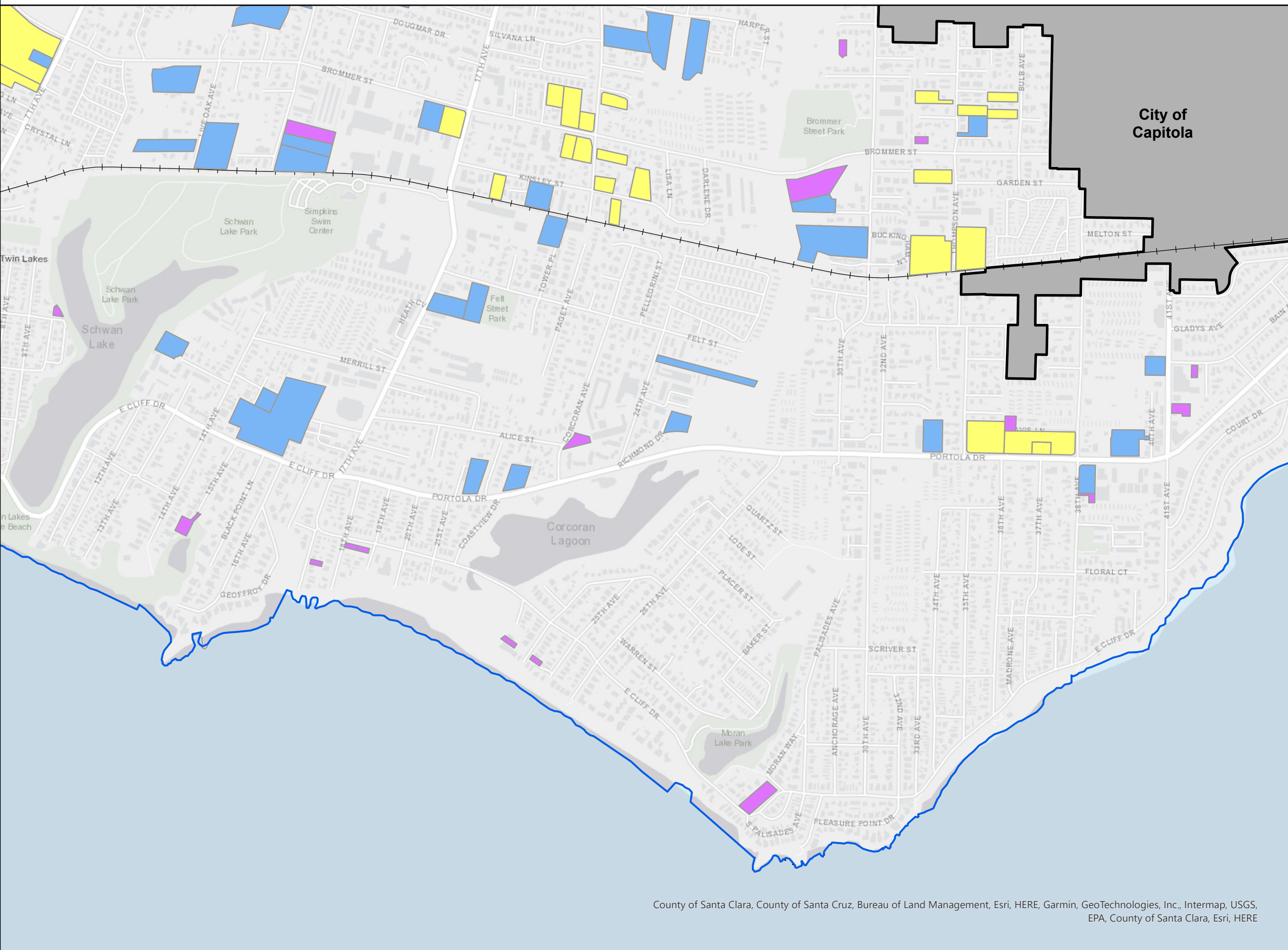
LIVE OAK



- Underutilized
- Vacant
- Rezone Sites
- Urban
- Services Line (USL)
- Highways
- Railroads
- City Limits

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PLEASURE POINT

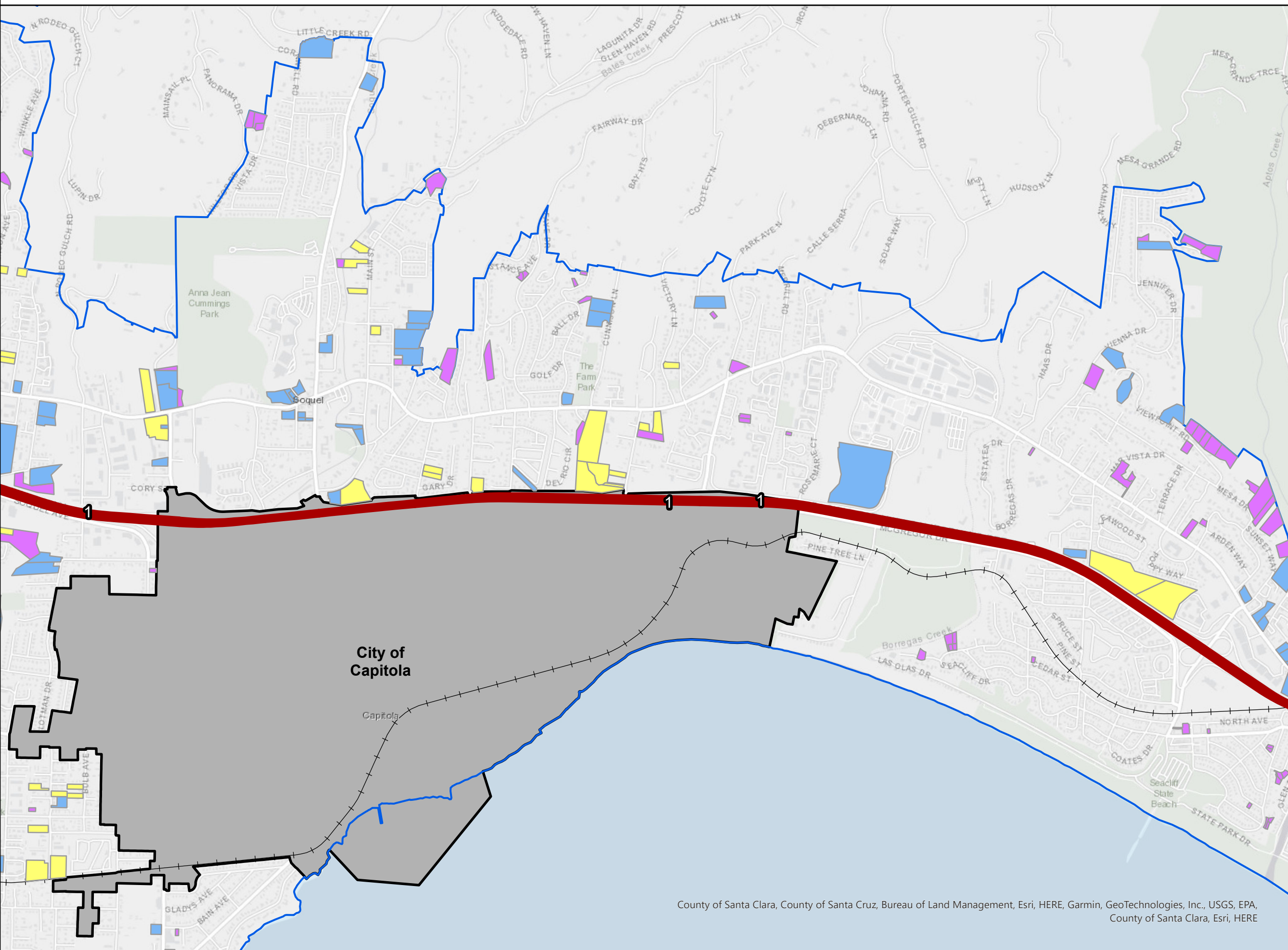


- Underutilized
- Vacant
- Rezone Sites
- Urban Services Line (USL)
- Highways
- Railroads
- City Limits

County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., Intermap, USGS, EPA, County of Santa Clara, Esri, HERE

Source: Santa Cruz County. Please refer to the Santa Cruz County GISWeb for the latest data and maps available.

SOQUEL/APTOS

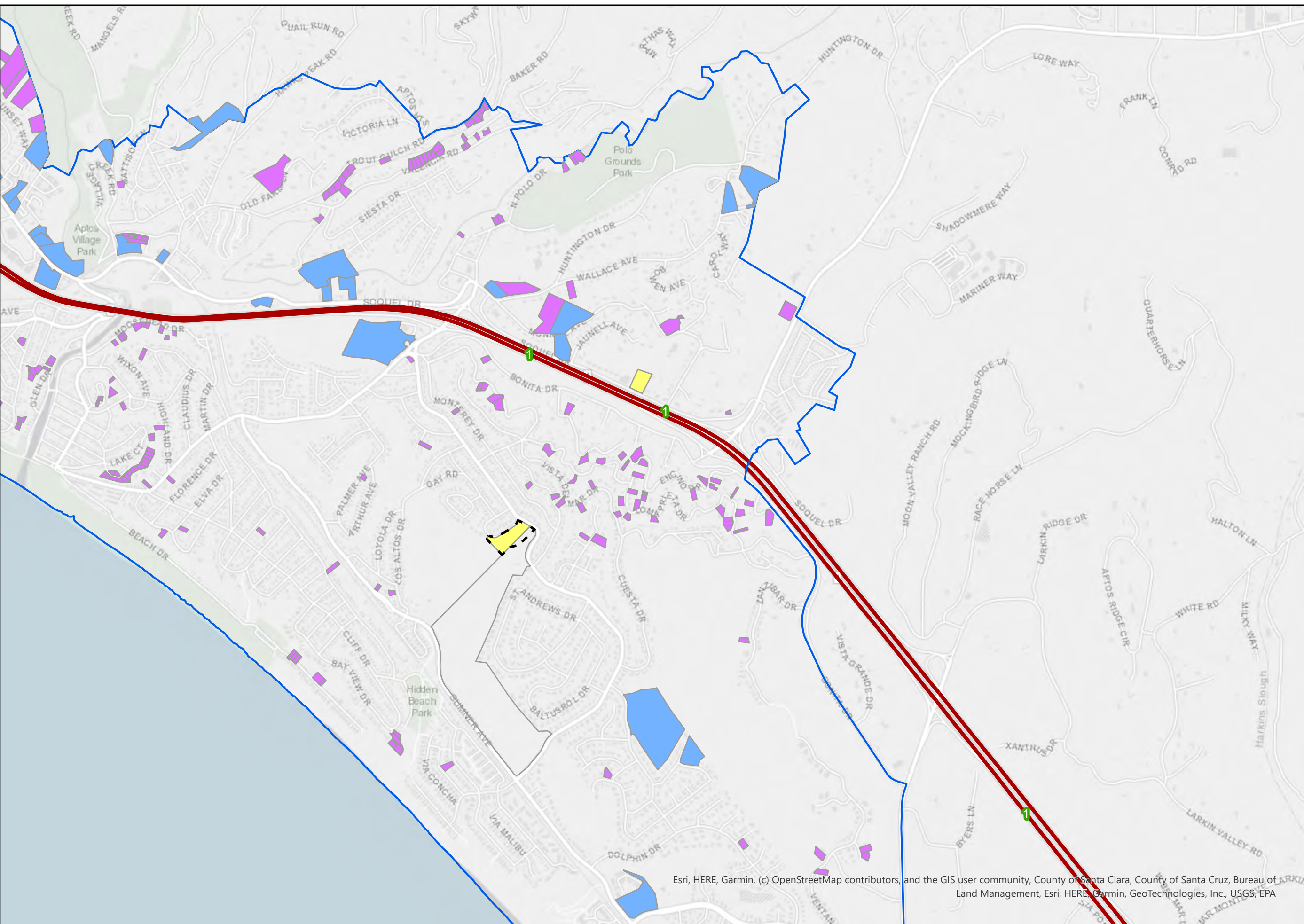


- Underutilized
- Vacant
- Rezone Sites
- Urban Services Line (USL)
- Highways
- Railroads
- City Limits

County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA, County of Santa Clara, Esri, HERE

Source: Santa Cruz County. Please refer to the Santa Cruz County GISWeb for the latest data and maps available.

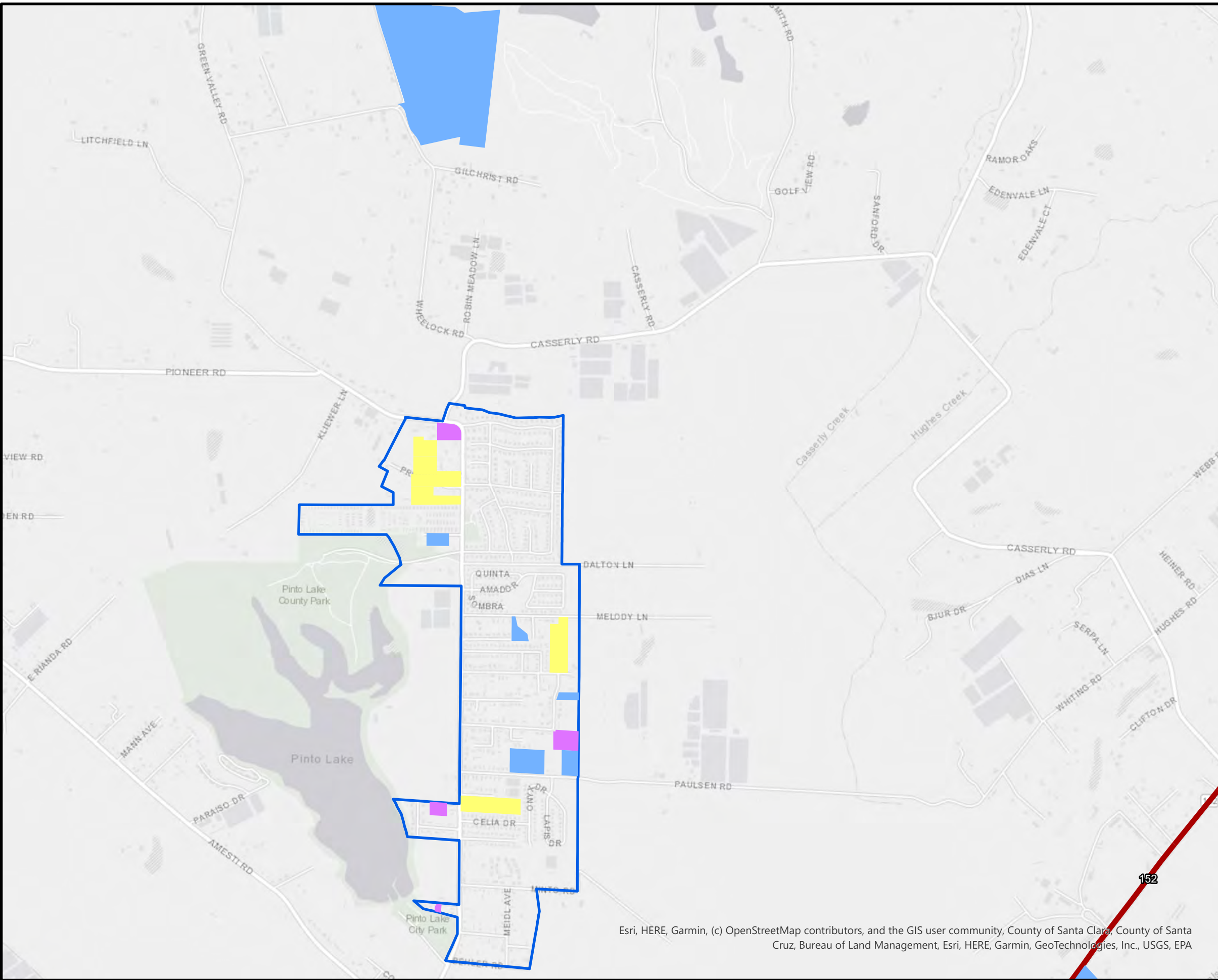
RIO DEL MAR/SEASCAPE



- Vacant
- Underutilized
- Rezone Sites
- Proposed Area of Rezone
- Urban Services Line (USL)
- Highways

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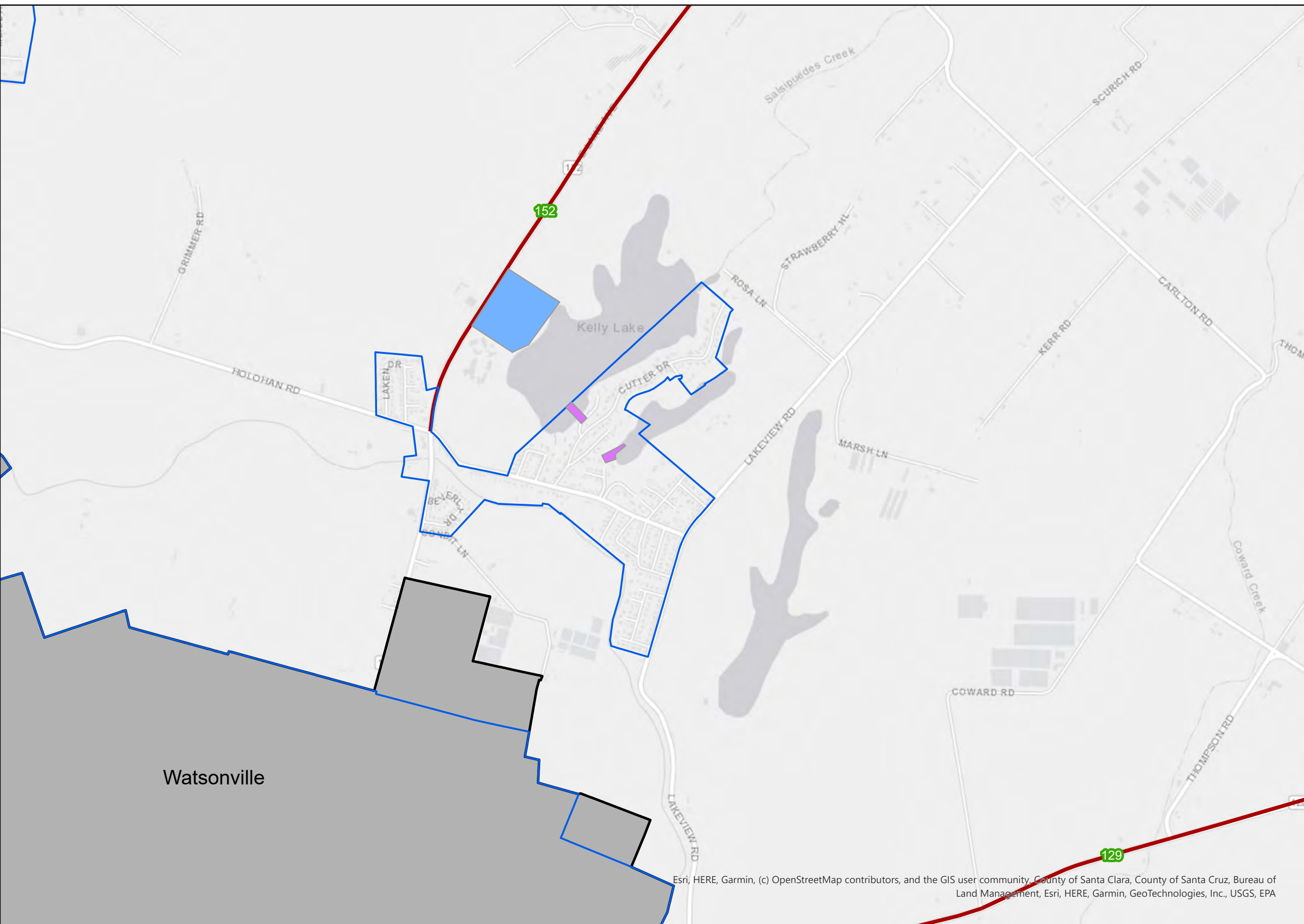
GREEN VALLEY



- Underutilized
- Vacant
- Rezone Sites
- Urban Services Line (USL)
- Highways

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WATSONVILLE



- Vacant
- Underutilized
- Highways
- City Limits

Watsonville

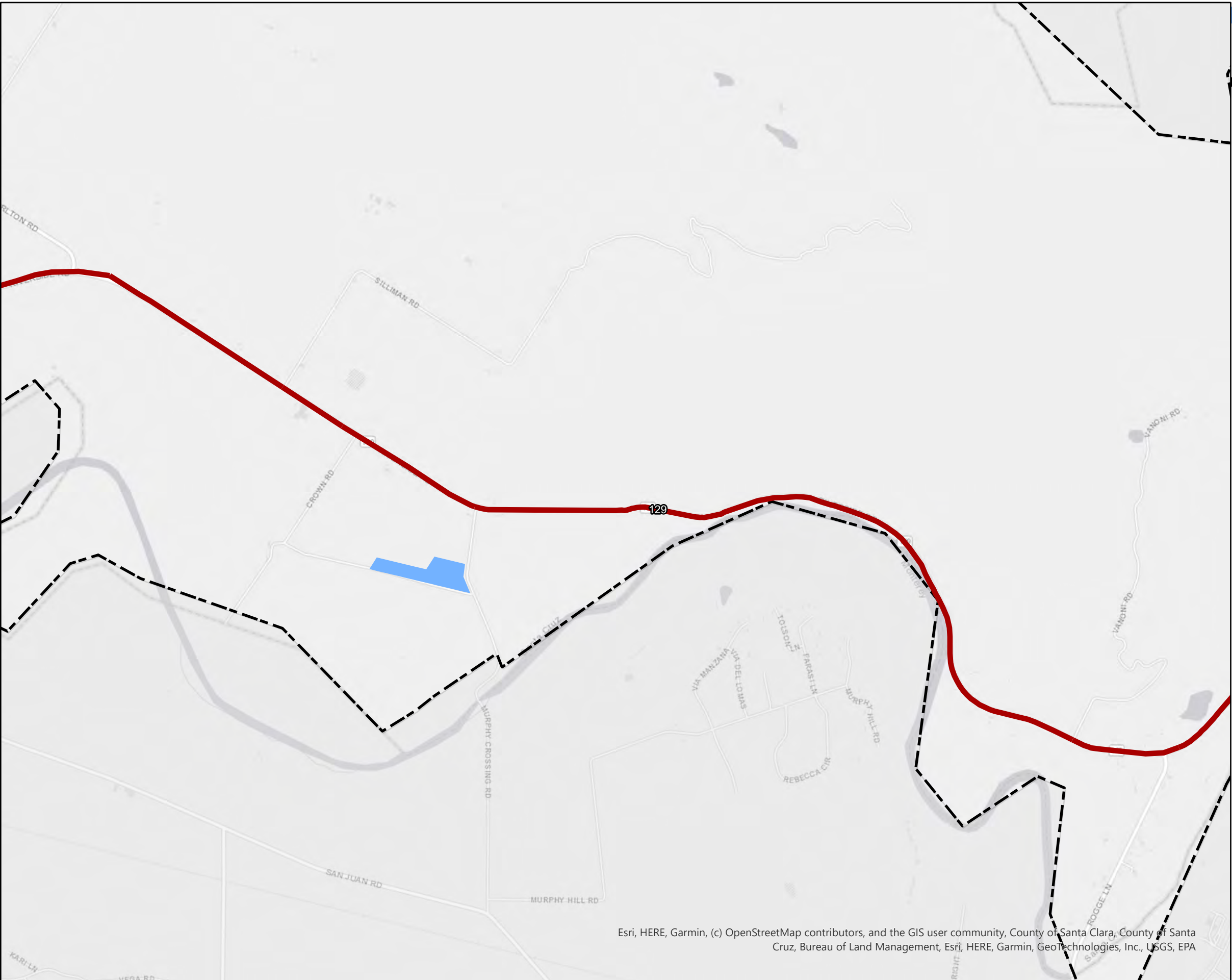
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WATSONVILLE

Underutilized

Highways

County Boundary



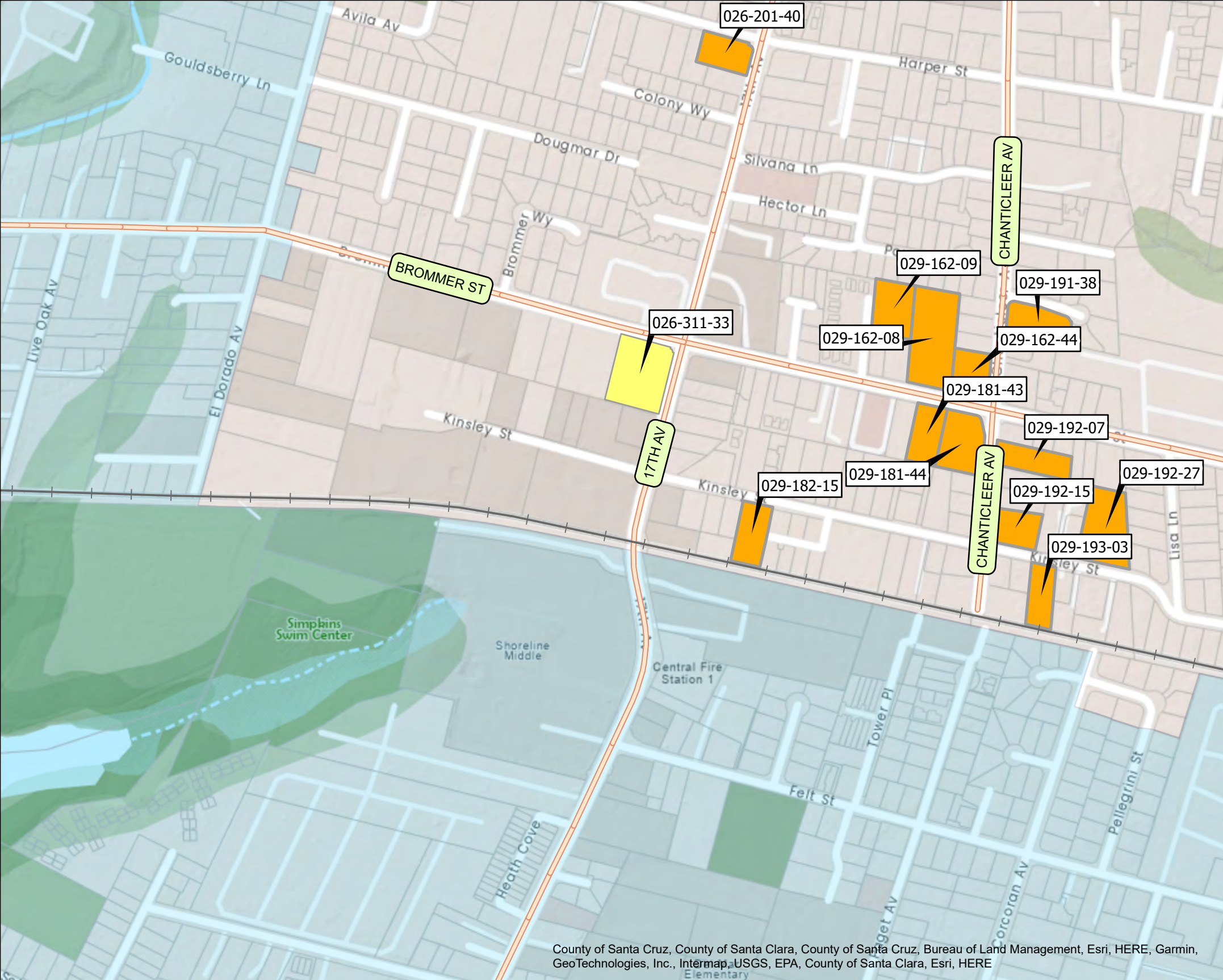
Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA



REZONE MAPS

SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
026-201-40	9	R-1-6-D	RM-1.5	R-UH
026-311-33	30	C-1	C-1-Min	C-N
029-162-08	7	R-1-6	RM-4	R-UH
029-162-09	10	R-1-6	RM-2	R-UH
029-162-44	6	R-1-6	RM-1.5	R-UH
029-181-43	5	RM-4	RM-1.5	R-UH
029-181-44	5	R-1-6	RM-2	R-UH
029-182-15	6	RM-4	RM-1.5	R-UH
029-191-38	9	R-1-6	RM-1.5	R-UH
029-192-07	8	R-1-6	RM-1.5	R-UH
029-192-15	8	R-1-6	RM-1.5	R-UH
029-192-27	3	R-1-6	RM-3	R-UH
029-193-03	9	R-1-6	RM-1.5	R-UH



County of Santa Cruz, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., Intermap, USGS, EPA, County of Santa Clara, Esri, HERE

Brommer St & 17th Av

Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads

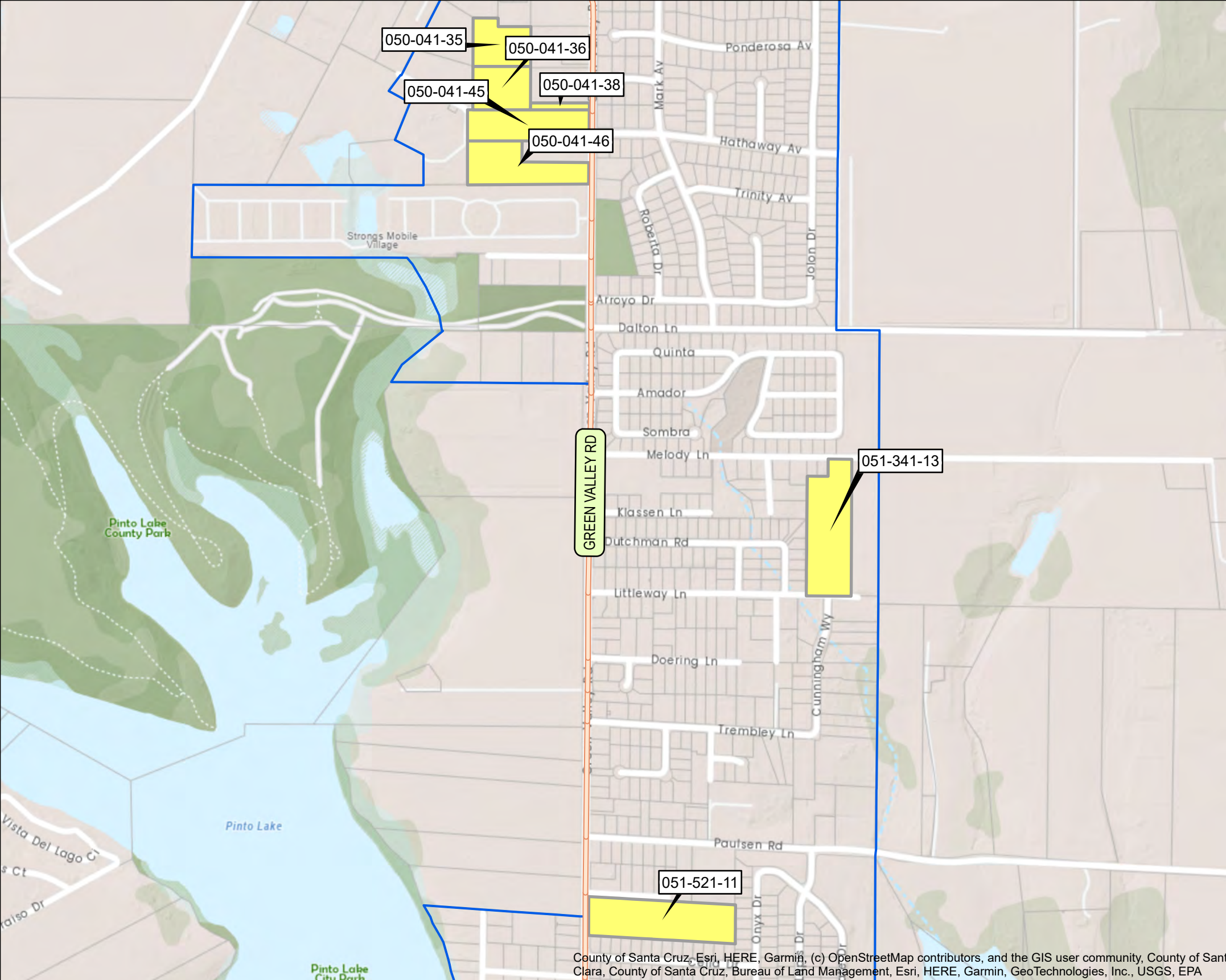


700 Feet



SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
050-041-35	162	R-1-1AC	RM-2	R-UH
050-041-36	31	R-1-1AC	RM-2	R-UH
050-041-38	5	R-1-1AC	RM-2	R-UH
050-041-45	47	R-1-1AC	RM-2	R-UH
050-041-46	48	R-1-1AC-AIA	RM-2	R-UH
051-341-13	70	R-1-10-AIA	RM-2	R-UH
051-521-11	119	R-1-10	RM-1.5	R-UH



County of Santa Cruz, Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA

Green Valley Road



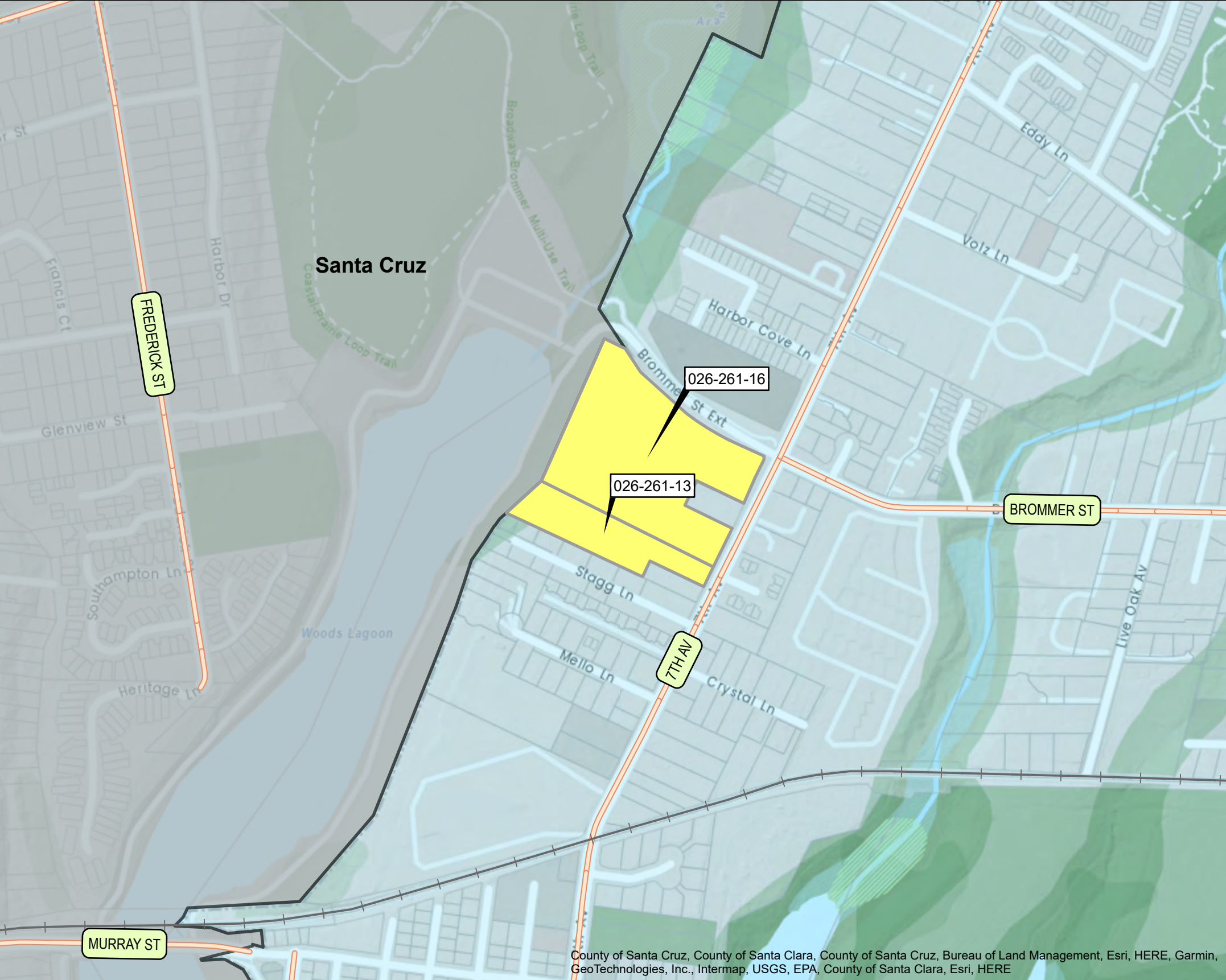
Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads

N

700 Feet

SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
026-261-13	65	C-2	C-2-Min	C-C; O-U
026-261-16	30	C-2	C-2-Min	C-C; O-U



County of Santa Cruz, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., Intermap, USGS, EPA, County of Santa Clara, Esri, HERE

Harbor Landing



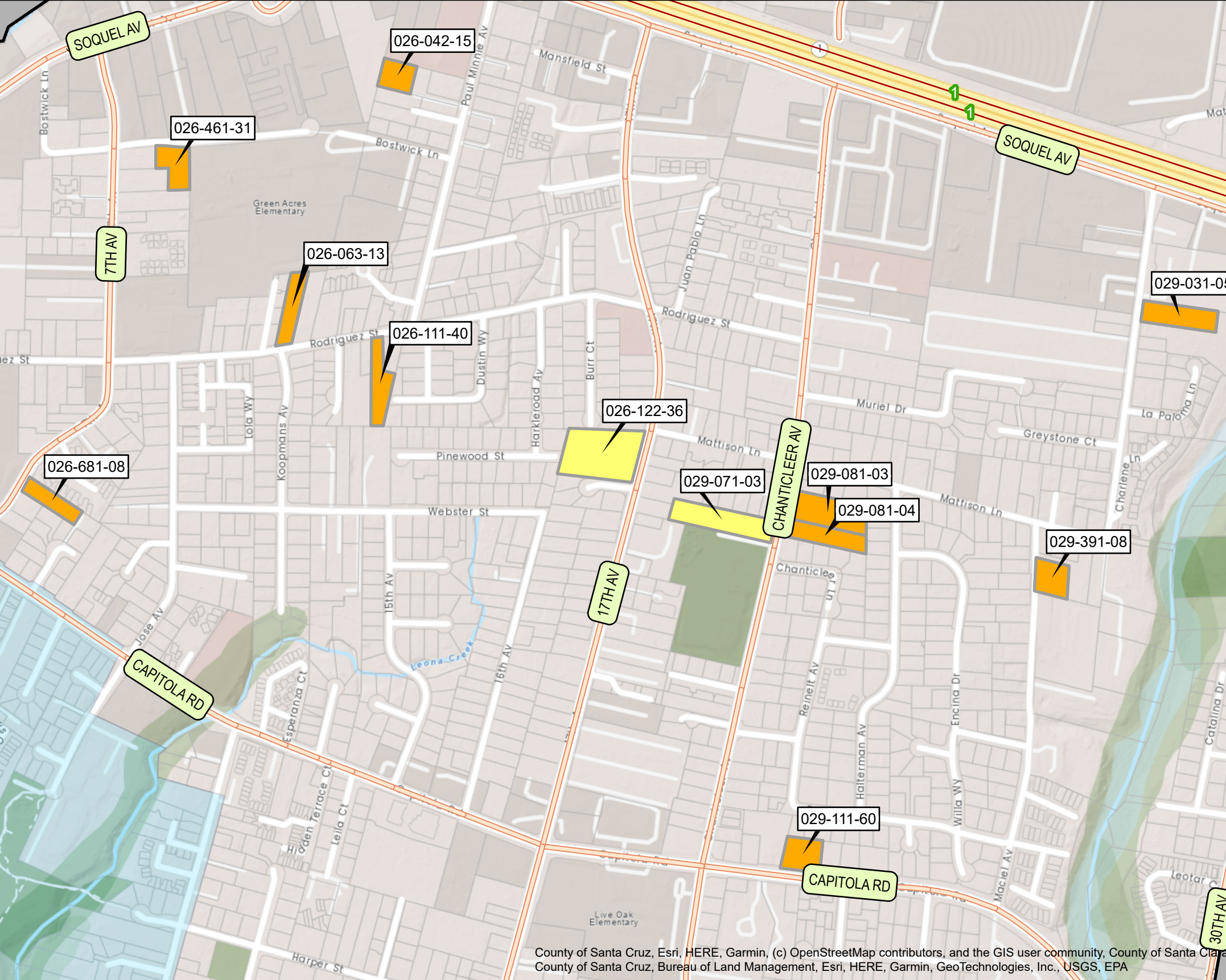
Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads



700

Feet

SITE INVENTORY



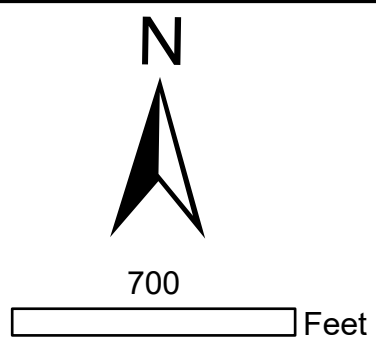
APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
026-042-15	9	R-1-5	RM-1.5	R-UH
026-063-13	10	R-1-5	RM-1.5	R-UH
026-111-40	9	R-1-6-D	RM-2.5-D	R-UH
026-122-36	65	R-1	RM-1.5	R-UH
026-461-31	9	R-1-6	RM-2	R-UH
026-681-08	9	R-1-5	RM-1.5	R-UH
029-031-05	10	R-1-5	RM-3	R-UH
029-071-03	30	R1-6	RM-1.5	R-UH
029-081-03	9	R-1-6	RM-4	R-UH
029-081-04	9	R-1-6	RM-2.5	R-UH
029-111-60	9	RM-4	RM-2	R-UH

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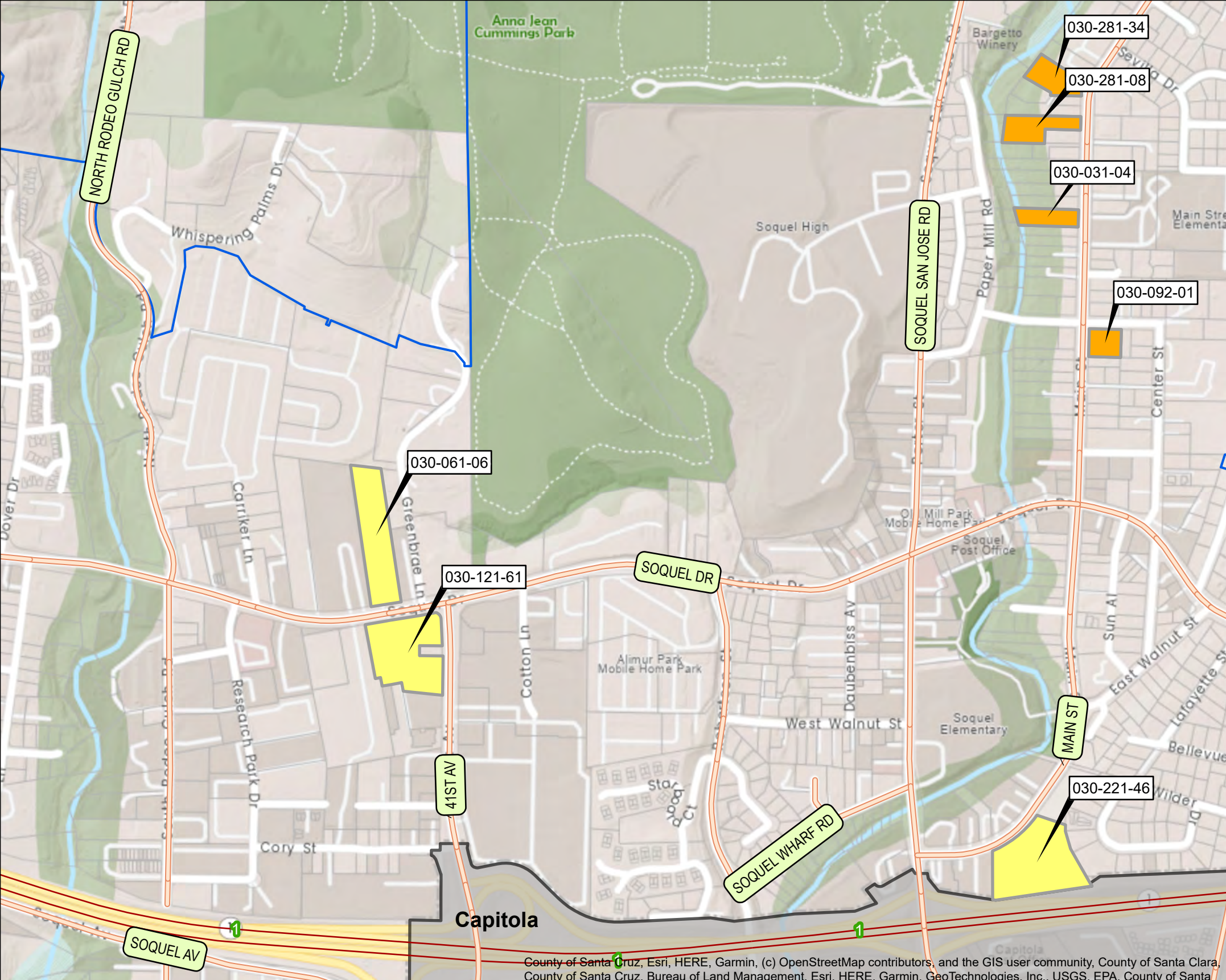
Live Oak

Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads



SITE INVENTORY

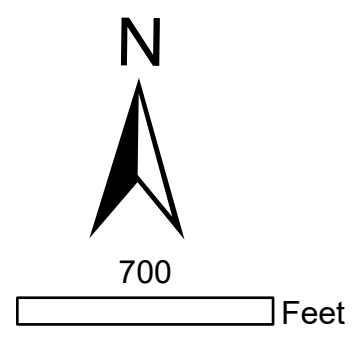
APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
030-031-04	9	R-1-6	RM-2	O-U; R-UH
030-061-06	80	C4	RF	R-UHF
030-092-01	9	R-1-6	RM-2	R-UH
030-121-61	93	C4	C1	CC
030-221-46	22	C-2	C-2-Min	C-C
030-281-08	9	R-1-6	RM-3.5	O-U; R-UH
030-281-34	9	R-1-6	RM-3	O-U; R-UH



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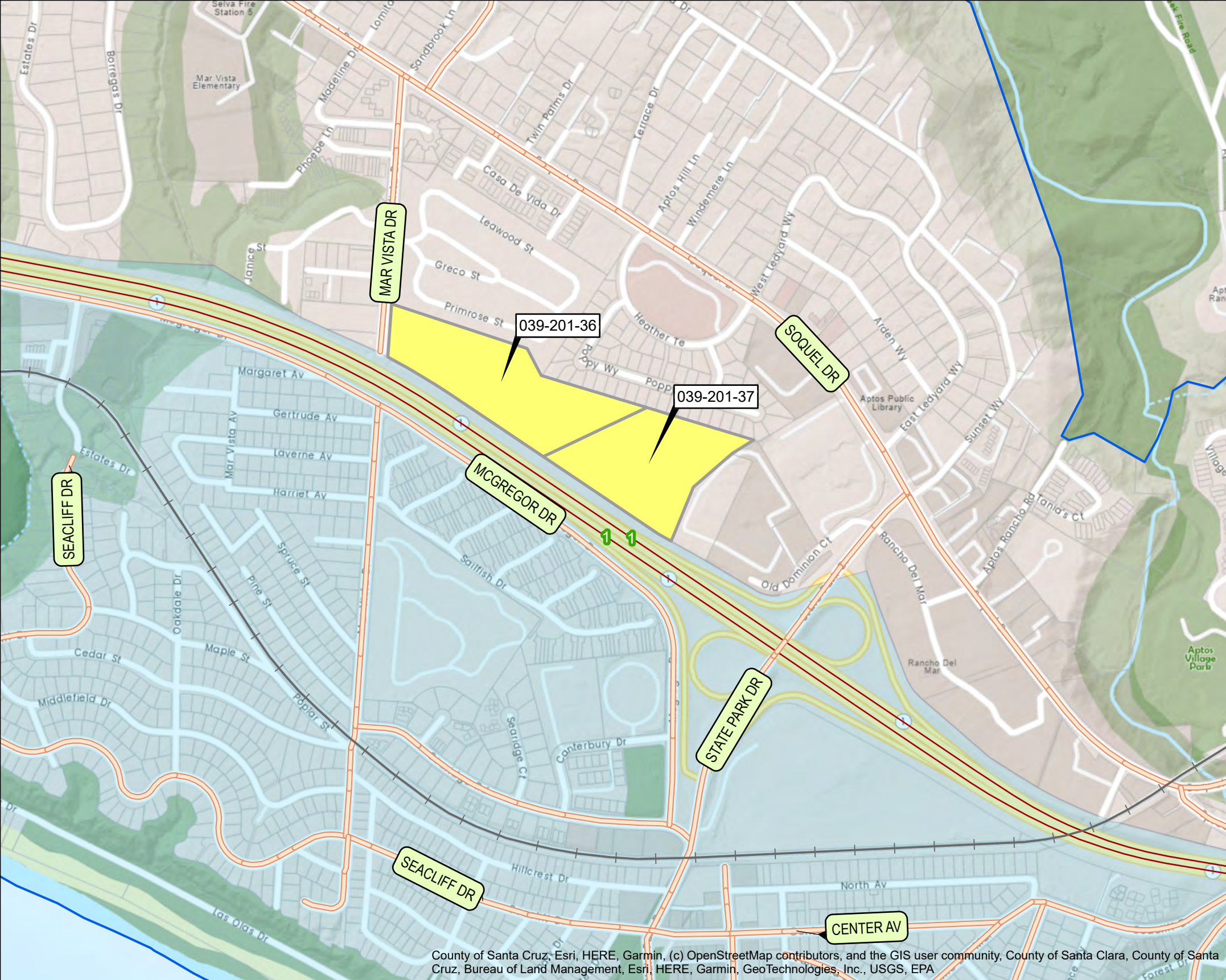
41st Ave & Main St

- Potential Rezoning Sites
- Potential SB10 Rezoning Sites
- Major Roads
- Highways
- Urban Services Line (USL)
- City Limits
- County Boundary
- Railroads



SITE INVENTORY

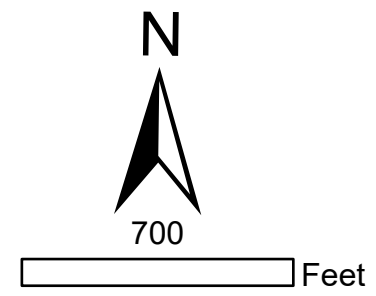
APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
039-201-36	235	PR	RF	R-UHF
039-201-37	195	PR	RF	R-UHF



Mar Vista Dr & Soquel Dr

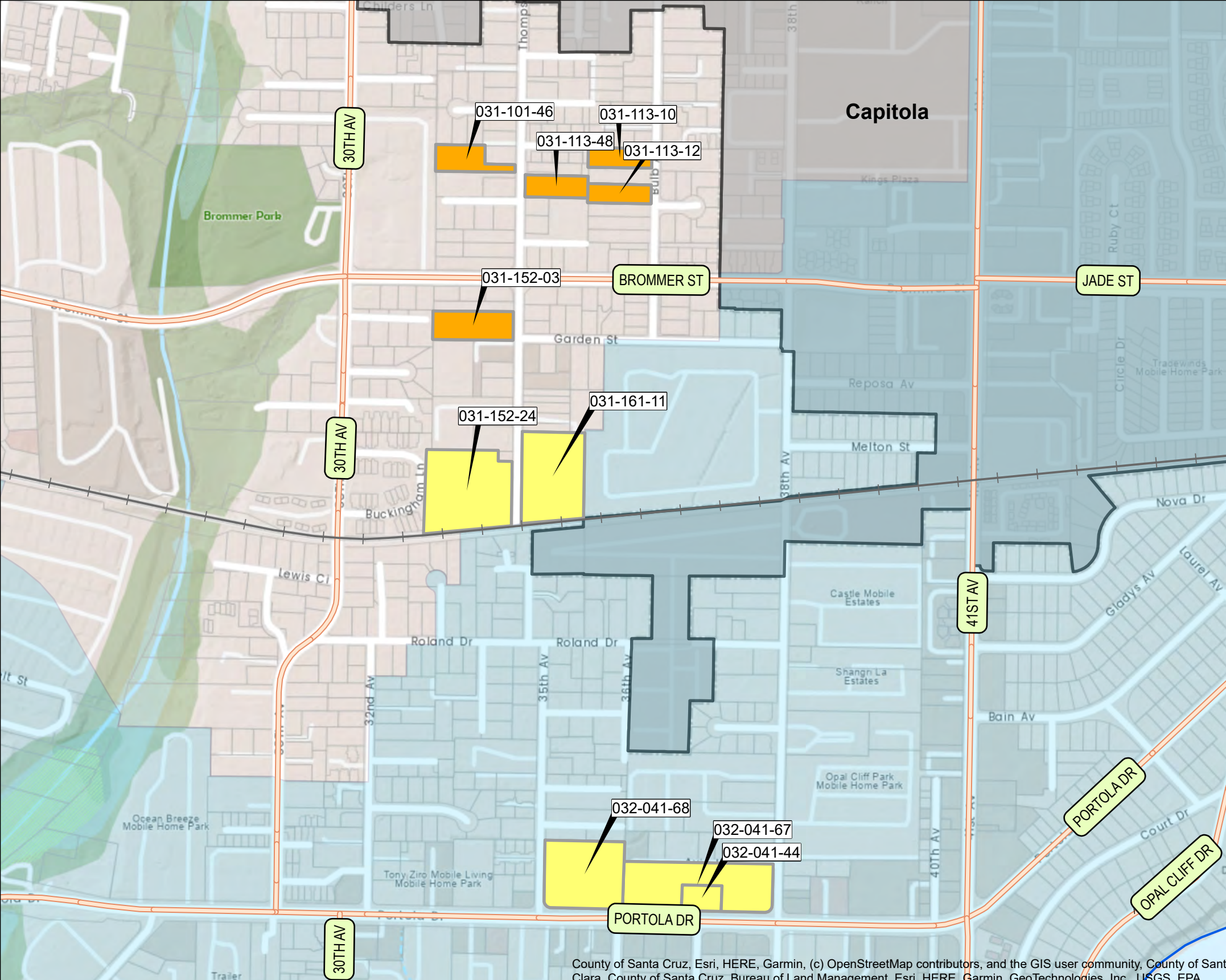


Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads



SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
031-101-46	10	R-1-4	RM-2	R-UH
031-113-10	9	R-1-4	RM-1.5	R-UH
031-113-12	9	R-1-4	RM-1.5	R-UH
031-113-48	9	R-1-4	RM-2	R-UH
031-152-03	8	R-1-4	RM-3	R-UH
031-152-24	83	M-1	RF	R-UHF
031-161-11	68	M-1	RF	R-UHF
032-041-44	1	C-2	C-2-Min	C-C
032-041-67	38	C-2	C-2-Min	C-C
032-041-68	65	C2	RF	R-UHF



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Pleasure Point



Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads

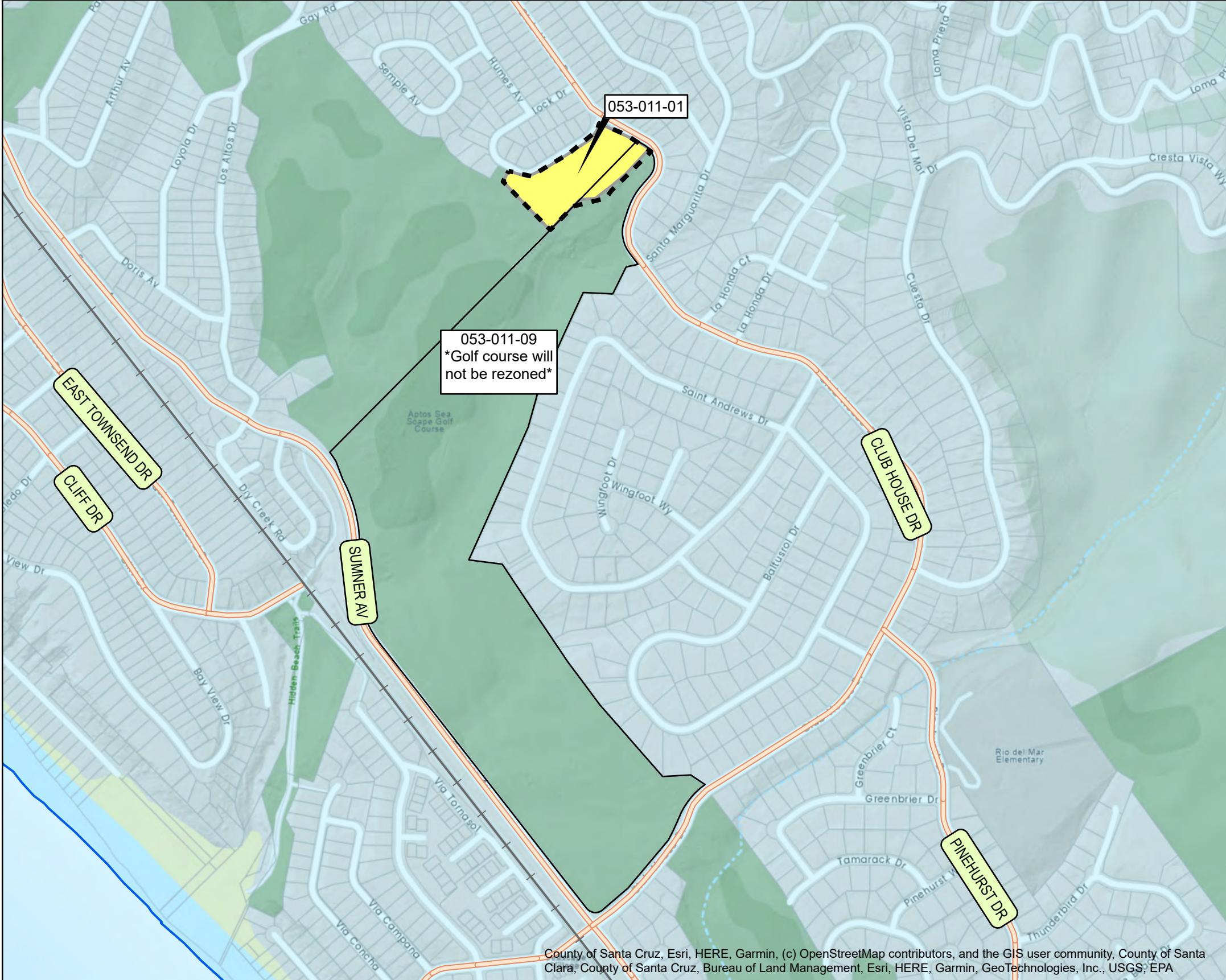
N

700

Feet

SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
053-011-01	24	PR	PR/ UH	O-R / UH
053-011-09	5	PR	PR / UH	O-R / PF

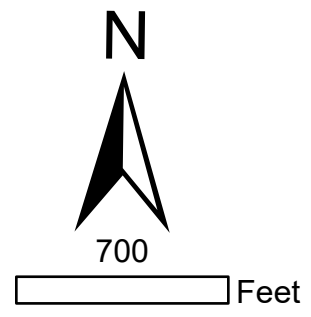


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Seascape Golf Club

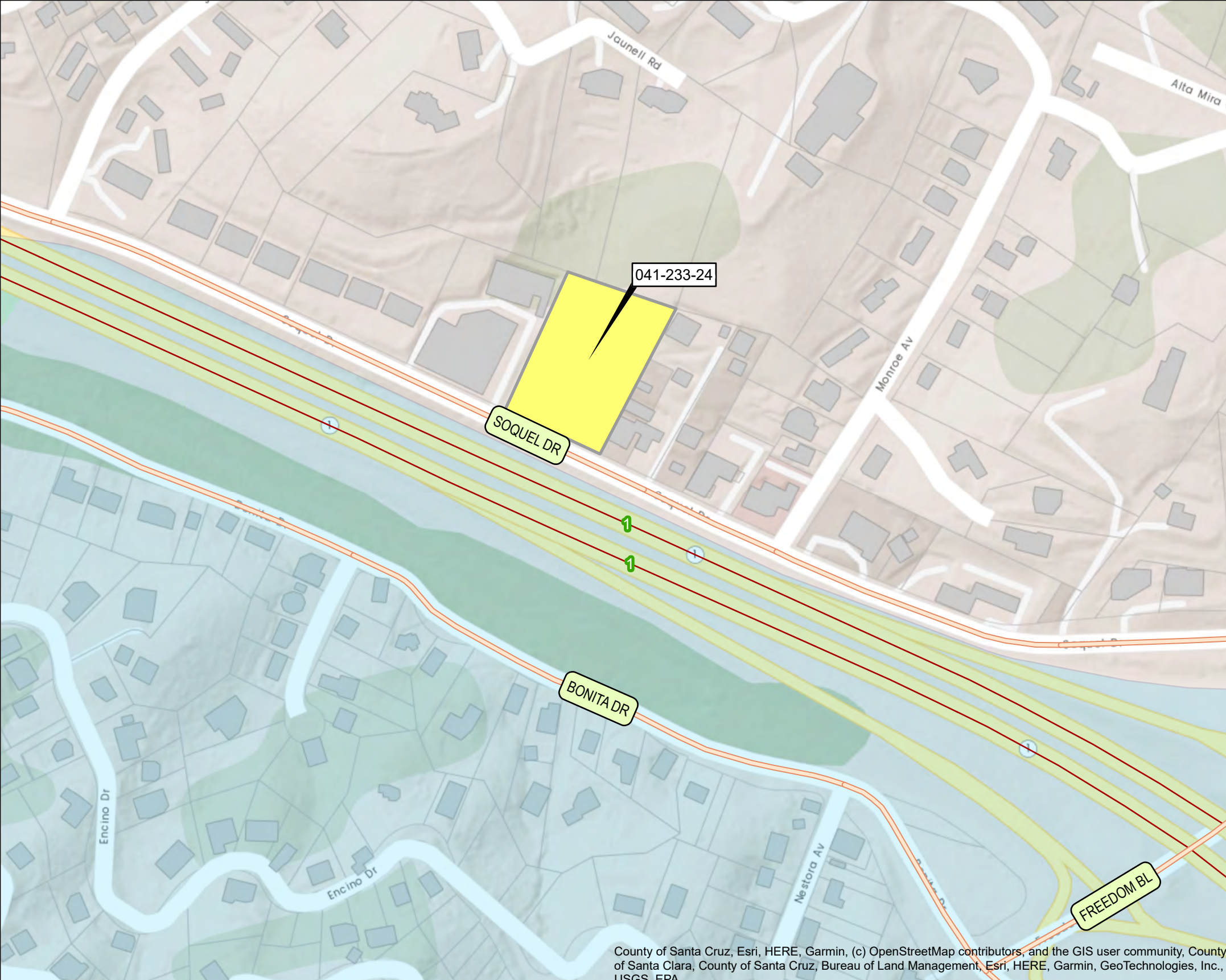


Potential Rezone Sites	Major Roads	Rural Services Line (RSL)
Potential SB10 Rezone Sites	Highways	City Limits
Proposed Area of Rezone	Urban Services Line (USL)	Coastal Zone
	Railroads	



SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
041-233-24	24	C-4; R-1-20	C-2	C-N

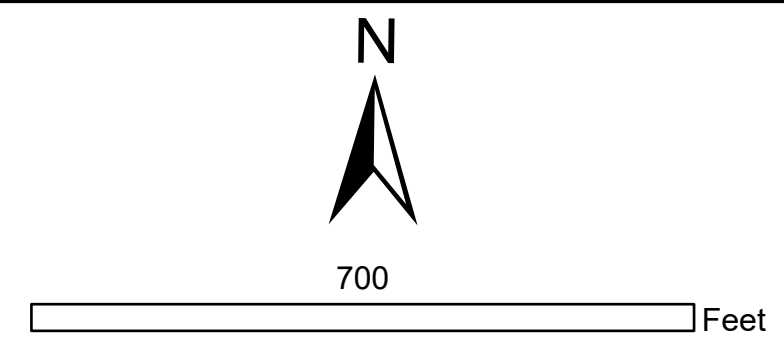


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Soquel Dr & Freedom Blvd

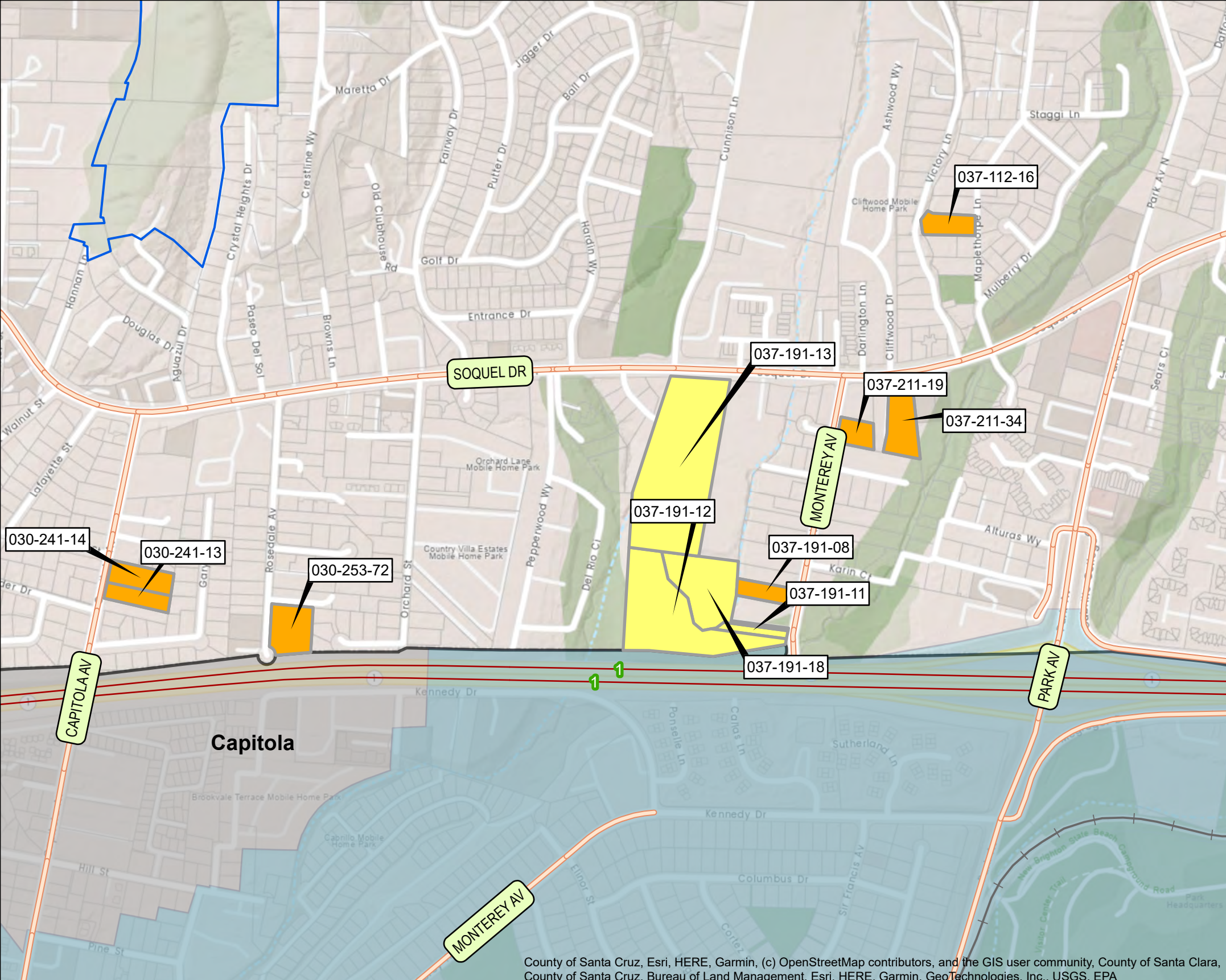


Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads



SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
030-241-13	8	R-1-6	RM-1.5	R-UH
030-241-14	9	R-1-6	RM-2.5	R-UH
030-253-72	9	R-1-6	RM-3.5	R-UH
037-112-16	9	R-1-8	RM-1.5	R-UH
037-191-08	9	R-1-9	RM-1.5	O-U; R-UH
037-191-11	10	R-1-6	RF	O-U, R-UHF
037-191-12	47	R-1-6	RF	O-U, R-UHF
037-191-13	157	R-1-6	RF	O-U, R-UHF
037-191-18	30	R-1-6	RF	O-U, R-UHF
037-211-19	9	R-1-9	RM-1.5	R-UH
037-211-34	9	R-1-6; R-1-9	RM-4	R-UH

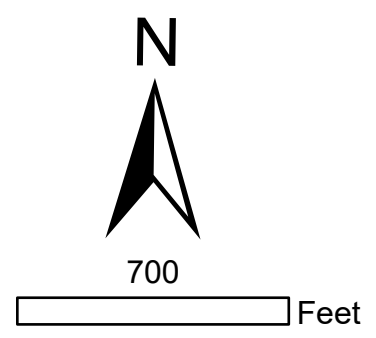


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Soquel

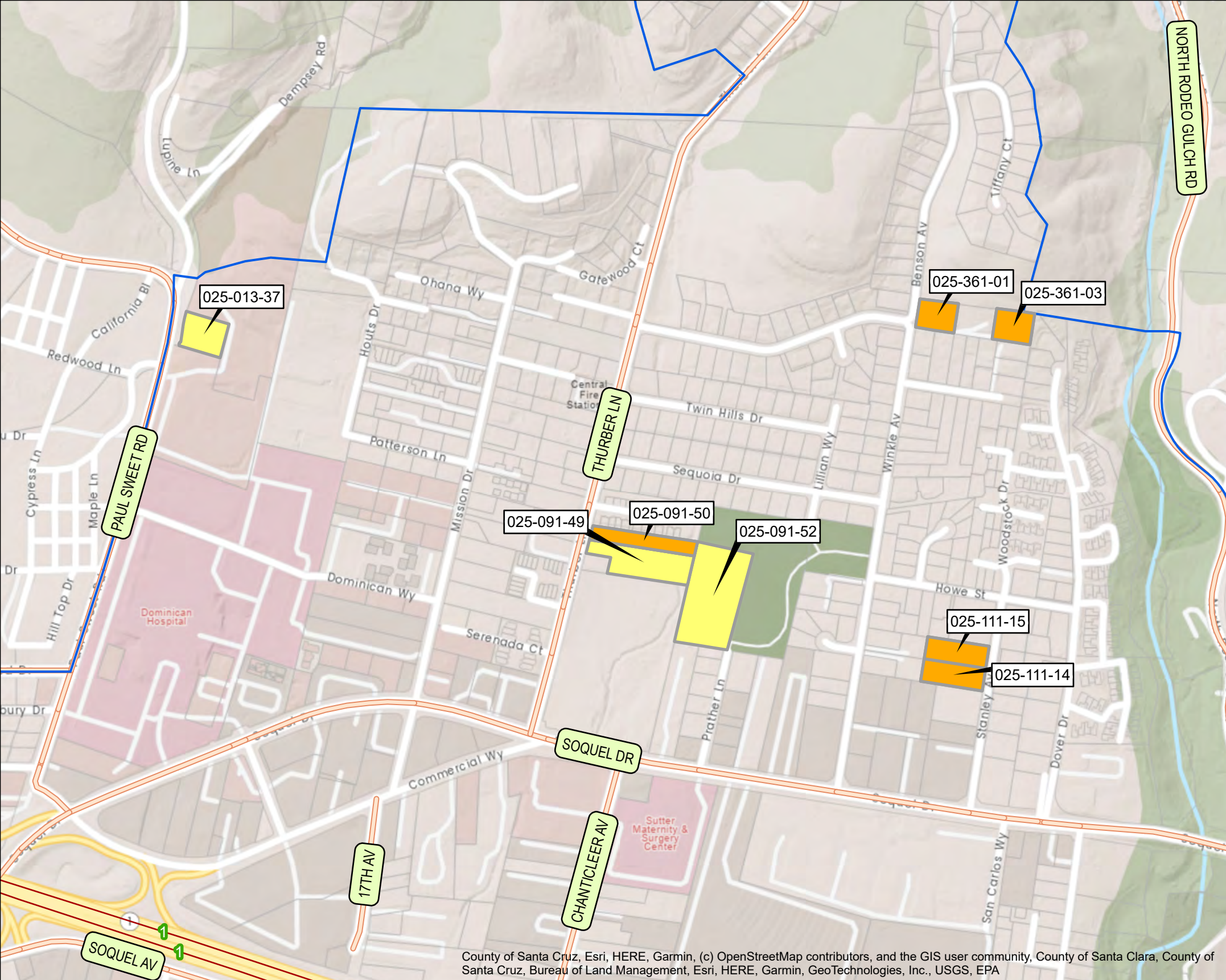


Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads



SITE INVENTORY

APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
025-013-37	10	PA	PA-Min	C-O
025-091-49	5	RM-4	RM-2	R-UH
025-091-50	9	RM-4	RM-2	O-U; R-UH
025-091-52	5	PR	RM-2/PR	R-UH/O-R
025-111-14	9	R-1-6	RM-2	R-UH
025-111-15	9	R-1-6	RM-2	R-UH
025-361-01	9	R-1-6	RM-1.5	R-UH
025-361-03	9	R-1-6	RM-1.5	R-UH



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Thurber Ln & Soquel Dr

Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads

