

County of Santa Cruz

DEPARTMENT OF COMMUNITY DEVELOPMENT AND INFRASTRUCTURE

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Agenda Date: September 27, 2023

Planning Commission
County of Santa Cruz
701 Ocean Street
Santa Cruz, CA 95060

Subject: 6TH CYCLE HOUSING ELEMENT UPDATE STUDY SESSION

Recommended Action(s):

Consider Staff's update on the proposed 6th Cycle Housing Element Program; no action is required.

Executive Summary

The County is required to update its General Plan Housing Element every eight years. The 6th Cycle Housing Element update is due to the State Department of Housing and Community Development (HCD) by December 31, 2023. The County Community Development & Infrastructure (CDI) Department has prepared an update that includes data collection and analysis, analysis of housing needs, housing inventory update, accommodating the Regional Housing Needs Allocation (RHNA), and community outreach to meet State requirements.

Background

The County last updated its Housing Element in 2015, with HCD certification occurring in April 2016.¹ As required by California Government Code sections 65580-65589.11, Housing Elements are subject to a variety of requirements, including the assessment of housing needs, accommodating special needs populations, addressing housing affordability, and identifying constraints and barriers to housing, as well as facilitating robust community engagement in the update process.

Board of Supervisors actions - Staff presented its work program to the Board of Supervisors on October 25, 2022, and again on January 31, 2023, the Board approved it with additional direction. The Board met again on September 12, 2023, where the Board expressed support for the Housing Element, and instructed Staff and the Planning Commission to consider including open space for the future development of the PAR 3 site at 2600 Mar Vista Drive for open space and senior housing.

Planning Commission actions - Staff presented the Housing Element work program to the Planning Commission on November 9, 2022, and an updated study session on June 14, 2023. At the meeting the Planning Commission discussed achieving all the targets from the Sustainability Update, replacement of demolished units in kind, increasing the inclusionary housing percentage, tenant protections, and programs and policies.

¹ [2015 Santa Cruz County Housing Element \(santacruzcountyplanning.com\)](https://www.santacruzcountyplanning.com)

The final version of the Housing Element will be presented to the Planning Commission for final review and recommendation to the Board on October 25, 2023.

Other Public Meetings – Staff presented the Housing Element Update to the Housing Advisory Commission (HAC) on March 1, 2022; November 2, 2022; May 3, 2023; and September 6, 2023. A final meeting with the HAC is scheduled for November 1, 2023.

HCD submittals

On June 12, 2023, the County staff circulated a public review copy of the Housing Element for a 30-day public review ending July 11, 2023. Several comments were received from the public during this review period that promulgated responses by CDI staff, with some of the comments resulting in changes to the Draft Housing Element. On July 24, 2023, CDI staff submitted the Draft Housing Element to HCD to start a 90-day HCD review that concludes on Monday, October 23, 2023.

Analysis

Public Engagement

In early 2023, County staff issued a Request for Proposals and selected two consultants to assist with development of the Draft Housing Element. EMC Planning Group provided technical support and CivicMakers assisted with the robust public engagement process. The EMC Planning Group team included two subconsultants: (1) Root Policy, who assisted in developing the Fair Housing Analysis, (2) and More Sky Less Ceiling, who assisted with the public-facing interactive housing tool called “Balancing Act,” which is an interactive program allowing community members to identify preferences in housing types and locations.

A robust and intensive public participation process started in early 2023 with the County and its consultant, CivicMakers, developing two focus groups that would provide input into the Draft Housing Element. The two focus groups included a Stakeholder Group and a Community Panel with each having approximately 20 participants.

The Stakeholders Group included 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 included residents representative cross-section of county residents (based on gender, housing status, race, income, language spoken, disability, etc.), and those community members most affected by housing instability and/or unaffordability.

Each group had four separate meetings between April 11th and May 4th, followed by a combined meeting on May 11, 2023, that closed out the focus group meetings. During this final meeting, the two focus groups met and participated in a map exercise with assigned housing density values to show affordable housing preferences and locations, as well as an accompanying exercise related to Housing Element policies and programs. The full results of the Stakeholder Group and Community Panel meetings are included in Appendix C of the Draft Housing Element document and are attached to this report.

In general, the priorities for the Stakeholder Group and Community Panel were to:

- Aggressively increase densities;
- Prioritize density bonus construction to support larger families;
- Fast track discretionary approvals;
- Reduce permit fees;
- Connect homeowners with support for constructing accessory dwelling units (ADUs);
- Use underutilized land for new housing developments, including new housing along the Rail-Trail;
- Support 100% affordable housing developments;
- Provide more support for transient residents;
- Encourage full use of available fiscal incentives/funding; and
- Increase education and awareness by providing one-stop-shop for information on affordable housing.

County staff also sought input from the public. Three public meetings were set up to solicit County residents' input on May 15 (in-person at Aptos Village Park), May 31 (virtual) and June 28 (in-person at Watsonville Civic Center). The results of these three community meetings are also included in Appendix C and reflect similar priority themes as the Stakeholder Group and Community Panel groups.

As part of the public outreach for this project, an interactive housing plan tool that was imbedded in the County's 2023 Housing Element update website. This interactive tool challenges the public to create a positive housing outcome for meeting the County's RHNA. The user is led through a series of questions related to type, density and location of housing and must make choices for various planning areas within the Urban Service and Rural Service Lines. Data is collected on user choices to help inform changes to the Housing Element and the Housing Inventory.

County Staff has created a website that includes the Interactive Housing Tool, in addition to project updates and public engagement, which can be accessed here: [2023 Housing Element \(sccoplanning.com\)](https://sccoplanning.com). Additional comments have been received through the public comment portal on the website. Additional outreach was conducted through press releases, email blasts, and social media posts.

Structure of the 6th Cycle 2023 Housing Element

The 2023 6th Cycle Housing Element represents Chapter 4 of the Santa Cruz County General Plan. The Housing Element contains the topical areas that meet HCD requirement as outlined in the following chapters, including six appendices:

- Section 1 - Introduction
- Section 2 - Goals, Policies, and Implementation Programs
- Section 3 – Overview of Housing Needs and Constraints
- Section 4 - Vacant and Available Sites
- Section 5 - Energy Conservation

The appendices support the Housing Element with maps, site inventory, review of the previous housing element, a fair housing report, and the results of the robust public engagement process.

Affirmatively Furthering Fair Housing (AFFH) and Fair Housing Analysis

Since the update of the last Housing Element, state law has evolved with new requirements, particularly related to affordable housing and disadvantaged communities. Housing Elements must engage in efforts related to "Affirmatively Furthering Fair Housing" (AFFH), which is defined as "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and fosters inclusive communities free from barriers that restrict access to opportunity." To address this, Housing Element requirements now include an Assessment of Fair Housing practices, which incorporates an analysis of the relationship between available sites and areas of high or low resources, and concrete actions in the form of programs to affirmatively further fair housing. If necessary, potential rezonings in higher resourced unincorporated areas to accommodate higher density is key to meeting AFFH requirements.

High resource attributes include:

- Proximity to transit;
- Access to high performing schools and jobs;
- Access to amenities, such as parks and services;
- Access to health care facilities and grocery stores;
- Proximity to available infrastructure and utilities;
- Sites that do not require environmental mitigation; and
- Presence of development streamlining processes, environmental exemptions, and other development incentives.

The Housing Needs Assessment and Fair Housing Assessment, including an expanded AFFH analysis, develops context for the County's goals, policies, and programs for the Draft Housing Element and can be found in Appendix A (Fair Housing Report) to the Draft Housing Element.

Some of the highlights of the Fair Housing Report are:

- *Housing Type and Tenure* - More than eight in 10 housing units in unincorporated Santa Cruz County are single family homes. In the unincorporated areas—81% of housing units in unincorporated areas are single-unit, followed by two or more units (12%) and mobile homes (7%).
- *Age of Housing* – nearly 60% of the housing inventory in unincorporated Santa Cruz County was constructed between 1940 and 1980.
- *Housing Costs* - 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 nearly 50% less homes valued below \$500,000 in unincorporated Santa Cruz County, suggesting that first-time homebuyers and low- and moderate-income households face greater challenges breaking into the homeownership market.
- *Vacancy and New Development* - The number of vacant units for rent or for sale has dropped considerably since 2010. In 2010, 18% of the county's units were available to rent; this dropped to 8% in 2015 and 11% by 2021. The relatively high rate for rental vacancies in a high-cost market is indicative of a rental market accommodating college students and/or a softening market due to overbuilding of luxury units. Vacant units available to buy dropped from 9% to 5%, suggesting a continually tight market for homeownership.

Overall, in 2021, 79% of vacant units (7,633 units) are in seasonal or recreational or other use. This compares to 63% (6,458 units) in 2010 and 77% (7,933 units) in 2015.

- *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. 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.
- *Disadvantaged Communities* - The southern portion of Santa Cruz County has the highest concentration of disadvantaged communities, which are the lowest resource areas in the county. Also, continued development of more affordable housing in this area of the county contributes to the concentration of poverty and lower opportunity.

Policy and Program Changes

The Draft Housing Element includes some significant new policies and programs from the 5th Cycle to be consistent with current codes and special needs. Below is a summary of some of the biggest policy and program changes from the last cycle:

Policies

H-1.3: Minimum density policy to ensure new developments achieve intended densities

H-1.6: Priority Processing for housing projects

H-1.7: Pro-Housing Community designation by HCD

H-1.9: Site Consolidation Bonus to encourage the assembly of larger sites that can support affordable units

H-3.10 Housing on Publicly Owned Properties

H-4.6: Encourage rental homes for large families

H-4.10: Proactive Marketing of Accessible Homes

H-5.2: Electrification of new housing units

Programs

H-1C: By-right Overlay Zone to encourage development of sites in previous inventories

H-1D: Density Bonus for extremely low-income units and units for special needs families

H-1F: Review development standards for possible changes, including studying potential areas for 4-6 stories

H-1G: Land division process update

H-1H: Senate Bill (SB) 9 Ordinance

H-1J: SB 10 Rezones

H-1K: Priority permit processing for projects with lower income units

H-2H: Proactive enforcement of vacation rental codes

H-2I: Legal aid and Counseling Support

H-5: All electric new housing

H-3D: State limits on renter application fees

H-3G: Barriers to housing in the Coastal Zone

H-3H: Inclusionary Housing Nexus Study

H-4C: Review codes for group homes, transitional and permanent housing

H-4D: Supply and awareness of accessible housing for people with disabilities

H-4F: Senior housing

Regional Housing Needs Assessment and Housing Sites Inventory

Central to the Housing Element update is accommodation of the 6th Cycle RHNA, which has been established by HCD and distributed to the jurisdictions in our region by the Association of Monterey Bay Area Governments (AMBAG). The 6th Cycle RHNA Plan assigns the number of housing units that each jurisdiction must plan for in the cycle, which spans the years 2023 to 2031. The 6th Cycle RHNA for unincorporated Santa Cruz County is approximately three and one-half times as large as the 5th Cycle RHNA:

Income Level	5th Cycle RHNA Units	6th Cycle RHNA Units	Percent Increase
<i>Very Low</i>	317	1,492	471%
<i>Low</i>	207	976	471%
<i>Moderate</i>	240	586	244%
<i>Above Moderate</i>	550	1,580	287%
<i>Total RHNA</i>	<i>1,314</i>	<i>4,634</i>	<i>353%</i>

The basic premise of the Housing Sites Inventory is to identify adequate sites for housing, including rental housing, factory-built housing, mobile homes, and emergency shelters, and is required to make adequate provision for the existing and projected needs of all economic segments of the community. Staff used the inventory of properties from the 5th Cycle Housing Element and identified those properties that were vacant in the 4th and 5th Cycles, and which were underutilized in the 5th Cycle. Vacant sites that were identified in two or more previous planning cycles and underutilized sites identified in a previous planning period can't be used for the 6th Cycle RHNA unless the sites will be rezoned within three years, OR zoning allows by-right development for 20% low-income affordable projects.

As required by state law (Government Code Sections 65583 and 65583.2), the Housing Element provides a parcel-specific inventory of suitable and appropriately zoned sites for the provision of housing and specifies for each site the number of units that can realistically be accommodated and whether the site is adequate to accommodate lower-income housing, moderate-income housing, or above moderate-income housing. The Housing Site Inventory and Maps (Inventory), which can be included as Appendices E and F of the Housing Element, include pending projects, opportunity sites, and vacant and underutilized sites including residential sites, as well as commercial and public facility sites where housing is allowed. A program is established that commits the County to an annual review of progress towards RHNA, and to update programs and incentives as necessary to ensure the RHNA can be met during the planning period.

In addition to assessing the inventory of vacant and available sites, Staff has identified other categories of sites that can realistically be developed with housing during the planning period. The County actively supports ADU production. Some development on residential sites in rural areas is also projected to continue based on historical rates. Additionally, the County anticipates the development of farmworker housing during the planning period, following recent county code amendments and programs supporting farmworker housing. The County also supports housing development under SB 9, which allows additional residential units and lot splits on qualifying residential parcels and will be preparing an ordinance to further promote SB9. In addition, conservative projections are made for some growth outside the Urban Services Line (USL).

Based on HCD guidance, the County's 6th Cycle RHNA allocation of 4,634 units was augmented

by a 10% buffer (i.e., 464 units) for a total of 5,098 units. The total number of units that can be developed on existing sites in the unincorporated county is approximately 4,146 units. Therefore, it is necessary to rezone some sites to increase the inventory by approximately 1,000 units. The sites will be spread throughout the urban areas within the USL. Proposed numbers and rezones are subject to change with the public review process and HCD's review.

Rezone Amendments –Necessary Rezones to Meet the RHNA/Inventory Requirements

After the Housing Element is certified by HCD, there will be a set of General Plan and Zoning Map amendments prescribed via Housing Element Programs H-1B, H-1E and H-1J. These programs will allow residential units and/or increased densities on select properties.

The Housing Element focuses on high-density developments in areas served by the county's major transportation corridors, where transit services exist or are planned, and where the Rail-Trail will be located. AFFH will be enhanced through the application of the newly created Residential Flex (RF) zoning in higher resource areas identified on the state's Tax Credit Allocation Committee (TCAC) maps. The distribution of affordable housing is predicated on access to public transit, the Rail-Trail, shopping/services/jobs, open space/parks, and proximity to schools. Rezone properties are spread throughout the USL.

Rezonings are divided between two types—SB 10 rezones to allow up to 10 units on parcels and rezones along transportation corridors to high-density, particularly implementing the new Residential Flex (RF) zoning established by the Sustainability Update. The SB 10 rezones help the county to implement the much needed "missing middle" housing into existing neighborhoods, while the high-density rezones help with multi-family housing, providing affordable units, and meeting AFFH goals. Both types also support reductions in vehicle miles traveled and the goals of the 2022 Climate Action and Adaption Plan.

The proposed rezones at 2600 Mar Vista Drive (APNs 039-201-36 and -37) would reclassify approximately 13.5 acres of vacant property zoned and designated for open space/parks. This is a key property in the inventory, proposed for rezoning to Residential Flex (RF), accounting for 430 units. The Board of Supervisors recognized the need for the rezone for additional housing and has asked staff and the Planning Commission to consider options for this property that address the need for senior housing and community open space. Rezoning specifically for senior housing is not an option that will meet the fair housing guidance—namely, such a zone would be discriminatory against housing for families. Staff is working on considerations for how to address these issues and requests that the Planning Commission provide any feedback they may have at this time.

California Environmental Quality Act

To address environmental review under the California Environmental Quality Act (CEQA), the County has engaged the services of Dudek, who is preparing an Addendum to the Environmental Impact Report (EIR) completed for the Sustainability Policy and Regulatory Update. This work is underway and is expected to be completed in late September. Impacts are expected to be similar to those analyzed in the Sustainability Update EIR.

Tribal Consultation

Staff initiated the tribal consultation process under SB 18 on June 20, 2023 with mailings to the Amah Mutsun Tribal Band, Amah Tribal Band San Juan Bautista, Costoanan Ohlone Rumsen-Mutsen Tribe, Indian Canyon Mutsen Band of Costanoan, and the Wuksache Indian tribe. The

three month response period ends on September 20, 2023, and no responses have been received to date.

Schedule

Staff developed a project schedule that provides major milestones including focus group and community meetings (April through June); release of the Draft Housing Element for the initial public review (June); release of the draft document to HCD to start their 90-day review (July 25 to October 23); subsequent reviews by the County's Housing Advisory Commission, Planning Commission and Board of Supervisors; adoption by the Board of Supervisors (November); and final review and acceptance by HCD (60 days) (January 2024). Here are the anticipated dates:

Sept. 6	Housing Advisory Commission
Sept. 12	Board of Supervisors Study Session
Sept. 27	Planning Commission Study Session
October 23	End HCD Review
October 25	Planning Commission Recommendation (Public Hearing)
November 1	Housing Advisory Commission Recommendation (Public Hearing)
November 14	Board of Supervisors Public Hearing - Adoption
November 15	Submit HE to HCD for 60-day review
Jan. 15, 2024	HCD Certification

Submitted by:

Matthew Sundt, Planner IV
Policy Section

Reviewed by:

Mark Connolly, Principal Planner
Policy Section

Exhibits

- A - Santa Cruz County 2023 Housing Element
- B - Appendix HE-A- Fair Housing Report
- C - Appendix HE-B Review of Previous Housing Elements Programs
- D - Appendix HE-C Public Engagement Results
- E - Appendix HE-D Housing Constraints
- F - Appendix HE-E-Site Inventory Tables
- G - Appendix HE-F Housing Inventory Maps

2023 Housing Element

Chapter 4 of the Santa Cruz County General Plan/LCP

Adopted by the Santa Cruz
County Board of Supervisors:
[DATE]

Certified by the California Coastal
Commission:
[DATE]

Effective Date:
[DATE]



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Glossary of Terms

Acronym	Description
3CE	Central Coast Community Energy
A	Agriculture
AARP	American Association of Retired People
AB	Assembly Bill
ACS	U.S. Census Bureau American Community Survey
ADA	American Disability Act
ADU	Accessory Dwelling Unit
AFFH	Affirmatively Furthering Fair Housing
AHIF	Affordable Housing Impact Fee
AHIF	Affordable Housing Impact Fee
AHN	Affordable Housing Now
AHPP	Affordable Housing Preservation Program
AHSC	Affordable Housing and Sustainable Communities
AHSC	Affordable Housing and Sustainable Communities program
AHSC	Affordable Housing and Sustainable Communities
AMBAG	Association of Monterey Bay Area Government
AMI	Area Median Income
APAC	Agricultural Policy Advisory Commission
APN	Assessor Parcel Number
APR	Annual Progress Report
ARC	Agriculture, Natural Resources + Conservation Element
ARFH	Affordable Rental Farmworker Housing
BLS	Bureau of Labor Statistics
C-1	Neighborhood Commercial
C-2	Community Commercial
CAAP	Climate Action and Adaptation Plan
CAS	Climate Action Strategy
CCA	Community Choice Aggregation
CDBG	Community Development Block Grant
CDBG	Community Development Block grants
CDI	Community Development & Infrastructure Department
CEQA	California Environmental Quality Act
CHAMP	Cal-Works Housing Assistance Move-in Program
CoC	Continuum of Care
COG	Council of Government
COPA	Communities Organized for Relational Power in Action
CRD	Civil Rights Department
DFEH	Department of Fair Employment in Housing
DRG	Development Review Group
EHA	Employee Housing Act
ELA	English Language Arts
ELI	Extremely Low Income
EOC	Emergency Operations Center
FAR	Floor Area Ratio
FEHA	Fair Employment and Housing Act
FEMA	Federal Emergency Management Agency



Acronym	Description
FHA	Fair Housing Act
FHA	Fair Housing Act
FTHB	First-time Home Buyer
GAO	Government Accountability Office
GHG	Greenhouse Gas
H4H	Housing for Health
HAP	Homeless Action Partnership
HCD	California State Housing and Community Development Department
HOLC	Home Owners' Loan Corporation
HOME	Home Investment Partnerships Program
HPI	Healthy Places Index
HQS	Housing Quality Standards
HSC	Health and Safety Code
HUD	U.S. Department of Housing and Urban Development
IIG	Infill Infrastructure Grant
JADU	Junior Accessory Dwelling Unit
LAAP	Legalization Assistance Permit Program
LCP	Local Coastal Program
LHMP	Local Hazard Mitigation Plan
LMIHAF	Low-Mod Income Housing Asset Fund
LRA	Local Responsibility Areas
MBCP	Monterey Bay Community Power
MBEP	Monterey Bay Economic Partnership
MBEP	Monterey Bay Economic Partnership
MHP	Mobilehome Parks OR Multifamily Housing Program
MHSA	Mental Health Services Act
MORE	Manufactured Housing Opportunity and Revitalization Program
MPROP	Mobile/manufactured home Park Resident Ownership Program
NFHA	National Fair Housing Alliance
NFIP	National Flood Insurance Program
NOAH	Naturally Occurring Affordable Housing
NPLH	No Place Like Home
OOR	Owner-Occupied Rehabilitation/Reconstruction Program
OR3	Office of Response, Recovery and Resilience
O-U	Urban Open Space
PA	Professional-Administrative
PACE	Property Assessed Clean Energy
PF	Public Facilities
POC	People of Color
PRH	Permanent Room Housing
PUD	Planned Unit Development
R/ECAP	Racially or Ethnically Concentrated Areas of Poverty
R-1	Single Family Residential
RA	Rural residential
RB	Ocean Beach Residential
RCAA	Racially Concentrated Areas of Affluence



Acronym	Description
RF	Residential Flex
RHNA	Regional Housing Needs Allocation
RLF	Revolving Loan Fund
RM	Residential Multi-Family
R-MT	Mountain Residential
R-R	Rural Residential
R-S	Suburban Residential
RSL	Rural Services Line
R-UH	Urban High
R-UHF	Urban High Flex
R-UL	Urban Low
R-UM	Urban Medium
R-UVL	Urban Very Low
SB	Senate Bill
SCCC	Santa Cruz County Code
SCCRTC	Santa Cruz County Regional Transportation Commission
SRA	State Responsibility Area
SSCC	Sustainable Santa Cruz County
SSI	Social Security income
SU	Special Use
TAY	Transitional Age Youth
TBRA	Tenant-Based Rental Assistance
TCAC	Tax Credit Allocation Committee
TEP	Temporary Evacuation Point
THOF	Tiny Homes on Foundations
THOW	Tiny Homes on Wheels
TOT	Transient Occupancy Tax
TPA	Transit Priority Area
UCB	University of California, Berkeley
UCS	Unified Corridor Investment Study
UPC	Unified Permit Center
URA	Uniform Relocation Assistance
USL	Urban Services Line
VHFHSZ	Very High, High, and Moderate Fire Hazard Severity Zones
VMT	Vehicle Miles Traveled
WUI	Wildland Urban Interface
ZHVI	Zillow Home Value Index

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- Appendix HE-B: Review of Previous Housing Element Programs
- Appendix HE-C: Public Engagement Results
- Appendix HE-D: Housing Constraints



- Appendix HE-E: Housing Site Inventory
- Appendix HE-F: Housing Inventory Maps



4.1 INTRODUCTION

Santa Cruz County has a remarkably diverse physical landscape that includes mountains, river valleys, and a coastal plain. The varied physical conditions create substantial environmental resources and constraints that limit development potential throughout parts of the urban services area and much of the rural area of the county. Regardless of the development limitations, the attractive landscape combined with a Mediterranean climate provide a high quality of life for residents and make Santa Cruz County a highly sought after community to visit and to live in. High community desirability combined with a vast under supply of available housing has resulted in an unaffordable housing market and an urgent need for more housing in both the overall number of units and the type of housing. The long-term vitality of Santa Cruz County and the local economy depend upon the availability of all types of housing to meet the county's diverse housing needs.

Consistent with Measure J, the growth management referendum of 1978, the County maintains a distinction between urban and rural areas through the use of a stable Urban/Rural Boundary. The Urban/Rural Boundary is represented by an Urban Services Line (USL) and a Rural Services Line (RSL). Urban concentrations of development are required to be located within the unincorporated areas of Live Oak, Soquel, Aptos, and Freedom, as defined by the USL. Per Measure J, the County directs a large share of the County's housing growth into the areas within the USL to facilitate the provision of services for future growth and preservation of the character of the rural portion of the County, where environmental resources are prevalent and services are not. Measure J also sets affordability standards for housing development. Chapter One: Introduction of this General Plan and Appendix HE-D: Housing Constraints provide further background information regarding the USL and RSL, as well as Measure J.

PURPOSE OF THE HOUSING ELEMENT

Since 1969, California has required that all local jurisdictions plan to meet the housing needs of all people in their community (California Government Code sections 65580-65589.11). California's local governments meet this requirement by adopting a Housing Element as part of their general plan, which is also required by the state. The Housing Element is one of seven required elements of the County's General Plan, the document that guides land use planning and development activities in the unincorporated area. However, it is the only General Plan element



that requires regular updates (currently every eight years) and review and certification by a State agency.

State law also requires a community's General Plan to be internally consistent. This means that the Housing Element must function as an integral part of the overall General Plan and be consistent with other elements of the General Plan. As drafted, the Housing Element is consistent with the other General Plan elements, most notably because a comprehensive General Plan update was completed in 2022 (certified in 2023) in anticipation of the preparation of the 6th Cycle Housing Element.

The California State Housing and Community Development Department (HCD) oversees and approves each local jurisdiction's Housing Element through a review process that typically takes two HCD reviews followed by HCD certification of the Housing Element.

This 2023-2031 Housing Element represents Santa Cruz County's intent to plan for the housing needs of the county while meeting the State's housing goals as set forth in Article 10.6 of the California Government Code. The California State Legislature has identified the attainment of a decent home and a suitable living environment for every Californian as the State's major housing goal. The Santa Cruz County Housing Element represents a sincere and creative effort to meet local and regional housing needs within a community with limited land availability and significant environmental constraints, and extraordinarily high costs of land and housing.

Pursuant to State law, the Housing Element must be updated periodically according to statutory deadlines. This 6th Cycle Housing Element covers the planning period 2023 through 2031 and replaces the City's 5th Cycle Housing Element that covered the period 2015 through 2023.

Per State Housing Element law, the document must be periodically updated to:

- Outline the community's housing production objectives consistent with State and regional growth projections
- Describe goals, policies and implementation strategies to achieve local housing objectives
- Examine the local need for housing with a focus on special needs populations
- Identify adequate sites for the production of housing serving various income levels
- Analyze potential constraints to new housing production
- Evaluate the Housing Element for consistency with other General Plan elements
- Evaluate Affirmatively Furthering Fair Housing



ORGANIZATION OF THE HOUSING ELEMENT

This document is organized into five sections and several appendices, as follows:

- Section 4.1—Introduction
- Section 4.2 – Goals, Policies, Programs—provides the goals and policies and implementation programs intended to address housing needs
- Section 4.3 – Overview of Housing Needs and Constraints—summarizes housing needs and constraints in the county
- Section 4.4 – Vacant and Available Sites—quantifies the County’s existing and projected land available for housing for all income levels and share of the regional housing need in accordance with Section 65584
- Section 4.5 – Energy Conservation—summarizes opportunities for energy conservation in the construction of housing
- Appendices
 - Appendix HE-A: Fair Housing Report
 - Appendix HE-B: Review of Previous Housing Element Programs
 - Appendix HE-C: Public Engagement Results
 - Appendix HE-D: Housing Constraints
 - Appendix HE-E: Housing Site Inventory
 - Appendix HE-F: Housing Inventory Maps

CALIFORNIA’S HOUSING CRISIS

The 6th Cycle Housing Element update comes at a critical time because California is experiencing a housing crisis, and as is the case for all jurisdictions in California, Santa Cruz County must play its part in meeting the growing demand for housing. In the coming 20-year period, Santa Cruz County is projected to add 22,800 jobs,¹ between 2015 and 2045, which represents a 17% increase. These changes will increase demand for housing across all income levels, and if the region can’t identify ways to significantly increase housing production, it risks worsening the

¹ Source: 2022 Regional Growth Forecast Association of Monterey Bay Area Governments, June 2022



burden for existing lower-income households, many of whom don't have the luxury or skill set to move to new a job center but that are nonetheless faced with unsustainable increases in housing cost. If the region becomes less competitive in attracting high-skilled workers and increasingly unaffordable to lower-income workers and seniors, then social and economic segregation will worsen, only exacerbating historic patterns of housing segregation. This potentiality has become so acute in recent years that the California Legislature addressed the issue with new legislation in 2018. Senate Bill (SB) 686 requires all state and local agencies to explicitly address, combat, and relieve disparities resulting from past patterns of housing segregation to foster more inclusive communities. This is commonly referred to as Affirmative Furthering Fair Housing, or AFFH (more on this below).

POLICY AND REGULATORY UPDATES, PLANS AND STUDIES

Since the last Housing Element, the County of Santa Cruz now has the benefit of many new adopted policy and regulatory documents and technical studies. These updates support more robust housing development while also addressing environmental hazard mitigation, global warming, and climate adaptation to ensure the safety and wellbeing of the community. These include:

- “Sustainability Policy and Regulatory Update” (2022)

The Sustainability Policy and Regulatory Update (Sustainability Update) was a comprehensive update to the County's General Plan/Local Coastal Program and modernization of the County Code. The goal of this Update was to implement new policies and code regulations that support more sustainable communities in Santa Cruz County, with a special focus on supporting the development of housing in urban areas to meet the needs of the entire community.

Residential standards and densities were adjusted to facilitate more units, residential allowances in mixed-use developments were increased from 50% to 80% of building square footage, and a new high-density zoning district called “Residential Flex” was developed, allowing multi-family development at a density range of 22 to 45 dwelling units per acre.

- Public Facility, School Employee, and Farmworker Housing Ordinance (2018)

The Sustainability Update updated agricultural policies and corresponding agricultural zone district uses and development standards to be in alignment with the State Agricultural Employee Housing Act establishing farmworker housing as an agricultural use by right outside the coastal zone, establishing up to 12 dwelling units, mobile homes, or recreational vehicle spaces, or five to 36 beds in group quarters, including permanent, temporary, or seasonal farmworker housing projects, and for streamlined affordable farmworker projects of up to 36 units and Affordable



Rental Farmworker Housing projects pursuant to the Development Reserve, located outside the Coastal Zone in mapped eligible areas, which allows 200 dwelling units.

The Sustainability Update also updated the public facility policies and zone district standards to include school employee housing and affordable rental housing for occupancy by lower income households developed to the Urban High General Plan Density Range. Housing became a principally permitted use on public facilities sites, instead of ancillary to another use.

The General Plan and County Code amendments are expected to be certified by the California Coastal Commission by the end of 2023, after which the Sustainability Update will take effect countywide. Updated General Plan Elements include the Built Environment; Access and Mobility; Agriculture, Natural Resources, and Conservation; and Parks, Recreation, and Public Facilities elements.

- “Permanent Room Housing” (2020)

The Permanent Room Housing project involved creating a new combining (overlay) zone district to recognize and legalize the conversion of motels and care facilities to permanent housing. This policy project implemented Program 4.5 of the 2015 Housing Element (“Explore regulatory options for recognizing and legalizing hotels/motels that have over time been converted to permanent occupancy”).

- “Tiny Homes on Wheels (THOW)” (2022)

The THOW ordinance provides needed housing units of a maximum 400 square feet for County residents and furthers the housing goals of the Housing Element to provide a small, flexible, and relatively low-cost housing option for residents in Santa Cruz County supporting the objective to provide affordable housing.

- “Accessory Dwelling Unit (ADU) Regulations” – A host of updated ADU regulations were accomplished during the 5th Cycle Housing Element to align the County ADU regulations with the State regulations. See discussion under “Incentives for Accessory Dwelling Units.”

- “County of Santa Cruz Local Hazard Mitigation Plan, 2021-2026” (2021)

County departments evaluated the hazards, risks, and mitigation measures identified in the previous plan within their respective areas of expertise and incorporated the results of these evaluations into the update of the plan to reflect current information, changes in development, progress in local mitigation efforts, and changes in priorities. The 2021 update of the County’s Local Hazard Mitigation Plan received required review and approval from CalOES in August 2021 and from FEMA in October 2021.



■ “Climate Action and Adaptation Plan” (2022)

The 2022 Climate Action and Adaptation Plan (2023-2027) includes the most current data on climate impacts in unincorporated Santa Cruz County that inform a strategic framework with actionable steps towards reducing the causes of global warming, adapting our communities to climate hazards, and ensuring the safety and wellbeing of those most vulnerable to climate change.

HCD Requirement: The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing.

REGIONAL HOUSING NEEDS ALLOCATION

Under state law and HCD oversight, the Association of Monterey Bay Area Governments (AMBAG) prepares the Regional Housing Needs Allocation (RHNA) plan for Monterey and Santa Cruz counties. The RHNA establishes the total number of housing units that each city or county must plan for within an eight-year planning period (currently the “6th Cycle” and relevant from 2023 to 2031). The amount of housing allocated is determined by HCD and distributed among the relevant jurisdictions by AMBAG.

AMBAG forecasts that the counties of Santa Cruz and Monterey within the Monterey Bay Region will add 42,240 new households between 2015 and 2045. For the eight-year time frame covered by this Housing Element Update, HCD has identified the region’s housing need as 304,900 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.² This calculation is based on population projections produced by the California Department of Finance, as well as adjustments that incorporate the region’s existing housing need.

Almost all jurisdictions in the Monterey Bay Region and California received a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHNA compared to previous cycles. Santa Cruz County’s was approximately 3.5 times the amount of the 5th Cycle RHNA.

² HCD divides the RHNA into the following four income categories:

Very Low income: 0-50% of Area Median Income

Low income: 50-80% of Area Median Income

Moderate income: 80-120% of Area Median Income

Above Moderate income: 120% or more of Area Median Income



On November 8, 2022, AMBAG's adopted RHNA Methodology, was approved by HCD. For Santa Cruz County, the RHNA to be planned for this cycle is 4,634 units, a slated increase of 353 percent from the last cycle. [Table 4-1](#) shows the RHNA for Santa Cruz County for the period 2023 through 2031.

Table 4.1-1: Regional Housing Needs Allocation		
Income	Percentage of AMI	Units
Very Low Income	<50	1,492
Low Income	51-80	976
Moderate Income	81-120	586
Above Moderate Income	121 +	1,580
Total		4,634

Source: AMBAG

AFFIRMATIVELY FURTHERING FAIR HOUSING

In 2018, Assembly Bill 686 (AB 686), signed in 2018, established a state mandate related to affirmatively furthering fair housing (AFFH). AB 686 extends requirements for federal grantees and contractors to “affirmatively further fair housing,” including requirements in the federal Fair Housing Act, to public agencies in California. Affirmatively furthering fair housing is defined specifically as taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity by 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.

AB 686 requires public agencies to:

- Administer their programs and activities relating to housing and community development in a manner to affirmatively further fair housing;
- Not take any action that is materially inconsistent with the obligation to affirmatively further fair housing;
- Ensure that the program and actions to achieve the goals and objectives of the Housing Element affirmatively further fair housing; and
- Include an assessment of fair housing in the Housing Element.



The requirement for AFFH is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability. The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California AB 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity. AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues.

A comprehensive AFFH analysis was prepared by Root Policy Research and is included as an appendix to this Housing Element (see Appendix HE-A: Fair Housing Report).

DEFINING SEGREGATION

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. Appendix A examines two spatial forms of segregation: neighborhood level segregation *within* Santa Cruz County and segregation *between* jurisdictions in the Monterey Bay Area.

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.

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.

Nationally, 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 (Trounstein 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).

SEGREGATION AND LAND USE

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 (Trounstein 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).

RACIAL AND ETHNIC SEGREGATION IN SANTA CRUZ COUNTY

The following are highlights of segregation metrics (see Appendix HE-A: Fair Housing Report) as they apply to Santa Cruz County.

- Between 2010 and 2020, the demographic composition of most of the Census tracts in the unincorporated county did not change dramatically.
- 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%).
- Hispanic majority census tracts are found in the communities of Interlaken, Freedom, Amesti—all located adjacent to Watsonville.
- In the Santa Cruz-Watsonville region, the highest segregation is between Hispanic/Latinx and White residents.
- The northern part of 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 Person of Color 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.



- 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.

The following are highlights of regional segregation metrics (APPENDIX HE-A: Fair Housing Report) as they apply to Santa Cruz County.

- According to the dissimilarity index, which can be interpreted as the share of one group that would have to move to create perfect integration for these two groups, within the Santa Cruz-Watsonville region,
 - The Latinx/White dissimilarity index is 0.583 or 58.3% of the Latinx (or white) or a moderate level of dissimilarity.
 - The highest segregation is between Hispanic/Latinx and White residents.
 - Non-White households are significantly more concentrated in the southern part of the County.

Segregation of Asian and Black or African American and White residents is low—although it is on an increasing trend.

OVERVIEW OF PLANNING EFFORTS

This section provides an overview of planning and legislative efforts that provide the context for development of the 6th Cycle Housing Element.

EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

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

- 317 units affordable to very low-income households
- 207 units affordable to low-income households
- 240 units affordable to moderate-income households
- 550 units affordable to above moderate-income households

Santa Cruz County had considerable success in meeting its housing needs in the last housing element cycle (2015 to 2023). For example, the County permitted 1043 housing units, which represented 79% of its Regional Housing Needs Allocation (RHNA) (1,314 new housing units).



Of the units permitted, approximately 37% (381 units) were affordable to low to very low- income households,³ and 63% (663 units) were affordable to moderate to above moderate -income households. **Most notably, the County permitted approximately 94% of the required low-income units and approximately 87% of the required moderate-income units allocated in the 5th cycle.** Additionally, the County permitted 83% of its above moderate-income allocation and 59% of its very low-income allocation.

The goals, objectives, policies, and actions in the 2015 Housing Element complied with State Housing Law and provided proper guidance for housing development in the county. In the 2023 Housing Element update, objectives for each of the goals will be modified as appropriate to specifically respond to the housing environment in Santa Cruz County from 2023 to 2031. Policies will also be modified as needed to respond to current Housing Element Law and existing and anticipated residential development conditions. See Appendix HE-E for a complete review and analysis of the County's 5th Cycle Housing Element (2015-2023).

NEW STATE LAWS AFFECTING HOUSING

While the County has taken steps throughout the 5th cycle to increase housing production locally, the State passed numerous laws to address California's housing crisis during the same period. As the State passes new legislation in the remainder of the 5th cycle and during the 6th cycle, the County will continue to amend the regulations to facilitate housing opportunities; to monitor and evaluate policies and programs designed to meet State requirements; and to proactively implement new policies and programs to help increase housing production County wide.

In 2019, several bills were signed into law that include requirements for local density bonus programs, the Housing Element, surplus lands, ADU streamlining, and removing local barriers to housing production. The County implements changes required by State law, generally through continued amendments to the County General Plan and County Zoning Ordinance. The following is a summary of recent legislation and proposed County activities that will further the County's efforts to increase housing production during the 6th cycle. Please see the section above for a discussion of AB 686 (Affirmatively Furthering Fair Housing).

Incentives for Accessory Dwelling Units

On January 1, 2020, new state ADU laws went into effect that required updates to the County's ADU ordinance. These laws include [AB 68](#), [AB 587](#), [AB 671](#), [AB 881](#) and [SB 13](#) to further incentivize the development ADUs.

³ Source: Santa Cruz County.



January 1, 2022, SB9 went into effect to further address California's housing shortage. This law established a ministerial streamlined process to develop two primary residential dwelling units on one eligible single-family zoned parcel, and to split one eligible single-family zoned parcel into two separate parcels of approximately equal size ministerially. SB9 also provides more flexible property setbacks and parking standards and extends subdivision approval expirations for eligible parcels. The law requires the local agency to establish objective zoning standards, objective subdivision standards, and objective design standards.

Key provisions contained in these laws cover the topics of streamlined ADU and SB9 land division reviews, reduced fees, more lenient development standards such as reduced setback standards, increased allowable square footage, lower parking requirements, as well as allowance of Junior ADUs (JADUs), multifamily dwelling ADUs, 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.

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 include, among other non-planning department agency resources and Geographic Information System links, design assistance, cost considerations and financing, and ADUs and JADUs construction tools. Online design information includes an ADU design guide, ADU unit 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. Lastly, pre-Approved ADU plans, meeting the California Building Code, will be added to the County's website in the next few months.

The adopted Tiny Homes on Wheels Ordinance allows small homes on wheels as single-family dwellings or ADUs, significantly reducing the cost of construction of dwellings and thereby removes financial barriers for needed housing.

The County's Zoning Ordinance further facilitates the legalization of unauthorized accessory dwelling units through the zoning clearance/building permit process. The County's Safe Structures Program promotes special inspections and safety modifications of existing unpermitted structures to ensure they are safe, healthy and habitable, and once certified as safe, to allow these structures to continue to provide needed housing and other resources to the Santa Cruz County community. During the 5th Cycle Housing Element, the County completed 67 such inspections. In addition, and pursuant to SB 13, the County continues the five years stay of code enforcement action on unpermitted units until January 1, 2025. There were 13 SB13 inspections.



Low-Barrier Navigation Centers

AB 101 requires jurisdictions to allow “low-barrier navigation centers” (service-enriched shelters with emphasis on provision of temporary to permanent housing facilities for those experiencing homelessness) by-right in areas zoned for mixed uses and in nonresidential zones permitting multifamily uses, if the center meets specified requirements.

The County Sustainability Update includes General Plan Policies and Zoning Ordinance regulations to allow by right shelters in the Public Facilities zone district.

Surplus Public Land

AB 1255 and AB 1486 seek to identify and prioritize state and local surplus lands available for housing development affordable to lower-income households. The County of Santa Cruz has identified surplus lands through the adequate sites inventory of the 6th Cycle Housing Element and will report on these lands annually through the Housing Element Annual Progress Reports. Available sites are under evaluation for potential affordable housing development. The County has one such site located at the intersection of 7th Avenue and Brommer, which will be surplusd in 2023.

In 2019, Governor Gavin Newsom signed an executive order to identify State owned sites to help address the California housing crisis.

Accelerated Housing Production

AB 2162 and SB 2 address various methods and funding sources that jurisdictions may use to accelerate housing production. AB 2162 requires local governments to streamline the approval of housing projects containing a minimum amount of supportive housing by providing a ministerial approval process, removing the requirement for CEQA analysis and removing the requirement for Conditional Use Authorization or discretionary review process. SB 2 addresses various methods and funding sources that jurisdictions may use to accelerate affordable housing production. The SB 2 Planning Grants Program provides one-time funding and ongoing technical assistance to all eligible local governments in California to adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production. Eligible activities include updating a variety of planning documents and processes such as general plans and zoning ordinances, conducting environmental analyses, and process improvements that expedite local planning and permitting. The Planning Grants Program is funded through the Building Homes and Jobs Act Trust Fund (SB 2, Chapter 364, Statutes of 2017).

In 2022, Santa Cruz County issued the foundation and retaining walls permits, and the building permit for construction of a four-story 26,272 sq. ft. residential building consisting of 36 housing



studio units, noted as a "Home Key"⁴ grant project, is in process, this project qualified as an AB 2162 project. Two other Home Key projects unrelated to AB 2162 are in process. The County is a co-applicant for all three approved Home Key grants associated with these developments.

Last, SB 2 funding was awarded to the County of Santa Cruz, which was used to facilitate completion of the Environmental Impact Report required for the Sustainability Policy and Regulatory Update during the 5th Cycle Housing Element.

Priority Processing

SB 330 enacts changes to local development policies, permitting, and processes that will be in effect through January 1, 2025. SB 330 places new criteria on the application requirements and processing times for housing developments; prevents localities from decreasing the housing capacity of any site, such as through downzoning or increasing open space requirements, if such a decrease would preclude the jurisdiction from meeting its RHNA housing targets; prevents localities from establishing non-objective standards; and requires that any proposed demolition of housing units be accompanied by a project that would replace or exceed the total number of units demolished. Additionally, any demolished units that were occupied by lower-income households must be replaced with new units affordable to households with those same income levels.

The 6th cycle Housing Element includes objectives, policies and goals to align with the SB 330 mandates.

Housing and Public Safety

Finally, in response to SB 379 and other recent state legislation, local jurisdictions must update their Public Safety Element to comprehensively address climate adaptation and resilience (SB 379) and SB 1035 (2018) and identify evacuation routes (SB 99 and AB 747). These updates are triggered by the 6th Cycle Housing Element update. If a community has adopted a separate plan addressing climate adaptation and resilience, as required, this can satisfy the requirement by reference. In 2013 the County of Santa Cruz adopted a Climate Action Strategy (CAS) that includes strategies for reduction of greenhouse gases in both government operations and community activities, and strategies for climate adaptation. In 2022 a new and updated Climate Action and Adaptation Plan (CAAP) was adopted by the Board of Supervisors. The County has also adopted and updated a Local Hazard Mitigation Plan (LHMP) that has been approved by the Federal Emergency Management Agency (FEMA) and includes climate adaptation and resilience measures consistent with the CAS/CAAP. The Public Safety Element has been updated to incorporate the CAS/CAAP and LHMP by reference (GC 65302[g][4]).

⁴<https://www.hcd.ca.gov/grants-and-funding/homekey>



As required by its participation in the National Flood Insurance Program (NFIP) the Public Safety Element includes policies and programs comprehensively addressing flood hazards and the County has adopted an NFIP compliant floodplain management ordinance. The Public Safety Element contains information identifying the flood hazards in the county, a comprehensive set of goals, policies, and objectives based on the information, and a set of feasible implementation measures for the protection of the community from the unreasonable risks of flooding (65302[g][2]).

To protect the community from the unreasonable risk of wildfire, the Public Safety Element includes information identifying fire hazards in the county and a comprehensive set of goals, policies, and objectives addressing fire hazards throughout the county, including in state responsibility areas and all fire hazard severity zones (GC 65302[g][3]). Regarding evacuation route planning (SB 99 and AB 747), the Public Safety Element includes policies and programs to both require evacuation route planning as part of new development and commitments to identify and address existing developed areas that lack adequate secondary evacuation routes (65302[g][5]).

The Public Safety Element contains goals, objectives, policies and programs addressing a range of natural hazards affecting the county. The County is committed to reviewing and, if necessary, revising the safety element upon the revision of the Housing Element and the next update of the LHMP to identify new information relating to flood and fire hazards and climate adaptation and resiliency strategies applicable to the city or county that was not available during the previous revision of the safety element (65302[g][6]).

Also, as sites are identified and analyzed for inclusion in the County's housing site inventory, special attention has been paid to the risk of flooding, wildfire, sea level rise, the need for evacuation routes, as well as other climate adaptation related safety program actions in accordance with state law and existing County policy. In this way, the County will coordinate updates, as needed, to all three elements (Built Environment, Housing, and Public Safety), so that it can direct future development into areas that avoid or reduce unreasonable risks while also providing needed housing and maintaining other community planning goals.

Disadvantaged Communities

In 2011, the Governor signed SB 244 which requires local governments to make determinations regarding "disadvantaged unincorporated communities," defined as a community with an annual median income that is less than 80% of the statewide annual median household income. As reflected in the Built Environment Element, the County has determined that there are unincorporated islands or fringe or legacy communities by Census tract that qualify as disadvantaged communities inside or near its boundaries. These communities include Twin



Lakes, Live Oak, Pleasure Point, and the Census tract east of Boulder Creek and north of Ben Lomond that incorporates the western part of Felton, as well as in the Corralitos, Amesti and Freedom communities located around the fringe of Watsonville.

The Built Environment Element of the General Plan provides the policies to achieve the General Plan objective to ensure that disadvantaged communities in the unincorporated Santa Cruz County are identified and targeted for prioritized assistance in provision of services and facilities.

CONSISTENCY WITH GENERAL PLAN

The General Plan is a long-range planning document that serves as the “blueprint” for development for local jurisdictions in California. All development-related decisions in the county must be consistent with the General Plan, and if a development proposal is not consistent with the plan, then it must be revised, denied, or the plan itself must be amended.

HCD Requirement: Include a diligent effort by the local government to achieve public participation of all economic segments of the community in the development of the Housing Element, and the program shall describe this effort.

State law requires a community’s general plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements. From an overall standpoint, the development anticipated under this Housing Element is consistent with the other elements in the County’s General Plan.

Many housing needs can only be addressed on a comprehensive basis in concert with other community concerns, such as infill development or mixed-use incentives, for example, which must consider land use, traffic, parking, design and other factors as well. The Aptos Village Plan, adopted in 2010, is an example of a more focused, comprehensive policy approach to community development in a particular area of interest. The plan authorized a mixed-use commercial and residential development, including a maximum of 63 residential units and 75,000 square feet of commercial space. A portion of the mixed-use development has been constructed and the remainder is undergoing building permit review.

As portions of the General Plan are amended in the future, the plan (including the Housing Element) will be reviewed to ensure that internal consistency is maintained.



PUBLIC PARTICIPATION

The primary purpose of this section is to describe the effort made by the County of Santa Cruz to engage all economic segments of the community (including residents and/or their representatives) in the development and update of the 6th Cycle Housing Element. It is also responsive to AB 686 (Affirmatively Furthering Fair Housing), which requires local jurisdictions, as they update their housing elements, to conduct public outreach to equitably include all stakeholders in the housing element public participation program.

The 6th Cycle RHNA numbers are a significant change for all California communities, and the success of the update process hinges in part on a community outreach and engagement program that was robust, inclusive, and meaningful.

COVID-19 has complicated community outreach efforts whereby there are many who do not want to meet in person, but the pandemic has also catalyzed the development of new digital tools that have brought interactive engagement to a new level. In the case of Santa Cruz County, the use of the virtual meeting platforms has made meeting with the public expedient, safe, and results in fewer vehicles on local roads, and fewer vehicle emissions. Also, by using the virtual meeting platforms, participants can avoid traffic congestion. Overall, the use of the virtual meeting tools connecting people is significantly easier and with less logistical complications for the participants, thereby allowing for higher attendance and successful outcomes.

ROBUST PUBLIC ENGAGEMENT

The County of Santa Cruz partnered with a public engagement consulting firm, CivicMakers, who facilitated the public engagement effort associated with the 6th Cycle Housing Element Update.

The County of Santa Cruz public participation program was responsive to AFFH, which requires local jurisdictions to conduct public outreach to equitably include all stakeholders in the housing element public participation program (see the discussion above for more complete information on AFFH).

Based on a comprehensive discovery process, including background document review, a demographics data analysis, and stakeholder assessment, CivicMakers convened two public deliberative bodies: a Community Panel and a Stakeholder Group.

The Community Panel reflected a demographic representation of County residents, including those community members most affected by housing instability and/or unaffordability and with a focus on those living in its unincorporated areas. CivicMakers created a demographic profile of the county's residents from U.S. Census information, and a selection of citizens who reflected the profile in terms



of gender, race, income, homeownership and renters, language, tribal heritage, and home location were convened.

The Stakeholders Group included those with an interest in housing development in the county, such as local developers, affordable housing developers, community-based organizations serving under-represented community members, environmental and transportation organizations, housing advocates, and others.

In addition to the draft recommendations from the Community Panel and Stakeholder group meetings, CivicMakers also facilitated three countywide community meetings to provide an opportunity for all county residents to learn about the Housing Element update and provide input on County housing policy and programming. Public engagement meetings were held on May 15, May 31, and June 28, 2023.

Input from both the Community Panel and the Stakeholder Group was compiled into a report, with ideas for policies and programs and where housing should go, as well as prioritized recommendations. Input from the countywide community meetings also provided similar input. See Appendix F: Public Engagement Results.

SANTA CRUZ COUNTY HOUSING ELEMENT WEBSITE

The County created a website specific to the Housing Element Update in order to further engage and educate the public.⁵ This website provides a portal to all of the Housing-Element-related public engagement activities that are available to members of the public. This includes information on Housing Element basics, getting involved, the upcoming public meeting schedule and links to past public meetings presentations, environmental review documents, project documents, and a variety of contact methods and direct comment/questions features. There is also a link to the Interactive Housing Plan tool. Website information is available in both English and Spanish.

⁵ <https://www.sccoplaning.com/PlanningHome/Housing/2023HousingElement.aspx>



What is the
Housing
Element?



Get Involved



Environmental
Review



Project
Documents



Contact Us

BALANCING ACT INTERACTIVE HOUSING PLAN

In collaboration with Balancing Act, the County and the County's consultant, EMC Planning Group, developed a Santa Cruz County specific interactive housing tool that allowed the public to “plan for housing.” This interactive housing tool concentrated future housing in the urban areas of the county where transportation and services can be easily accessed. The focus was on the “high resource” areas of the county. This tool was designed to avoid rural areas of the county and areas with agricultural land and environmental constraints. The tool was made available at public meetings and on the County’s Housing Element Website.

TRIBAL CONSULTATION

This public participation effort also included formal consultation with Native American tribes, pursuant to Government Code §65352.3. The Native American Heritage Commission was mailed a request for a list of tribes and heritage sites on May 25, 2023 and emailed same on May 26, 2023. The County was notified that affiliated tribes in the project area include Amah Mutsun Tribal Band, Amah Tribal Band San Juan Bautista, Costoanan Ohlone Rumsen-Mutsen Tribe, Indian Canyon Mutsen Band of Costanoan, and the Wuksache Indian tribe. Letters to the tribes were sent on June 20, 2023. No responses have been received to date.



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4.2 GOALS, POLICIES AND IMPLEMENTATION PROGRAMS

The County of Santa Cruz Housing Element is driven by two guiding principles: facilitating the development of new housing; and affirmatively furthering fair housing. The goals and policies in this Housing Element address the county's identified housing needs, and are implemented through a series of housing programs. Housing programs describe specific actions the County will take to achieve the goals and policies described herein. Santa Cruz County has unique geologic, geographic and safety concerns, as well as water and sewer service availability constraints, that make developing new housing extremely costly and physically challenging in many areas of the county. Despite the challenge of providing housing affordable to all income levels, this 6th Cycle Housing Element establishes goals and policies to meet the housing needs of the community, while meeting the County's Regional Housing Needs Allocation (RHNA) for the 2023-2031 period.

The six goals of this Housing Element are as follows:

- Goal 1: Facilitate Development of New Housing, Primarily in Infill Areas;
- Goal 2: Maintain and Enhance the Quality [and Affordability](#) of Existing Housing Stock;
- Goal 3: Facilitate Development of Affordable and Equal Opportunity Housing;
- Goal 4: Assist in the Provision of Housing for Special Needs Households;
- Goal 5: Promote Energy Conservation and Sustainable Design; and
- Goal 6: Collaborate Across Sectors and Publicize Housing Resources.

The programs in this chapter were prepared with an understanding of the nature and extent of housing needs in Santa Cruz County, as well as funding and land availability constraints, and the County's experience in implementing previous Housing Elements. Community engagement and public deliberation are vitally important to County of Santa Cruz governance. The County of Santa Cruz is committed to implementing the programs and policies in this Housing Element.

WHAT'S NEW

This section provides an overview of significant new policy and program directions being taken by the County of Santa Cruz (County) to address housing issues. In addition to the two guiding principles of facilitating the development of new housing and affirmatively furthering fair housing (AFFH), the County recognizes that implementation of the programs contained in this element will greatly increase the feasibility of redevelopment at allowable densities (with or without density bonuses). The County acknowledges the urgent need to require a percentage of affordable



housing through inclusionary ordinances and other programs consistent with this Housing Element. The County is committed to various means for better understanding and addressing specific housing needs within the County.

MILESTONES AND METRICS

Since the 5th Cycle Housing Element was adopted in early 2016, the County has adopted a number of updated policies, programs, zoning code and general plan amendments to make housing development, and particularly affordable housing development, more feasible. See the Introduction to this element for a list and description of these policy updates. The County is committed to timely implementation of the programs in this chapter. The feasibility of developing new housing, including affordable housing, will be increased by implementing recent state laws such as Assembly Bill (AB) 2011, Senate Bill (SB) 9 and SB 10 of 2021 which allow multifamily housing, including “missing middle” housing types, within existing neighborhoods. Within each program, the accountability list names (1) *Responsible Agency*, (2) *Funding Source*, (3) *the Objective*, and (4) *the Timeframe* for implementation.

PRO-HOUSING COMMUNITY

As part of the State’s Fiscal Year 2019-20 Budget Act, AB 101 enacted the Pro-Housing Designation Program. This program creates incentives for jurisdictions that are compliant with housing laws, housing element requirements, and have enacted, or plan to enact, Pro-Housing policies in four category areas: Favorable Zoning and Land Use, Accelerating Production Timeframes, Reducing Construction and Development Costs, and Providing Financial Subsidies.

This program enables the California Department of Housing and Community Development (HCD) to designate jurisdictions throughout the state as *pro-housing* when they demonstrate policies and planning that accelerate the production of housing. Jurisdictions that achieve the Pro-Housing Designation will receive priority for some state-funded housing and/or infrastructure programs, and in some cases will score additional points when competing for state funds, such as the Affordable Housing and Sustainable Communities (AHSC) grant and the Infill Infrastructure Grant (IIG).

The County [Board of Supervisors has passed a resolution indicating the County’s intent to become a pro-housing community, and has included](#) a new policy and program to explore how best to align County development policies with the Pro-Housing Designation Program. The County intends to apply for the Pro-Housing designation in 2024. Policies and programs that support this objective are identified herein with the letters: “PRO.”

AFFIRMATIVELY FURTHERING FAIR HOUSING

In 2018, a new State law (AB 686) was enacted that requires public agencies in California to administer their programs and activities relating to housing and community development in a



manner that affirmatively furthers fair housing (AFFH). The concept of AFFH began with the federal 1968 Fair Housing Act (FHA), which designated the U.S. Department of Housing and Urban Development (HUD) as the primary implementing agency. HUD imposed AFFH requirements and enforcement mechanisms on its grantees, primarily public housing agencies, and cities and counties that received certain annual “entitlement” grants, such as the Community Development Block Grant (CDBG). The County is not large enough in population to qualify for CDBG entitlement grants, although it has received occasional CDBG grants from the State, and therefore the concept of AFFH is not new to the County.

After an analysis by the Government Accountability Office (GAO) in 2010 concluded that HUD’s implementation and enforcement of the AFFH requirements by its grantees was not effective, in 2015 the Obama administration issued new regulations through the federal rulemaking process to improve the effectiveness and accountability of HUD’s AFFH policies for its grantees, resulting in the “AFFH Final Rule”. In 2018 HUD published a new notice in the Federal Register postponing implementation of the AFFH Final Rule for most HUD grantees until 2025. Following that action, California lawmakers drafted AB 686, which uses housing element law as an enforcement mechanism, rather than a grant program. Unlike the federal policy, which applied only to HUD grantees which were receiving federal funds, which they could use in part to implement AFFH efforts, AB 686 applies to local and state agencies, whether or not they receive HUD funds, and does not provide any state funding for AFFH efforts. AB 686 applies to: the state itself; a city, county, or redevelopment agency; a public housing authority; a public housing agency; and any other political subdivision of the state that receives certain HUD funds.¹ AB 686 defined AFFH as follows:

“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.

¹ AB 686 (Santiago) Analysis 1: Concurrence in Senate Amendments, As Amended August 17, 2018, Lisa Engel, Assembly Housing & Community Development Analyst. https://leginfo.legislature.ca.gov/faces/billAnalysisClient.xhtml?bill_id=201720180AB686



HCD Requirement: The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing.

The policies and programs in this housing element have been updated where necessary to align with the AFFH requirements of state law. Policies and programs that support this alignment are identified with the letters: "AFFH."

QUANTIFIED OBJECTIVES

The County's quantified objectives for the 6th Cycle are presented in Table 4.2-1, Quantified Objectives Summary. The Quantified Objectives described under each program represent the County's best effort to implement each type of housing effort. Assumptions are based on past program performance, funding availability, construction trends, land availability, and future programs that will enhance program effectiveness and achieve full implementation of the County's housing goals.

Table 4.2- 1: Quantified Objectives Summary²

Income Category	New Construction	Rehabilitation	Conservation / Preservation	Total	RHNA
Very Low	500	119	5	624	1,492
Low	500	41	5	546	976
Moderate	150	0	5	155	586
Above Moderate	1,200	0	0	1,200	1,580
TOTAL	2,350	160	15	2,525	4,634

SOURCE: County of Santa Cruz

² The new construction objectives shown in Table 4.2-1 are based on approved and anticipated development projects, historic construction trends, projected permitting volumes based on past trends, and estimated permitting of new ministerial project types such as SB 9, SB 10, AB 2162, etc. Rehabilitation and conservation/preservation objectives are based on estimated affordable housing rehabilitation and/or preservation programs and projects that qualify for inclusion in this table pursuant to housing element law.



GOALS, POLICIES AND PROGRAMS

GOAL H-1 FACILITATE DEVELOPMENT OF NEW HOUSING, PRIMARILY IN INFILL AREAS

Policies

Policy H-1.1 (AFFH) (PRO) Sites Inventory. Maintain an inventory of available sites that can accommodate a range of housing developments meeting the number and type of units in the County's 2023-2031 RHNA.

Policy H-1.2 ———Annual Reporting, Monitoring, Evaluation, and Revision. Report annually to HCD and OPR on the County's progress in implementing the Housing Element, and regularly assess current housing needs, and update policies, programs and resource allocations as needed to address those needs.

Policy H-1.3 (AFFH)(PRO) Minimum Density Standards. Ensure that new residential and mixed-use developments in multi-family zones, including mixed-use zones, are designed to achieve residential densities equal to at least 75% of the maximum allowable density on the site, unless the Approving Body makes a finding that unusual site conditions exist that render that density infeasible, and no alternate design and/or site layout that could achieve this minimum density would be feasible on the subject site. When this policy is applied to proposed horizontal mixed-use developments, the minimum density standard shall apply only to the portion of the site offered by its owner (or proposed by the applicant) for housing development.

Policy H-1.4 ———Accessory Dwelling Units. In single-family zones, encourage and support developers to include accessory dwelling units (ADUs) in their projects, in accordance with state law and County Code. In multi-family zones, encourage and support development of multi-family housing at the minimum density level or higher, and allow ADUs in accordance with state law, encouraged as an addition after the project achieves the minimum density standard for the site. Encourage ADUs within SB 9 and SB 10 projects.

Policy H-1.5 ———R-Combining District. Maintain properties designated with the R-Combining District with that overlay unless the property owner identifies and obtains title to alternate sites to be rezoned to replace the unit capacity currently available on the remaining two R-Combining sites (Erlach and Nigh properties). Property owner shall be responsible for submitting rezoning applications, paying application fees and related costs of rezoning and/or general plan amendments as may be required to replace R-Combining sites. Replacement sites may be rezoned to R-UH or RF, which now allow higher densities than the R-Combining overlay zone.



Policy H-1.6 (AFFH) Priority Processing. Continue to implement priority processing in discretionary review and permitting for affordable housing projects, with an expanded definition of affordable projects that qualify for prioritization, and a more detailed program for prioritization (See Program H-1L below). Offer reduced plan check times for multifamily housing, including multi-family housing in mixed-use projects.

Policy H-1.7 (PRO) Pro-Housing Community. Implement pro-housing programs and standards to become a “Pro-Housing Community” as designated by HCD. [These new programs and standards are needed to increase the amount of housing available at various levels of affordability to support the local workforce and for essential workers, including but not limited to those working in healthcare, education, public safety, other public sector or non-profit jobs, services, environmental practitioners, agriculture, hospitality, and tourism.](#)

Policy H-1.8 (AFFH) (EJ) Farmworker Housing. Support the development of farmworker housing through implementation of the State Employee Housing Act (EHA) in agricultural zones for by-right farmworker housing, and through County codes that also allow development of 100% affordable rental housing for farmworkers, while maintaining priority farmland in zones for commercial farming. Encourage developers of affordable housing projects located in or near farming communities to include housing for farmworkers within their projects, whether the site is in an agricultural, residential, or mixed-use zone district.

Policy H-1.9 (AFFH) (PRO) Site Consolidation Bonus. When applicants for multi-family and/or multi-family mixed-use housing projects assemble multiple adjacent, contiguous parcels of less than one acre within the Urban Services Line (USL) into a development site of at least 1.5 acres under site control of the applicant, the assembled property shall qualify for a 50% density bonus for site consolidation, in addition to any other density bonus available to that project through Chapter 17.12. The bonus is based on the current density allowed for such site based on its current zoning or general plan designation, whichever yields the higher density. Where assembled sites may have varying zoning or General Plan densities, the sum of the maximum unit yield of each assembled parcel shall serve as the base unit yield to which the bonus may be applied. Zones which do not allow housing development, such as M-1 or C-4, are not eligible for this bonus unless first rezoned to a residential or mixed-use zone.

Implementation Programs

Programs designed to implement the policies of Goal 1 are described below.

Program H-1A Continue to annually evaluate progress made and any improvements needed to meet the County’s RHNA, along with the Annual Progress Report (APR) submitted to HCD. Consider known barriers to development, and update development standards and/or address other constraints to residential development on the sites included in the County’s Sites Inventory, where necessary to achieve the County’s RHNA.



- Responsibility: Community Development & Infrastructure ~~Dept~~Department: (CDI)
- Timeframe: Annually
- Funding Source: CDI Budget
- Measurable Outcome: APR Submitted Annually to HCD and the Board of Supervisors

Program H-1B Rezone sufficient vacant and/or underutilized property to appropriate multi-family residential and/or mixed-use zone districts to accommodate the RHNA in each income category, after deducting units accommodated on existing sites, which are shown in [Appendix Appendices HE-E and HE-F](#). [Such sites are needed to increase the amount of housing available at various levels of affordability to support the local workforce and for essential workers, including but not limited to those working in healthcare, education, public safety, other public sector or non-profit jobs, services, environmental practitioners, agriculture, hospitality, and tourism.](#) Bring proposed rezonings (~~Table B~~[\(Appendix HE-E\)](#)) to the Board of Supervisors in time for a second reading of the ordinance no later than December 2026.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2026
- Funding Source: CDI Budget
- Measurable Outcome: Rezone ~~~765~~ parcels to fit shortfall of units [on Table A](#) (at least 1,338 lower- and moderate-income units)

Program H-1C Develop a by-right overlay zone to permit rental and owner-occupied multi-family housing uses by right (ministerially) pursuant to Government Code section 65583.2(i) for developments with 20% or more lower-income units. This overlay zone shall apply to sites included in the Inventory that were included in the Inventory as sites for lower-income housing in one or more prior cycles, but were not developed. These sites are [identified in Table B of the Sites Inventory Appendix HE-E](#), with the overlay zone indicated with a “-Min” in the Proposed Zoning Column (e.g., “RM-1.0-Min”).

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2025
- Funding Source: CDI Budget
- Measurable Outcome: Ordinance creating new overlay zone and rezoning [~7approximately seven](#) parcels into overlay zone

Program H-1D Update density bonus code (SCC[C](#) Chapter 17.12) to [incorporate Policy H-1.9](#); consider additional policy incentives to encourage parcel assembly for multi-family [family](#) housing projects, [inclusion of extremely low-income units, and units for special needs households](#).



- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2025
- Funding Source: CDI Budget
- Measurable Outcome: Update to Chapter 17.12 with Policy H-1.9

Program H-1E Rezone appropriate urban opportunity sites to Residential Flex (RF) zoning, and increase densities on current RM-zoned sites to densities of 20 units or more per acre, such as parcels identified as opportunity sites in the Sustainable Santa Cruz County Plan (if not already rezoned through Program H-1B). Such sites are needed to increase the amount of housing available at various levels of affordability for to support the local workforce and for essential workers, including but not limited to those working in healthcare, education, public safety, other public sector or non-profit jobs, services, environmental practitioners, agriculture, hospitality, and tourism.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Upon request of property owner, or by December 2027
- Funding Source: CDI Budget
- Measurable Outcome: Additional parcels rezoned to RF

Program H-1F Update multi-family development standards such as minimum parking requirements, floor area ratio (FAR) limits, lot coverage, height, and story limits. Consider increasing height limits to allow 4-6 stories at key intersections, high quality transit areas, and/or within major shopping centers, to accommodate more housing near transit and services in multi-family and mixed-use zones within the Urban Services Line.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2026
- Funding Source: CDI Budget
- Measurable Outcome: Ordinance with updated standards, and updated design guidelines

Program H-1G Update County procedures and codes to streamline the process for filing residential parcel maps (minor land divisions) and subdivisions maps on property within the Urban Services Line, to minimize or eliminate steps that exceed the requirements of state law, and/or that add unnecessary delay to processing time, consistent with these objectives in the County's 2023-25 Operational Plan.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2025



- Funding Source: CDI Budget
- Measurable Outcome: Updated County code (Title 14, others as needed), procedural guidance, process improvements.

Program H-1H Develop an SB 9 implementing ordinance, and Local Coastal Program (LCP) amendments as needed to allow SB 9 housing projects within the Coastal Zone, as recently directed by the Coastal Commission³. SB 9 allows up to four units on single-family parcels that meet certain criteria specified in SB 9.

- Responsibility: CDI, Planning Commission, Board of Supervisors, Coastal Commission
- Timeframe: Complete by December 2027
- Funding Source: CDI Budget
- Measurable Outcome: LCP amendment for SB 9 projects

Program H-1J Rezone residential parcels per SB 10, which allows up to 10 units on qualifying infill parcels, to allow “missing middle” housing within low-density infill neighborhoods. This program may include the 44 parcels [on Table B](#), identified [in Appendices HE-E and HE-F](#) for SB 10 rezoning, and/or additional parcels identified later for rezoning per SB 10.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2025
- Funding Source: CDI Budget
- Measurable Outcome: Ordinance rezoning property pursuant to SB 10

Program H-1K Provide priority processing for projects of [7-seven](#) or more new units with at least 15% lower-income, or 25% moderate-income units, and/ or projects to substantially rehabilitate 10 or more subsidized rental units. Develop administrative procedures for implementing priority processing during discretionary review, plan check, permitting, (including grading, encroachment, and related permits), inspections, and processing maps associated with qualifying projects. Administrative procedures should address how to prioritize multiple projects that qualify for priority processing around the same time, and other frequently asked questions. Train relevant staff of all County review agencies at the Unified Permit Center (UPC) how to implement priority processing in their respective roles and tasks. Encourage special districts and regional agencies involved in development review, ministerial permitting, and/or utility connections to implement a similar priority processing policy for projects in the County's unincorporated areas, to the extent possible.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2024

³ <https://documents.coastal.ca.gov/assets/rflg/ADU-Memo.pdf>



- Funding Source: CDI Budget
- Measurable Outcome: Creation of administrative procedures document for priority processing, code updates if needed, training for UPC staff.

Program H-1L Consider amending the special community design criteria for the East Cliff Village tourist area provided in SCCC 13.20.145, to allow buildings taller than two stories where appropriate to support economically viable development and facilitate housing development on larger parcels at an appropriate density for affordable housing, while providing design guidance to ensure compatibility with the overall character and historic properties in the area.

- Responsibility: CDI, Planning Commission, Board of Supervisors
- Timeframe: Complete by December 2024
- Funding Source: CDI Budget
- Measurable outcome: LCP amendment providing updated design criteria in SCCC 13.20.145 for the East Cliff Village tourist area

GOAL H-2 MAINTAIN AND IMPROVE THE QUALITY AND AFFORDABILITY OF EXISTING HOUSING STOCK

Policies

Policy H-2.1 Preservation of Mobilehome Parks (MHP). Preserve the continued availability and affordability of the existing affordable housing stock located in MHPs, including the housing stock in MHPs that is affordable to all income residents of the county.

Continue to implement state and local codes and regulations intended to preserve existing mobile home parks as a more affordable housing option, and to protect their residents from displacement. These include County codes and regulations related to MHP space rent stabilization, the County's MHP overlay zone (-MH) which allows only MHP uses, and County Code Chapters 13.30 and 13.31, which limits conversion of MHPs to other uses, and closures, and requires relocation assistance and/or compensation and a finding that "the conversion will not result in a shortage of housing opportunities and choices within the County of Santa Cruz as conditions of approval. The County and all parties involved with MHPs, including their owners, are also subject to similar state laws that protect residents of mobile home parks from displacement and/or substandard housing conditions. Within the unincorporated area of the County, the State HCD has jurisdiction over code compliance, mobile home installations, and related permitting within MHPs.



Policy H-2.2 (AFFH) Condominium Conversions. Conserve existing multi-family rental housing by continuing to regulate conversions of rental developments, primarily apartments, to condominium ownership.

Policy H-2.3 Preservation of Existing Affordable Housing. Strive to keep subsidized and/or inclusionary affordable housing affordable over time, and intervene, to the extent legally possible and when resources are available, to preserve such housing from expiration of affordability covenants and/or from foreclosure or other loss.

Policy H-2.4 (AFFH) Protection of Existing Rental Housing. Strive to ensure that the existing rental housing is maintained and consider all opportunities to help maintain such housing as active rental stock.

Policy H-2.5 Housing Rehabilitation. Promote, enable, and facilitate the participation of lower-income homeowners and/or owners of affordable rental housing in housing rehabilitation programs that may be offered by the County, utility providers, or other entities.

Policy H-2.6 (AFFH) Rural Affordable Housing. Strive to preserve any existing naturally occurring affordable housing (NOAH) in rural areas of the County, including in village centers and at farmworker housing sites, and support ADUs on existing lots of record that are already developed with single family homes, consistent with sewage disposal regulations and state law.

IMPLEMENTATION PROGRAMS

Program H-2A Seek local, state, or federal funding and/or partnerships with the Housing Authority, or other incentives to encourage property owners to extend affordability covenants or subsidy programs at subsidized affordable rental properties with expiring restrictions. One affordable rental property, Seaside Apartments in Live Oak, could expire within this cycle, in 2027. There are no more expiring “Measure J” units, as the last expiring units expired in 2019. The remaining Measure J units are restricted in perpetuity, as the County’s inclusionary policy was updated in 1990 to make all Measure units restricted in perpetuity.

- Responsibility: CDI, Board of Supervisors, Housing Authority
- Timeframe: 1-2 years before expiration of deed restrictions or project-based Section 8 (HAP) contract
- Funding Source: Federal, state, or local housing funds that may become available to the County, Housing Authority, or property owner for this purpose.
- Measurable Outcome: Extension of affordability covenants or subsidy programs, such as project-based Section 8 contracts (“HAP” contracts) for expiring properties



Program H-2B Maintain existing County codes and regulatory programs to preserve existing MHPs in the unincorporated area. These include the County's MHP rent stabilization program (SCCC Chapter 13.32), the MHP conversion and closure codes (SCCC Chapter 13.30 and 13.31), County deed restrictions on MHPs assisted by the former redevelopment agency, and may include, when available, funding for various MHP preservation, acquisition and/or maintenance projects through State programs such as the MORE program (formerly MPROP).

- Responsibility: CDI, Mobile and Manufactured Home Commission, Board of Supervisors
- Timeframe: Ongoing
- Funding Source: CDI Budget, County MHP space fees, MORE (when available)
- Measurable Outcome: Preservation of existing MHPs [and the continued affordability of the housing stock that is currently located in them](#)

Program H-2C Maintain and implement, when conversions are proposed, the Condominium Conversion Ordinance (SCCC Chapter 14.02) to preserve existing rental housing. This chapter provides various protections and benefits for tenants of rental housing proposed for conversion, and requires, with limited exceptions, converted condominiums to be restricted affordable to lower- and moderate-income buyers for the life of the unit.

- Responsibility: CDI, County Counsel
- Timeframe: Ongoing
- Funding Source: CDI Budget
- Measurable Outcome: Few if any conversions of existing rental units to condominiums during the 6th Cycle

Program H-2D When adequate resources are available, continue housing rehabilitation programs to help low-income mobile/manufactured homeowners rehabilitate and/or replace their homes in MHPs using state, federal, and/or local funding sources, when available. Ensure that budgeting for such programs covers the full cost of administering such programs, including appropriate staffing by a qualified rehabilitation specialist and/or contract program administrator, standard legal costs, as well as loan servicing and/or unit monitoring for the life of the proposed rehabilitation loan or grant terms.

- Responsibility: CDI, Board of Supervisors
- Timeframe: When resources are available for this purpose
- Funding Source: Various, as available (CalHome OOR, CDBG, MORE, etc.)
- Measurable Outcome: Rehabilitation or replacement of substandard mobile homes



Program H-2E Continue to implement the County's Affordable Housing Preservation Program (AHPP), administered by the Housing Authority, to preserve County-assisted affordable homeownership units at risk of foreclosure or loss due to bankruptcy, egregious non-compliance, death of owner without heir, or other reasons, prior to trustee sale or other court/compliance actions, and when preservation is feasible with available AHPP resources.

- Responsibility: CDI, County Counsel, Housing Authority
- Timeframe: Ongoing, as needed when affordable homes are at risk and can be preserved through AHPP
- Funding Source: AHPP revolving loan fund (RLF) administered by Housing Authority
- Measurable Outcome: Preservation of affordable homeowner units at risk of loss

Program H-2F Continue to implement First-time Home Buyer (FTHB) programs to help lower-income households purchase manufactured homes in non-profit and/or resident-owned MHPs, and/or standard homes (i.e., condominiums, townhomes) when funding is available, and when sufficient homes meeting housing quality standards (HQS) are available for sale within the program-feasible price range. Ensure that program budget covers all necessary costs of program operation, including outreach/marketing, initial program administration and lending, and long-term loan servicing and unit monitoring.

- Responsibility: CDI
- Timeframe: Anytime during this cycle when required resources are available
- Funding Source: CalHome MA or HOME grants and/or reuse funds, and/or other funding sources that may become available for this purpose.
- Measurable Outcome: Number of new homebuyer loans made.

Program H-2G Continue to implement SB 13 of 2019 for ADUs subject to Notices of Violations (similar to the County's prior Safe Structures Program), to allow property owners a five-year postponement of code enforcement action on unpermitted ADUs built before 2020 that meet all health and safety standards, so they can continue to provide needed housing while permits are being sought for the ADU.

- Responsibility: CDI
- Timeframe: Ongoing
- Funding Source: CDI Budget
- Measurable Outcome: Five-year postponement of enforcement action on qualifying ADUs



Program H-2H Develop a proactive code enforcement program to bring unpermitted vacation rentals into compliance with County Code (primarily Chapter 13.10.694) restricting vacation rental use of housing units, and to improve compliance with transient occupancy tax (TOT) requirements applicable to vacation rentals.

- Responsibility: CDI, Auditor, Board of Supervisors
- Timeframe: By end of 2024
- Funding Source: CDI Budget
- Measurable Outcome: Reduction of unpermitted vacation rental uses of existing housing stock and increased TOT collections from vacation rentals

Program H-2I To the extent funding is or will be available to the County and/or Continuum of Care (CoC) for this purpose, support local legal aid programs that provide legal aid and housing counseling to lower-income and at-risk tenants with rental housing concerns such as unlawful evictions, unlawful rent increases, and/or fair housing violations.

- Responsibility: HSD Housing for Health (H4H), CoC
- Timeframe: When funding is available
- Funding Source: State, federal and/or local grant funds available for this purpose
- Measurable Outcome: Additional legal aid for local renters facing eviction, unlawful rent increases, and/or fair housing violations

GOAL H-3 FACILITATE THE DEVELOPMENT OF AFFORDABLE AND EQUAL OPPORTUNITY HOUSING

Policies

Policy H-3.1 (AFFH) Inclusionary Housing. Continue to require new housing developments to meet the applicable inclusionary housing requirements of County Code Chapter 17.10 and implementation guidance in the Affordable Housing Guidelines.

Policy H-3.2 (AFFH) Density Bonuses. Continue to implement and actively promote the density bonus program for developments that provide affordable units, land donations, or other contributions consistent with State Density Bonus and County Code Chapter 17.12. Require affordable units in density bonus projects to be distributed proportionately throughout the project so as not to be concentrated within one area of the site, floor of the building, or otherwise concentrated within the project, to the extent this requirement is not preempted by state law.



Policy H-3.3 (AFFH, PRO) Maintenance of Adequate Housing Sites. Maintain adequate sites with appropriate multi-family and/or higher-density zoning to accommodate the County's RHNA for very low-income and low-income housing units during the 2023-2031 planning period, as required by State "no net loss" housing law, and to address the County's affordable housing needs.

Policy H-3.4 (AFFH) Financial Assistance for Affordable Housing. Continue to use available County Housing funds, such as Low-Moderate Income Housing Asset funds, state or federal grants, housing impact fees, and program income/reuse accounts, and any available state, federal, or charitable grants for affordable housing the County may obtain in the future, to assist development of new affordable rental housing and/or substantial rehabilitation or preservation of at-risk affordable rental units.

Policy H-3.5 (AFFH) Long-Term Affordability Controls. Continue to require all for-sale affordable units to be deed-restricted to maintain affordability on resale, consistent with Chapter 17.10.

Policy H-3.6 (AFFH) Minimize Displacement. Require property owners/developers to provide relocation assistance to affected parties as required by applicable County Code and/or state/federal regulations (which may include one or more of the following: the federal Uniform Relocation Assistance and Real Property Acquisition Act (URA), California relocation laws, or County Code Chapters 8.45 and 12.06). When replacement housing units are required by law within projects that remove existing units from the site, the replacement units shall be affordable to the same or lower income level as the unit(s) that were lost due to the project, consistent with Chapter 17.12 (for density bonus projects). [To the greatest extent feasible, new housing developments should avoid the permanent displacement of current residents, especially those who are members of a protected class.](#)

Policy H-3.7 (AFFH) Do Not Allow Development of Single-Family Homes in Multi-Family Residential Zones. Given that vacant or underutilized land in multi-family zoning districts is a very limited resource within the County, and such sites are the primary location where the County's RHNA for lower- and moderate-income housing can be accommodated, and that market forces generally do not produce single-family homes at prices affordable to lower- and moderate-income households, do not allow single-family homes to be developed in multi-family zones, as they are not multi-family units (just as multi-family units are generally not allowed in single-family zones).

Policy H-3.8 Interest on Security Deposits. Continue to require landlords to pay interest on their tenants' security deposits, on an annual basis or at the time tenancy ceases, consistent with current County code.

Policy H-3.9 (AFFH) Affordable and Multi-Family Housing in the Coastal Zone. Continue to implement the Mello Act (CA Government Code Section 65590-65590.1, as codified in County



Code 12.06.060 and in the LCP) to preserve affordable housing within the Coastal Zone, and require replacement thereof when required by the Mello Act and/or local regulations. Encourage and improve the feasibility of new affordable and/or higher density, multi-family rental housing developments within multi-family or mixed-use zone districts in the Coastal Zone, to improve fair housing access within existing Coastal Zone neighborhoods (which comprise a significant portion of the County's urbanized, unincorporated infill areas). Reevaluate existing land use policies, prioritization of land uses, and residential/mixed use development standards in the County's Local Coastal Program, including those applicable within "Special Communities" so-designated within the LCP, as well as County and/or Coastal Commission staff policies and practices of development review for proposed multi-family housing projects within the coastal zone, to determine if policies and standards are objective, are directly related to and necessary for preservation of coastal resources and/or coastal priority uses, and whether any of these policies, regulations, or practices have had a disparate impact on the access of protected classes to housing in or near the Coastal Zone.

[Policy H-3.10 Housing on Publicly Owned Properties. Consider the need for housing units, especially affordable, special needs, and workforce housing, when considering future development on properties zoned for Public Facilities and/or owned by the County, school districts and other public entities.](#)

Implementation Programs

Program H-3A Use County Affordable Housing Impact Fee (AHIF) revenues primarily to assist development of new deed-restricted, affordable rental units, and to support ongoing administration and monitoring of the County's portfolio of deed-restricted affordable homes (Measure J and other County-assisted units), consistent with the AHIF authorizing resolution and related codes and policies. Other special affordable housing programs or initiatives, such as the recently launched ADU Incentives Program, may be funded from this source from time to time when adequate AHIF funds are available.

- Responsibility: CDI
- Timeframe: Ongoing
- Funding Source: AHIF Fund
- Measurable Outcome: AHIF loans for construction of new affordable rental units, and ongoing administration of County affordable housing programs

Program H-3B Continue to leverage available County affordable housing funds with other public or private sector housing resources, by collaborating with 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 may include but are not limited to: RDA Successor Agency Housing Asset Funds (as former RDA loans are repaid), County AHIF Funds, PLHA funds, and other state/federal grant funds or grant reuse accounts held by the County.

- Responsibility: CDI
- Timeframe: Ongoing
- Funding Source: CDI Housing Funds
- Measurable Outcome: New affordable housing developments financed in part with County Housing Funds

Program H-3C Seek documentation from local utility districts to verify their compliance with state law that requires that all public sewer and water providers provide priority to, and retain sufficient capacity for, affordable housing projects built within their service areas.

- Responsibility: CDI, local public water, and sewer districts
- Timeframe: By December 2024 and every 4 years thereafter, or upon notice of non-compliance from affordable housing developers
- Funding Source: CDI Budget
- Measurable Outcome: Documentation of compliance from each water/sewer agency that is no more than 4 years old, maintained on file at CDI for reference; and increased awareness of this requirement among local water/sewer district staff.

Program H-3D [Encourage/Advocate with](#) state representatives representing any portion of the county to consider state legislation to [further](#) limit [\(beyond the existing limits in CA Civil Code Section 1950.6\)](#) the amount of rental housing application fees that may be charged by rental property managers, and/or increase grant funding for rental assistance programs that can pay for such fees for lower-income applicants, and/or to require landlords to accept a standardized rental housing application (“universal application”) in a form to be developed by the State or the appropriate housing industry association.

- Responsibility: CDI, Board of Supervisors, and state legislators representing County voters
- Timeframe: December 2026
- Funding Source: CDI budget, possibly state funds
- Measurable Outcome: New state law, new standard (“universal”) rental application, and/or additional funding for application fees



Program H-3E Complete the nexus study recently commissioned by County Public Works to study possible updates to its impact fee schedule for development projects. Encourage other local agencies that assess impact fees on new housing development within the unincorporated area (i.e., water, drainage, fire, sanitation, schools, environmental health agencies) to evaluate their impact fees applicable to new housing development every 5-10 years to ensure that their fee rates have an appropriate nexus and proportionality to the impacts of new units on their respective infrastructure or services, particularly for multifamily (apartment) units, and to consider exemptions or reduced rates for deed-restricted affordable units, when fiscally possible.

- Responsibility: CDI (Public Works, Policy), other agencies that levy impact fees
- Timeframe: December 2024 (current study); ongoing for other studies
- Funding Source: CDI Budget, budgets of other agencies levying impact fees.
- Measurable Outcome: Completed DPW nexus study, possibly additional studies by other agencies.

Program H-3F Continue to implement County codes and applicable state and federal laws regarding tenant relocation assistance and replacement of existing affordable housing proposed for removal as part of redevelopment projects, or at risk due to substandard conditions or other property owner actions. Where such requirements apply, include conditions of approval in project entitlements (or for ministerial projects, place a hold on demolition permit issuance) to ensure developer compliance with applicable tenant relocation assistance requirements and/or replacement housing requirements. Ensure that UPC, Code Enforcement, and Housing staff are trained on implementation of this program. Evaluate County Code Chapters 8.45 and/or 12.06 to determine if any updates are warranted to improve implementation of Policy H-3.6, while not creating significant new constraints to redevelopment of underutilized sites with one or several existing, usually substandard units.

- Responsibility: CDI, County Counsel
- Timeframe: December 2025
- Funding Source: CDI Budget, Property Owner/Developer funds
- Measurable Outcome: Continued implementation and enforcement of relocation assistance and/or replacement housing requirements applicable to County permittees and/or developers

Program H-3G Commission an independent study to evaluate all aspects of the County's Local Coastal Program (LCP), including its implementing ordinances and procedures, that apply to proposed multi-family and/or mixed use developments in the Coastal Zone, and/or that have historically served to, or may in the future impede the development of lower-income and/or multi-



family rental housing on sites within the Coastal Zone included on the Sites Inventory; and evaluate the development review practices of any/all agencies involved in development review of proposed multi-family and mixed-use multi-family housing projects within the County's Coastal Zone. The study shall determine if LCP regulations, development standards, design guidelines, and local development review practices applied to multifamily housing development are any of the following:

- 1) Objective;
- 2) Directly related to, necessary for, and effective in preserving coastal resources and/or coastal priority uses;
- 3) Helping or hindering achievement of the goals and objectives of the County's General Plan/LCP, including the Housing Element, and/or those of the Coastal Act;
- 4) Comparable to policies and practices of peer agencies operating elsewhere in the state, and/or consistent with current best practices available to achieve the same goals of coastal protection, while not overly hindering general community development goals and effective use of limited development sites within the County's urbanized Coastal zone (but non-waterfront) areas.

The study shall also determine whether any of the LCP policies, regulations, or practices applied to proposed multifamily developments within the Coastal Zone have: served as a barrier to fair housing access; a constraint to multi-family housing development and County achievement of its RHNA goals in current or prior cycles; imposed more restrictive development standards on multifamily housing than for non-residential uses in the same zone; and/or have resulted in a disparate impact on protected classes, many of whom may be employed in coastal priority industries such as hospitality, agriculture, fishing, or visitor-serving commercial establishments, by limiting their access to available, attainable and/or affordable housing in or near the Coastal Zone. The study shall be completed by a qualified independent consulting entity with expertise in fair housing, urban design, sustainability, environmental and coastal resource protection, sea level rise and adaptation, multi-family housing development standards, current economics of and development trends in multi-family development in the region, and the creation and use of objective standards for residential development. The selected entity shall not have any actual or potential conflicts of interest related to the subject matter or geographic focus area of the study.

- Responsibility: CDI
- Timeframe: December 2025
- Funding Source: CDI Budget
- Measurable Outcome: Completion of the study, report to the Board with its findings



Program H-3H Commission a new nexus study and evaluation of the County's inclusionary housing program (aka "Measure J") codified in County Code Chapter 17.10. The study should, at minimum, evaluate the nexus related to the following aspects of the program, and provide recommendations for legally defensible and warranted updates: possible updates to the Affordable Housing Impact Fee (AHIF) rates and fee structure, which provides different fee rates for various categories of residential developments; the mandatory inclusionary percentage required of ownership projects subject to the ordinance (currently 15%); which types of projects are required to meet the mandatory inclusionary requirements (ownership and/or rental) rather than being allowed to pay the housing impact fees; the project size threshold that triggers the mandatory inclusionary requirements (currently 7seven net new units); requirements related to replacement of existing affordable units on the site; whether or not replacement affordable units can or should be counted toward the mandatory inclusionary requirements; affordability levels; and harmonizing the program with State density bonus law. The study shall comply with applicable State law regarding nexus studies and inclusionary housing, including, to the extent applicable, Government Code Section 65850.01. If the outcome of the study results in a proposal to increase the mandatory inclusionary requirements above 15%, the State HCD may require the County to produce an economic feasibility study as set forth in GC 65850.01. If that is the case, the required feasibility study shall be produced within one year of completion of the nexus study and prior to consideration of any ordinance to increase the inclusionary percentage.

- Responsibility: CDI Planning, County Counsel
- Timeframe: June 2025 (for nexus study)
- Funding Source: CDI Budget
- Measurable Outcome: Completed nexus study and evaluation; and if directed by the Board, completion of draft ordinance to amend Chapter 17.10 within 4one year of study completion (or within two years, if an economic feasibility study is required).

GOAL H-4 PROVIDE HOUSING OPPORTUNITIES FOR SPECIAL NEEDS POPULATIONS

Policies

Policy H-4.1 (AFFH) Special Needs Groups. Provide opportunities and support, through affordable housing programs, County policy, or other available means, for various types of affordable housing to be built, rehabilitated, and/or acquired for special needs households, such as: people who are homeless, including those exiting the criminal justice system and/or overcoming addiction; people with physical and developmental disabilities; seniors; large



households (5+ people); female-headed households; young adults aging out of foster care, and farmworker households.

Policy H-4.2 (AFFH) Reasonable Accommodation. Maintain the provisions in County Code Chapter 18.20, which provides reasonable accommodations for people with disabilities seeking fair access to housing, by establishing a process for providing relief from various land use, zoning, or building laws, rules, policies, practices, or procedures of the County when necessary to ensure fair access to housing, in compliance with federal law.

Policy H-4.3 (AFFH) Farmworker Housing. Continue to implement County Code provisions (primarily Section 13.10.631) for the development of various types of farmworker housing, including by-right (ministerial) processing for qualifying types of farmworker housing projects, as required by the state Employee Housing Act and/or as otherwise allowed by County Code.

Policy H-4.4 Alleviating Homelessness. Continue to promote programs and projects that provide and/or create permanent housing for people experiencing or at risk of homelessness. Continue to support programs that provide a continuum of care for homeless and at-risk households, such as emergency shelter, transitional housing, rental assistance, supportive services, affordable housing and/or permanent supportive housing.

Policy H-4.5 Senior Housing. Support and encourage the construction, rehabilitation and preservation of senior housing developments that comply with state law regarding imposing age restrictions on housing, with a focus on affordable and/or mixed-income multi-family rental housing for seniors, in locations that are easily accessible and close to transportation and community services. Encourage developers of all types of housing to incorporate universal design techniques into their housing plans as much as possible to allow for easier aging in place, visitability, and adaptability.

Policy H-4.6 Larger and All-Age Units Support and encourage the development of housing without age restrictions (all-age housing) that include some units with three or more bedrooms, adequate for larger households, such as families with children, particularly affordable and/or mixed-income rental housing, in locations that are easily accessible and close to transportation, schools, jobs, and community services.

Policy H-4.78 Emergency Housing Assistance. Participate in regional collaboratives, such as the countywide continuum of care (Housing Action Partnership) and provide funding when available to local/regional public and/or non-profit programs that provide emergency shelter, case management, and/or supportive services.

Policy H-4.89 (AFFH) Equal Housing Opportunity. Continue to ensure that individuals and families seeking housing in Santa Cruz County are not discriminated against on the basis of race, color, religion, marital status, disability, age, sex, family status (due to the presence of children),



national origin, or other arbitrary factors or protected classes, consistent with the Federal Fair Housing Act and California fair housing laws and regulations.

Policy H-4.910 Provide Affirmative Vacancy Marketing to Special Needs Households. Continue to encourage local housing providers to provide targeted outreach/advertising to local seniors and residents with disabilities, or to local agencies that serve disabled and/or senior clients, whenever ADA accessible units and/or units in senior housing complexes are expected to become available for rent or purchase in the near future. Refer special needs households and other residents seeking affordable rental housing to sign up for the local “Affordable Housing Alerts” email notification service operated by the Housing Authority.⁴

Implementation Programs

Program H-4A Implement actions listed in the “[Housing for a Healthy Santa Cruz](#)” Strategic Framework to address homelessness throughout the county.

- Responsibility: Santa Cruz Housing for Health Partnership (local “continuum of care” or CoC), administered by the County Human Services, Housing for Health Division (H4H)
- Timeframe: Complete framework actions by January 2024
- Funding Source: CoC resources, H4H Budget
- Measurable Outcome: Number of households experiencing unsheltered homelessness will decrease by 50%; progress on other goals described in the Framework.

Program H-4B Continue to seek all available sources of financing for development and/or preservation of affordable housing for special needs households, in partnership with property owners/developers that have a site available for such housing development, including but not limited to:

- | | |
|--|---|
| ■ Community Development Block Grants (CDBG) | ■ Multifamily Housing Program (MHP) |
| ■ Affordable Housing and Sustainable Communities program (AHSC) | ■ CalHome Program |
| ■ Joe Serna, Jr. Farmworker Housing Grant Program | ■ Home Investment Partnerships Program (HOME) |
| ■ Infill Infrastructure Grant (IIG) | ■ HUD 202 or HUD 811 grants |
| ■ Manufactured Housing Opportunity and Revitalization Program (MORE, formerly MPROP) | ■ Project-based Section 8 Vouchers |
| | ■ Homekey Round 3 or later |

⁴ <https://app.simplycast.com/?q=lp/show&lp=RZrSbFtKZXYQEKMh>



- Responsibility: CDI, H4H, Affordable Housing Developers
- Timeframe: Ongoing when funding opportunities arise
- Funding Source: CDI Budget
- Measurable Outcome: State, federal, or other funding awards for local housing projects

Program H-4C. Review land use policies and County Codes related to group homes, community care facilities, transitional housing, emergency shelters (also known as navigation centers or interim housing, including such facilities consisting of multiple emergency sleeping cabins and/or tiny homes with supportive services), and permanent supportive housing, for consistency with recently updated, preemptive state laws.

- Responsibility: CDI
- Timeframe: Complete by December 2026
- Funding Source: CDI Budget
- Measurable Outcome: Completion of review, and if necessary, land use policy and/or code amendments to ensure consistency with state law.

Program H-4D Explore options for increasing the supply and awareness of the supply of permanent, affordable, and accessible housing for people with disabilities, including:

- Continue to require developers of County-assisted affordable housing projects to conduct targeted outreach to disabled residents and organizations for marketing, rental and/or sale of ADA-accessible units, and/or maintain separate waiting lists for such units, if allowed by all financing sources for the development, and/or otherwise ensure ADA units are offered first to households that need units adapted for use by people with physical disabilities;
- Encourage housing developers, including developers of affordable housing projects, to build more ADA-accessible units that meet the needs of physically disabled households, (as well as units accessible for those with sensory disabilities), and to exceed state or federal requirements for accessibility when feasible;
- Promote universal design and visitability of new or renovated housing units permitted by the County by providing outreach materials on universal design to building permit applicants, and by encouraging discretionary project applicants to incorporate universal design features into their housing projects by adding a question about such features to the application checklist for Development Review Group (DRG) applications, and highlighting such features when presenting projects to the approving body.



- Responsibility: CDI, housing developers
- Timeframe: Ongoing, add Universal Design to DRG checklist by December 2024
- Funding Source: CDI Budget, funds for housing developments
- Measurable Outcome: Additional accessible and visitable units developed, increased occupancy of such units by residents needing the accessibility features of the specific unit.

Program H-4E Provide technical assistance with site selection, environmental review, and/or the development review and permitting process, to public or non-profit agencies, including other County departments, or state/regional agencies, that seek to develop, renovate or expand community care facilities for foster children, transitional housing for young adults aging out of the foster care system, or similar residential care facilities for children and youth in need of special services, in appropriate zones within the unincorporated areas of the County.

- Responsibility: CDI
- Timeframe: Upon request
- Funding Source: CDI Budget
- Measurable Outcome: Improved coordination with facility developers, increased capacity for special needs children and youth

Program H-4F Continue to support housing access and affordability for local seniors by:

- Referring seniors seeking rental housing, or seniors seeking a housemate, to the shared housing match program operated by Senior Network Services, or to other comparable shared housing local programs;
- Encouraging owners of age-restricted MHPs parks and other age-restricted senior housing developments in the County to maintain the legal senior housing status of those properties, and to make improvements where necessary to ensure retention of senior-only status;
- Supporting the development of multi-family housing projects with small units, such as studios, one- and two-bedroom apartments, including accessible units, in Residential Flex and higher-density multi-family zones, that can meet the needs of seniors as well as younger households, and can add a significant number of affordable or “affordable by design” rental units to the County’s housing stock, providing more housing options for seniors who wish to live in integrated communities with neighbors of all ages;
- 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;



- Encourage developers to design multi-generational housing projects such as townhomes or subdivisions with ADUs, or other designs conducive to multi-generational living, so extended families can live together comfortably.
 - Responsibility: CDI, local housing developers, property managers
 - Timeframe: Ongoing
 - Funding Source: CDI Budget
 - Measurable Outcome: Increased supply of housing units available and affordable to seniors, maintenance of existing age-restricted housing, to the extent feasible/legal.

Program H-4G Prioritize the use of local affordable housing funds for projects that include housing affordable to extremely low-income and/or special needs households, as defined in Policy H-4.1 above. Funding streams that can be leveraged with County funds include but are not limited to: USDA multi-family programs, Joe Serna Jr., HUD Sections 811 and 202, Low Income Housing Tax Credits, Homekey, NPLH, Veterans Housing and Homelessness Prevention Program.

- Responsibility: CDI
- Timeframe: Ongoing
- Funding Source: CDI Budget
- Measurable Outcome: Inclusion of new ELI and special needs units in County-assisted housing developments

GOAL H-5 PROMOTE ENERGY CONSERVATION AND SUSTAINABLE DESIGN

Policies

Policy H-5.1 Sustainable Design. Require all new housing projects to comply with the California CalGreen Code with applicable local amendments, County Code Chapter 13.11, and the County Design Guidelines that reduce energy consumption, including energy-efficient buildings, compact communities that reduce vehicle miles traveled and vehicle emissions, and encourage alternative, more energy-efficient modes of transportation.

Policy H-5.2 Energy Conservation. Implement the County's [Climate Action and Adaptation Plan](#), including strategies to require the electrification of new housing units.

Implementation Programs

Program H-5: Research the feasibility of expanding electrification requirements to all new residential construction throughout the county.

- Responsibility: CDI, Office of Response, Recovery and Resilience (OR3)



- Timeframe: December 2024
- Funding Source: CDI Budget, OR3 Budget
- Measurable Outcome: Summary of feasibility findings

GOAL H6 COLLABORATE AND PUBLICIZE HOUSING RESOURCES

Policies

Policy H-6.1 Local Government Leadership. Take a proactive leadership role in working with community groups, other jurisdictions and agencies, non-profit housing sponsors, and the building and real estate industry to implement Housing Element goals in a timely manner.

Policy H-1.2 Inter-Jurisdictional Cooperation. Coordinate housing strategies with other jurisdictions and regional/state agencies in the County, including the Coastal Commission, [and local public colleges and universities](#), as needed to meet the County's housing needs, achieve the RHNA and other local goals, and increase resources to address local and regional needs for housing, community development and infrastructure.

Policy H-6.3 Community Participation in Housing and Land Use Plans. Implement effective community engagement methods to achieve informed public participation from all demographic and special needs groups and stakeholders in the community when developing and evaluating local housing and land use policies.

Policy H-6.4 Rental Assistance Programs. Continue to publicize and expand opportunities for using Housing Choice Voucher (*aka* Section 8), Tenant-Based Rental Assistance (TBRA) and other available rental assistance programs, in coordination with the Housing Authority of the County of Santa Cruz, the Housing for Health Partnership, and other rental assistance program administrators.

Implementation Programs

Program H-6A Collaborate with the County Agriculture Commissioner, local growers, farmworker housing providers, and other interested parties to promote the maintenance and development of various types of farmworker housing by participating in regional farmworker housing collaboratives, such as that convened regularly by the Monterey Bay Economic Partnership (MBEP), that includes stakeholders such as agricultural property owners, lessee farmers, agricultural employees, agricultural product processors, funders, public sector representatives, and housing developers, to discuss options and pathways for developing farmworker housing in the region.



- Responsibility: CDI, County Agriculture Commissioner
- Timeframe: Ongoing. MBEP group meets quarterly.
- Funding Source: CDI Budget
- Measurable Outcome: Development of additional farmworker housing units in the unincorporated area, increased awareness of updated County codes and available sites

Program H-6B Coordinate with local employers, business groups, environmental and housing advocacy groups, H4H, other public agencies, commissions, civic and neighborhood groups to build public understanding and support for development of new workforce, affordable, and special needs housing units, much of which must, due to the very limited supply of developable land within the urbanized areas of the County, consist of higher-density, multi-family housing, such as apartments or condominium buildings of three or more stories. Seek to build greater understanding of other issues related to housing, such as the connections between inadequate housing supply, housing cost burdens, inadequate local workforce, and homelessness, and the connections between sustainability, climate adaptation and resilience, and infill development strategies. Partner with these local partners and groups to increase awareness of available housing programs, including local, regional, state, and federal housing programs for low- and moderate-income households, those with special needs, and/or homeless residents.

- Responsibility: CDI, CAO, H4H
- Timeframe: Ongoing, by December 2026 (development of plan)
- Funding Source: CDI/CAO/H4H Budget
- Measurable Outcome: Development of a community awareness and engagement plan to implement this program.

Program H-6C Meet regularly with fair housing advocates in the region, to the extent they are available, such as CRLA, Project Sentinel, Watsonville Law Center, or others, to collaborate, share data, and explore how the County, cities, Coastal Commission staff, special districts, and other local agencies involved in development review, land use planning or regulation, permitting, housing finance, and/or development and operation of housing in the region, can support and affirmatively further fair housing in Santa Cruz county and the Monterey Bay region. Request AMBAG assistance in convening such meetings, or to offer training on fair housing to staff of AMBAG member agencies and regional regulatory agencies involved in land use policy and/or regulation.

- Responsibility: CDI, other agencies involved in development review
- Timeframe: Biennially



- Funding Source: CDI Budget
- Measurable Outcome: Meetings with fair housing advocates and/or attendance at AMBAG or comparable fair housing training events

Program H-6D Continue to 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.

- Responsibility: CDI and other agencies listed above
- Timeframe: 2026 and every four years thereafter
- Funding Source: CDI Budget
- Measurable Outcome: Updated regional MTP/SCS

Program H-6E Seek the cooperation of local cities, particularly one or both of the existing CDBG entitlement cities (Santa Cruz and Watsonville), as well as one or more of the smaller cities within the county, to evaluate the pros and cons of forming a "CDBG Urban County⁵" and/or "HOME Consortium", which could result in significantly increased annual federal funding for affordable housing and community development activities, including funding for homeless assistance programs, across the county as a whole, as well as other non-monetary benefits of such an approach, such as increased access to technical assistance programs, networking and partnership opportunities, and better leveraging of local resources. Depending on the results of the evaluation, adopt required resolution(s) to approve partnership agreements with one or more cities and submit the required CDBG Urban County application to HUD as soon as possible thereafter.

- Responsibility: CDI, CAO, Board of Supervisors, councils of participating cities (if any)
- Timeframe: Complete evaluation by 2025
- Funding Source: CDI Budget, other County and/or city resources
- Measurable Outcome: Report to Board of Supervisors with results of evaluation, and (if applicable), Board and Council resolutions to form an Urban County partnership submitted to HUD.

⁵ <https://www.hudexchange.info/faqs/programs/cdbg-entitlement-program/urban-county/where-is-the-term-urban-county-defined-within-the-cdbg-program-and-how/>



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4.3 OVERVIEW OF HOUSING NEEDS AND CONSTRAINTS

This chapter summarizes housing needs and constraints in the unincorporated areas of the County of Santa Cruz (the “unincorporated County”). The analysis of the housing needs primarily utilizes data compiled by the Association of Monterey Bay Area Governments (AMBAG) in the “Final 6th Cycle Regional Housing Needs Allocation Plan 2023-2031,” approved by the California Department of Housing and Community Development (HCD). For a detailed analysis of housing needs, please see Appendix HE-A: Fair Housing Report. Also, for a detailed analysis of governmental and non-governmental constraints, please see Appendix HE-D: Housing Constraints.

COUNTY OVERVIEW

The AMBAG Region, which includes Santa Cruz, Monterey and San Benito Counties, continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has not kept pace, contributing to the housing shortage that communities are experiencing today. In many jurisdictions, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people being able to purchase homes or meet surging rents. The unincorporated County’s 6th Cycle Housing Element provides a roadmap for County officials as they join the effort to solve the region’s housing challenges.

SUMMARY OF KEY FACTS

This section provides a summary of key facts related to housing in the County.

- The unincorporated County population is less diverse than the region overall in racial and ethnic composition: 69% of the unincorporated County’s residents identify as White, non-Hispanic, compared to 56% for the County as a whole. Twenty-three percent of residents in the unincorporated County are of Hispanic descent, compared to 34% in the County as a whole and 51% in the AMBAG Region. Three percent of residents identify as Asian in the unincorporated County, about the same as in the County, and the AMBAG Region overall (13%). The unincorporated County has seen relatively stagnant population growth since 2010, with the Hispanic population only gaining the population share of two percent, from 21% to 23%.



- The County diverges in household income by racial cohorts with about 43% of Asian households and 51% of White, non-Hispanic households earning more than 100% of the Area Median Income (AMI), compared to 27% of Hispanic households, 24% of other and mixed-race households, and 30% of Black/African American households.
- Poverty rates highlight the disparity in income and opportunities by race, with the American Indian or Alaska Native, and Black/African American populations experiencing double-digit poverty rates. No other group is above 9.5%.
- The unincorporated County's housing has increased supply and price, but not by type. Since 2015, the unincorporated County has added 1,043 housing units. However, 34% of homes in the unincorporated County are valued over \$1 million, compared to 31% Countywide. According to the Zillow Market Value Index, home values in Santa Cruz County have increased by 238% over the last 22 years, the highest home values in the AMBAG Region.¹ Housing types are more diverse in unincorporated areas than other jurisdictions in the region: 81% of the unincorporated areas housing are single family units while 12% are two-unit structures and another 7% are mobile homes and other types of units. Additionally, unincorporated areas of Twin Lakes, Pleasure Point, Soquel, Aptos, and Amesti have over 700 manufactured homes, more than cities in the area.
- The unincorporated County has more luxury rental units (16% of units rent for more than \$3,000 in the unincorporated County), compared to 11% Countywide and 8% in the AMBAG Region. Conversely, the region has a greater proportion of renter-occupied units that rent for below \$1,500 (41%) compared to the County at 34% and the unincorporated areas at 32%.
- Residential permits between 2015 and 2021 have favored above moderate-income and moderate-income household at 663 units. 187 units were permitted for very low-income households and another 192 units were permitted for low-income households. The County has permitted 93% of the required units it must produce for low-income households and 123% of its moderate-income allocation.
- There are disparities in housing cost burden in the unincorporated County by race/ethnicity and by tenure (renters/owners). Overall, cost burden (60% of households are cost burdened) in the unincorporated County is the same as the percentages Countywide and AMBAG Region. Black and Hispanic households experience disproportionate housing needs compared with other households in the unincorporated County. The cost burden is higher for renters (51%) than owners (30%).

¹ Zillow Home Value Index



- 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.
- The southern portion of the unincorporated County has a larger share of renters, concentrations of poverty, displacement vulnerability, and socially vulnerable households than other areas of the unincorporated County.
- Mortgage denial rates vary by race/ethnicity, especially for Black/African American applications, which were rejected in approximately 33% of the cases, compared to between 13% and 21% for other applicants.
- Santa Cruz County grew at a rate faster than the AMBAG region in the 1960s and 1970s, but grew more slowly in every other decade from 1940-2020.
- Santa Cruz County as a whole grew by more than 25,800 (11%) between 1990 and 2000. The fastest-growing jurisdiction in Santa Cruz County between 1990 and 2000 was Watsonville (42%) followed by Scotts Valley (31%). Capitola's population fell during the decade (-1%).
- The County's growth slowed considerably, adding just under 6,800 population (3%) between 2000 and 2010. The fastest-growing jurisdiction in Santa Cruz County between 2000 and 2010 was Watsonville (16%, including the annexation area, 11% without) followed by Santa Cruz (10%). Scotts Valley, which grew rapidly during the 1990s, showed only 2% population growth during the decade. Capitola's population fell during the decade (-1%).
- In recent years, no jurisdiction in Santa Cruz has grown by more than 10%. The fastest growing city, Santa Cruz, grew by 7% between 2010 and 2020.
- In the unincorporated County, student college readiness for non-Hispanic White populations was 97%, and other racial and ethnic groups had lower rates of student college readiness at 75%, and Hispanic/Latinx residents had 72% college readiness. These numbers were significantly higher than the state's average of 44.1%.



HCD Requirement: A quantification of the locality's existing and projected housing needs for all income levels, including extremely low-income households, as defined in subdivision (b) of Section 50105 and Section 50106 of the Health and Safety Code. These existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584. Local agencies shall calculate the subset of very low-income households allotted under Section 65584 that qualify as extremely low-income households. The local agency may either use available census data to calculate the percentage of very low-income households that qualify as extremely- low-income households or presume that 50% of the very low-income households qualify as extremely low-income households. The number of extremely low-income households and very low-income households shall equal the jurisdiction's allocation of very low-income households pursuant to Section 65584.

OVERVIEW OF HOUSING NEEDS

The following section provides an overview of demographic information, housing characteristics, and special housing needs in the unincorporated County, Countywide, and the AMBAG Region. For a more complete discussion of housing needs, see Appendix HE-D: Housing Constraints.

POPULATION TRENDS

The AMBAG Region has seen a steady increase in population since 1990. Many cities in the region have experienced significant growth in jobs and population during this time. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth.

According to the data, the population of the unincorporated county was estimated to be 132,314 in 2020, and has remained stagnant since 2010. Between July 2019 and July 2021, the California Department of Finance estimates that Santa Cruz County's population declined by a net 4,600 residents. Table 4.3-1 shows population growth trends for the unincorporated County, Santa Cruz County, and the AMBAG Region as a whole.

**Table 4.3- 1: Santa Cruz County and Regional Population Growth Trends**

Geography	1990	1995	2000	2005	2010	2015	2020
Unincorporated Santa Cruz County	130,086	132,250	135,032	128,424	129,924	134,280	132,314
Santa Cruz County	229,734	239,889	254,815	254,783	262,552	273,774	270,373
AMBAG Region	622,091	643,345	707,091	719,561	732,932	762,186	773,252

SOURCE: California Department of Finance, E-4, E-5 series

NOTE: Universe: Total population; For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01

Population by Age

The distribution of age groups Countywide shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

Between 2010 and 2021 in the unincorporated County, the largest shift in age group was between the 65- to 74-year-olds with an increase of nearly 10,000 residents. Conversely, the unincorporated County saw a decline in residents aged 45 to 54.

Population by Race/Ethnicity

Understanding the racial makeup of a County and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred across jurisdictions and states over time and continues to impact communities of color today.²

Since 2010, the share of the population in the unincorporated 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. In absolute terms, the Hispanic or Latinx population increased the most, while the White, Non-Hispanic population decreased the most.

² See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.



Employment

The largest industry in the unincorporated County is Health & Educational 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 stayed consistent making the industry the fourth largest in the area. Santa Cruz County has more jobs than housing, and this difference has decreased over time. Santa Cruz County jobs-to-household ratio was 1.11 in 2018, down from a high of 1.19 in 2002. City/Jurisdiction has more low-wage jobs than low-wage residents (where low-wage refers to jobs paying less than \$25,000). At the high end of the wage spectrum (i.e., wages over \$75,000 per year), the city has more high-wage residents than high-wage jobs.

HCD Requirement: An analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.

HOUSEHOLD CHARACTERISTICS

Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the AMBAG Region has income inequality between high- and low-income households.

In unincorporated Santa Cruz County, 47% of households make more than 100% of the AMI,³ compared to 14% making less than 30% of AMI, which is considered extremely low income. Regionally, 43% of all households make more than 100% AMI, while 15% make less than 30% AMI. Conversely, the unincorporated County has 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 and 50% AMI. 30% AMI is equivalent to the annual income of \$46,650 for a family of four. Many households with multiple wage earners, including food service workers, full-time students,

³ Income groups are based on U.S. Housing and Urban Development (HUD) calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the AMBAG Region includes the following metropolitan area: Santa Cruz-Watsonville (Santa Cruz County). Households making between 80-120% of the AMI are moderate-income, those making 50-80% are low-income, those making 30-50% are very low-income, and those making less than 30% are extremely low-income. This is then adjusted for household size.



teachers, farmworkers, and healthcare professionals, can fall into lower AMI categories due to relatively stagnant wages in many industries.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. In the unincorporated County, the largest proportion of both renters and homeowners fall in the Greater than 100% of AMI group.

Historically, people of color are more likely to experience poverty and financial instability as a result of federal and local policies that have historically excluded them from the same opportunities extended to white residents. These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In the unincorporated County, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by American Indian or Alaska Native (Hispanic and Non-Hispanic) residents.

Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity (i.e., ability for individuals to stay in their homes). Generally, renters may be displaced more quickly if prices increase. In the unincorporated County, fewer households rent than own their homes: 29% versus 73%⁴. By comparison, a smaller percentage (29%) of households in the unincorporated County are renters, while 44% of AMBAG Region households rent their homes.

Homeownership rates often vary considerably across race/ethnicity. These disparities not only reflect differences in income and wealth, but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents.

The highest concentration of rental housing can be found in and around the City of Santa Cruz, likely driven by the University student needs, and in Watsonville, where there is an availability of more affordable rental options. Within in the unincorporated County, Live Oak has the greatest concentration of renter-occupied household, followed by Rio del Mar, La Selva Beach, Twin Lakes, Aptos (south of Highway 1), and the southern area of Pleasure Point.

Displacement

Out of 1,327 total units, unincorporated Santa Cruz County has 84 income assisted rental units that are at high risk for displacement. 6% of the total assisted housing units in unincorporated

⁴ 2021 5-year ACS



areas. The University of California, Berkeley (UCB) conducted a study to determine the estimated displacement risk for households across California. UCB's model estimates that areas at risk of displacement have more low-income households leaving the area than moving in. All census tracts in the unincorporated County are designated "lower displacement risk." Both Santa Cruz and Watsonville have census tracts that are at higher risk of displacement.

HOUSING STOCK CHARACTERISTICS

Number of Homes

The number of new homes built in the AMBAG Region has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. Between 2015 and 2022, 1,043 housing units were issued permits in unincorporated Santa Cruz County, which represents 79% of the RHNA number of 1,314 units assigned in the 5th cycle Housing Element. Approximately 37% of permits issued in unincorporated Santa Cruz County were for lower-income housing.

Housing Type

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. In 2020, the unincorporated County's mix of housing types was as follows:

- 81% percent of homes were single family,
- 12% were small multifamily (2 or more units), and
- 7% were mobile homes.

Both the County as a whole and the AMBAG Region have relatively more diversity in their housing stock compared with the unincorporated 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).

Home Prices

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area and surrounding areas, the costs of housing have long been among the highest in the nation. The region's home values have increased steadily since 2000, besides a decrease during the Great Recession.

A diversity of homes at all income levels creates opportunities for all Santa Cruz County residents to live and thrive in the community.



- Ownership: In 2020, the median property value in Santa Cruz County, CA was \$787,000, and the homeownership rate was 60.3%. This percentage is slightly higher in the unincorporated area due to the residences along the coastline having higher values.
- Rental Prices: Similar to home values, rents have also increased dramatically across the AMBAG Region in recent years. In the unincorporated County, 16% of rents are more than \$3,000.
- The region has a greater proportion of renter-occupied units that rent for below \$1,500 (41%) compared to Santa Cruz County overall (34%) and the unincorporated County (32%).

Cost Burden

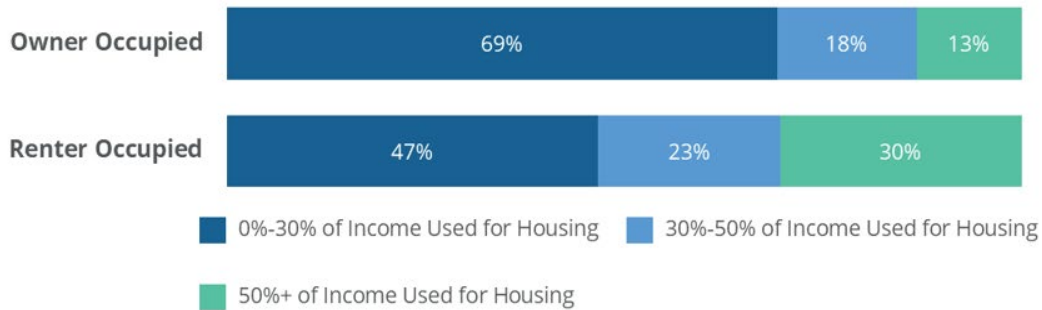
The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases.

Compared to the County as a whole and the AMBAG Region, the unincorporated County has the lowest cost burden with 38% of its households experiencing cost burden. Of those households, 17% experience severe cost burden and use the majority of their income for housing. When looking at the cost burden across tenure in unincorporated Santa Cruz County:

- 21% of renters spend 30% to 50% of their income on housing;
- 17% of renters spend 50% or more of their income on housing;
- 18% of those that own spend 30% to 50% of their income on housing;
- 13% of owners are severely cost-burdened, spending 50% or more of their income on housing.



The graphic below represents the cost burden by tenure in Santa Cruz County:



Source: 2021 5-year ACS.

Historically, people of color⁵ are more likely to experience poverty and financial instability as a result of Federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity. Black and Hispanic households experience disproportionate housing needs among other households living in the unincorporated County. Both populations experience housing cost burden, high poverty rates, and are overrepresented in the homeless population.

Neighborhoods

According to the California Tax Credit Allocation Committee (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 designated as low or moderate resource areas.

These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.⁶

⁵ As before, this category as it is used here includes all non-White persons.

⁶ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>.



HCD Requirement: An analysis of any special housing needs, such as those of the: elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter.

SPECIAL HOUSING NEEDS

Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances.

Large Households

Large households, with five or more persons, often have different housing needs than smaller households. If a County's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In unincorporated Santa Cruz County, 9% of households have five or more people, who likely need larger housing units with three bedrooms or more. Of these, approximately 5% of households were low or very low income (i.e., earning below 51% of AMI), which are often at greater risk of housing insecurity. For large households with five or more persons, most units (85%) were owner occupied.

Female Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In Santa Cruz County, the largest proportion of households is Married-Couple Family Households at 49% of the total, while Female-Headed Family Households make up 10% of all households, and 1,676 female-headed households with children (6.6%) are in the Below Poverty Level category. The poverty rate for female headed households has decreased by nearly 40% between 2010 and 2021. However, female headed household poverty rates are five times higher than married couples and more than two times higher than families.

Senior Households

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. Seniors often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility. Seniors who rent may be at even



greater risk for housing challenges than those who own, due to income differences between these groups.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors.

In Santa Cruz County, 36% of seniors have incomes that are below \$50,000. Furthermore, 16% of seniors have incomes below the poverty level. In 2021 the majority of seniors received social security income with an average annual payout of \$23,215, putting them at high risk for displacement and housing cost burden.

People with Disabilities

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In unincorporated Santa Cruz County, unemployment rates are twice as high at 12% for persons with a disability compared to 6% for persons with no disability. ~~In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.⁷ The most common living arrangement for individuals with disabilities in unincorporated Santa Cruz County is the home of parent/family/guardian (62%).~~

Overall, 11% of people in unincorporated Santa Cruz County have a disability of some type.⁸ Of the people with a disability, 4.8% have an ambulatory difficulty, 4.8% have a cognitive difficulty, 4.4% have an independent living difficulty, while hearing and vision disabilities were less.

~~⁷For more information or data on developmental disabilities in your jurisdiction, contact the San Andreas Regional Center for Santa Cruz County.~~

⁸ These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

**Table 4.3- 2: Unincorporated Santa Cruz County and Santa Cruz County Population with Developmental Disabilities**

Age	Unincorporated Santa Cruz County	Unincorporated Santa Cruz County Percent of Total	Santa Cruz County	Santa Cruz County Percent of Total
Under age 18	112	31%	407	29%
18 and older	255	69%	1009	71%
Total	367	100%	1416	100%

NOTE: The unincorporated Santa Cruz County population with developmental disabilities was provided by San Andreas Regional Center as of November 2021. The Santa Cruz County population with developmental disabilities is based on county-level data published by the Department of Developmental Services as of June 2021.

In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them. The most common living arrangement for individuals with disabilities in unincorporated Santa Cruz County is the home of parent/family/guardian (62%) while 25% live in their own apartment with supportive services. 12% live in licensed care facilities and the remaining 1% have other living arrangements.⁹

Between September 2015 and June 2021 there was a 7% decrease in the number of people with developmental disabilities able to be housed in licensed care facilities and in increase of 32% of those residing in their family home in Santa Cruz County according to the Department of Developmental Services. The rising costs of housing in conjunction with more adults wanting to live independently is increasing the need for affordable housing options with supportive services funded by the San Andreas Regional Center.

⁹ Housing Choices Developmental Disabilities Housing Needs Analysis for Santa Cruz County data from San Andreas Regional Center November 2021



Table 4.3- 3: Changes in Living Arrangements of Adults with Developmental Disabilities from 2015-2021 in Santa Cruz County

Adult Living Arrangements	2015	2021	Percent Change
In the family home	477	630	32%
Own apartment with supportive services	231	248	7%
Licensed Facilities	135	125	(-7%)
Other (including homeless)	5	6	20%
Total Adults	848	1009	19%

SOURCE: Department of Developmental Services Quarterly Report by County.

NOTE: These data assume that all people with developmental disabilities under age 18 live in the family home. The impact of this assumption, if incorrect, is to underestimate the number of adults living in the family home who may need other residential living options.

The Department of Developmental Services reports that number of Santa Cruz County residents with developmental disabilities age 62 and older grew by 79%. This can be attributed to longer lifespans as opposed to migration of seniors into Santa Cruz County. Longer lifespans mean more adults with developmental disabilities may outlive their family members. Furthermore, with less turnover at licensed care facilities it will make it more difficult for adults who have been living with family members to transition into licensed care facilities when their family members pass away. This may result in a higher displacement of adults with developmental disabilities who need affordable units with supportive services to live independently.

Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. According to the County of Santa Cruz annual crop report of 2021 the total gross production value of Santa Cruz County agricultural commodities was \$657,370,000, with strawberries as the number one crop with an estimated value of \$211,062,000 on approximately 2,300 planted acres.¹⁰ This amount of crop requires a large farmworker workforce, which according to the 2021 California Annual Agricultural employment published by the State Employment Development Department Labor Market Division was in the range of 5,000 to 10,000 workers.

Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs, although in Santa Cruz County crops like strawberries are grown almost year-round and there continues to be a need for year-round affordable housing. Finding decent and affordable housing can be challenging, particularly in the current housing market. Farmworker households often have similar obstacles as those of large households, such as

¹⁰2021 Santa Cruz County Agricultural Crop and Livestock Report



finding affordable housing that is large enough to fit their families. Housing dedicated to farmworkers is scarce with only 235 publicly financed units dedicated to farmworker households in unincorporated Santa Cruz County.

HCD Requirement: The need for emergency shelter shall be assessed based on the capacity necessary to accommodate the most recent homeless point-in-time count conducted before the start of the planning period, the need for emergency shelter based on number of beds available on a year-round and seasonal basis, the number of shelter beds that go unused on an average monthly basis within a one-year period, and the percentage of those in emergency shelters that move to permanent housing solutions.

The need for emergency shelter may be reduced by the number of supportive housing units that are identified in an adopted 10-year plan to end chronic homelessness and that are either vacant or for which funding has been identified to allow construction during the planning period.

An analysis of special housing needs by a city or County may include an analysis of the need for frequent user coordinated care housing services.

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves with insecure housing have ended up homeless in recent years, either temporarily or in a longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances.

In Santa Cruz County, according to the 2022 County of Santa Cruz Point in Time Count the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness, 77% are unsheltered. Of homeless households with children, most are sheltered in transitional housing.

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black and Hispanic residents in Santa Cruz County.



In Santa Cruz County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 74% of the homeless population, while making up 90% of the overall population. Latinx residents represent 39% of the population experiencing homelessness, while Latinx residents comprise 34% of the general population. Black residents represent 12% of the population experiencing homelessness, yet only comprise 1% of the overall population in the County.

In Santa Cruz County, homeless individuals are commonly challenged by severe mental illness, with 896 (39%) reporting this condition. Other self-reported health factors that may affect housing or employment of those experiencing homelessness includes drug or alcohol abuse (69%), physical disability (57%), post-traumatic stress disorder (35%), HIV/AIDS related illness (12%), and traumatic brain injury (10%).

In Santa Cruz County, the majority of families with minor children are sheltered (91%). Overall, there are approximately 92 homeless children in the County, this includes sheltered and unsheltered.

Unaccompanied children and Transitional Age Youth (TAY) account for 10% or 222 of the overall homeless population. Although this is a decrease of 64% from 2019 when there were 569 TAY, the majority of TAY in 2022 were unsheltered (97%). There were zero (0) unaccompanied children under 18 years old reported.¹¹ According to the Santa Cruz County Housing for a Healthy Santa Cruz Strategic Framework for Addressing Homelessness¹² action steps are outlined to reduce unsheltered homelessness Countywide by 2024. The plan includes increasing the number of temporary housing beds from 440 to 600, Rapid Rehousing slots from 140 to 490 and Permanent Supportive Housing slots from 500 to 600. These efforts are coordinated through the new County Department of Housing for Health that has also implemented a coordinated entry process to provide connections for persons experiencing homelessness with care management, housing navigation, and financial support to assist in attaining and maintaining housing. In addition, the Housing Authority of Santa Cruz County implemented a Housing Choice Voucher program for persons with medical vulnerabilities experiencing homelessness and has collaborated with non-profit developers to provide project-based vouchers for new multi-family developments.

¹¹ [2022 County of Santa Cruz Point in Time Count \(housingmatterssc.org\)](https://housingmatterssc.org/2022-county-of-santa-cruz-point-in-time-count/)

¹² [2021 HousingForHealth-Framework.pdf \(housingforhealthpartnership.org\)](https://housingforhealthpartnership.org/2021-housingforhealth-framework.pdf)



HCD Requirement: 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 and housing for persons with disabilities. The program shall remove constraints to, and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities.

GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS

Housing development is affected by government regulations and other non-governmental forces, such as the cost of land and building materials and the availability and cost of housing loans. Housing elements are required to investigate the impact of these constraints as they present themselves in the city or city for which the housing element is being prepared. This subsection provides a brief overview of governmental and non-governmental constraints in Santa Cruz County. Please see Appendix HE-D for a full discussion of housing 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. Originally 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.

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 County's Affordable Housing requirements have been in place for about 35 years and have undergone modifications over the year to adjust to economic, market and social conditions. The program has remained effective at producing affordable housing and providing funding to leverage additional affordable housing and, as a result, the program has not constrained development in the community. 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.

The County of Santa Cruz maintains a zoning code with development standards for housing projects. In 2022, the County adopted a series of sweeping amendments to both its General Plan and its County Code known as the Sustainability Policy and Regulatory Update (Sustainability Update). Prior to the Sustainability Update, the maximum density for multi-family housing is twenty (20) dwelling units per acre, which even with applicable density bonus would in typical situations be inadequate for the development of affordable housing under existing market conditions without available tax credits and grant programs. The updated codes changed residential densities throughout the residential districts, which will allow densities up to 45 units per acre.

The County has skillfully implemented the development of accessory dwelling units (ADUs) in a manner that has allowed for the creation of additional housing units in the moderate and low-income categories. It has essentially turned the County's overwhelming supply of large single-family properties typically signaling a death of affordable housing opportunities into an asset that hosts opportunities for development of housing that is affordable by design. This solution has proven capable of increasing the community's stock of affordable housing and does so while preserving the essential character that is Santa Cruz County.

In terms of other governmental constraints—such of requiring discretionary permits for multi-family housing—the Sustainability Update amendments will ease the regulatory burden for housing development. Furthermore, the County partners with non-profit developers to create affordable units that include Project Based Housing Vouchers and Mental Health Services Act units, as well as units set aside for other special populations.

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, Chapter 2 of this element (Goals, Policies, and Programs) includes a program (H4-C) to help 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 local communities;
- 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.

See Appendix HE-D for a more complete discussion of governmental constraints.

In terms 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. 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 turns to meet its housing needs. The cost of construction materials is also a constraint, and to the degree that the County can subsidize affordable housing projects with available funds dedicated to housing, this too can make a difference, although local funding sources have dwindled considerable since the dissolution of the redevelopment agencies.

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 a USL as appropriate for more intensive uses, the County's growth management policies (Measure J) avoids 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. Within the County, historically disadvantaged communities are located near Watsonville and in some coastal areas in central County (see Appendix HE-A: Fair Housing Report). 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.

See Appendix HE-D for a more complete discussion of nongovernmental constraints.



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4.4 VACANT AND AVAILABLE SITES

INTRODUCTION

This section of the Housing Element analyzes the availability of sites during the planning period suitable for housing and the resources available to facilitate housing development.

Santa Cruz County is part of the Association of Monterey Bay Area Governments (AMBAG), which is one of 23 regional councils of government in California and includes Santa Cruz, Monterey, and San Benito Counties. The AMBAG 2022 Regional Growth Forecast ¹ projects that Santa Cruz and Monterey Counties will add 23,624 new households between 2015 and 2045. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 33,274 units for Santa Cruz and Monterey counties. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing, and divided by jurisdiction. This calculation, known as the Regional Housing Needs Allocation (RHNA), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department

HCD Requirement: A quantification of the locality's existing and projected housing needs for all income levels, including extremely low-income households, as defined in subdivision (b) of Section 50105 and Section 50106 of the Health and Safety Code. These existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584. Local agencies shall calculate the subset of very low-income households allotted under Section 65584 that qualify as extremely low-income households. The local agency may either use available census data to calculate the percentage of very low-income households that qualify as extremely low-income households or presume that 50 percent of the very low-income households qualify as extremely low-income households. The number of extremely low-income households and very low-income households shall equal the jurisdiction's allocation of very low-income households pursuant to Section 65584.

¹ The AMBAG 2022 Regional Growth Forecast projects the region's population, housing and employment between 2015 and 2045.



of Finance, in order for the regions to get closer to healthy housing markets. These new laws governing the methodology for how HCD calculates the RHNA resulted in a significantly higher number of housing units for which the AMBAG region must plan compared to previous cycles.

REGIONAL HOUSING NEEDS ALLOCATION

On November 8, 2022, AMBAG adopted the RHNA Methodology, which was approved by HCD. For the unincorporated area of Santa Cruz County, the RHNA to be planned for this cycle is 4,634 units, which is an approximately 350% increase over the 1,314 units required by the 2014 to 2022 RHNA. The housing need is divided into the four five income categories of housing affordability. Table 4-1 shows the RHNA for the unincorporated County, the entire County, and the AMBAG tri-county region for the planning period 2023 through 2031.

Table 4.4- 1: Santa Cruz County Regional Housing Needs Allocation for 2023–2031						
Income Group	Santa Cruz County (Unincorporated) Units	Percent	Entire Santa Cruz County Units	Percent	AMBAG Region Units	Percent
Very Low Income (<50% of AMI)	1,492	32.20%	3,456	26.63%	7,868	23.65%
Low Income (50%-80% of AMI)	976	21.06%	2,263	17.44%	5,146	15.47%
Moderate Income (80%-120% of AMI)	586	12.65%	2,139	16.48%	6,167	18.53%
Above Moderate Income (>120% of AMI)	1,580	34.10%	5,121	39.46%	14,093	42.35%
Total	4,634	100.00%	12,979	100.00%	33,274	100.00%
SOURCE: AMBAG 2022						

RHNA PROGRESS TO DATE

The RHNA planning period for the 2023-2031 Housing Element (6th Cycle) is July 1, 2023, through December 31, 2031. The statutory adoption date for the 6th Cycle Housing Element is January 1, 2024—a full six months after the beginning of the planning period. To account for this discrepancy, the County must account for the number of housing units permitted prior to adoption of the 6th Cycle Housing Element and apply these to the 2023-2031 RHNA. Accordingly, the units permitted in this period count towards the 2023-2031 planning period RHNA and are subtracted from the 6th-Cycle RHNA. Table 4-2 below shows Santa Cruz County's adjusted RHNA, which accounts for progress made prior to the adoption of the updated Housing Element.

**Table 4.4- 2: Santa Cruz County's Adjusted RHNA**

	Very Low- Income Units	Low- Income Units	Moderate- Income Units	Above Moderate- Income Units	Total Units
2023–2031 RHNA	1,492	976	586	1,580	4,634
Units permitted between July 1, 2023, and December 31, 2023	TBD	TBD	TBD	TBD	TBD
Remaining RHNA	TBD	TBD	TBD	TBD	TBD
SOURCE: Santa Cruz County 2023					

ACCOMMODATING RHNA FOR THE PLANNING PERIOD

As required by state law (Government Code Sections 65583 and 65583.2), this Section provides a parcel-specific inventory of suitable and appropriately zoned sites for the provision of housing, and specifies for each site the number of units that can realistically be accommodated and whether the site is adequate to accommodate lower-income housing, moderate-income housing, or above moderate-income housing (Appendix HE-E: Housing Site Inventory). The Housing Site Inventory (Inventory) includes pending projects, opportunity sites, and vacant and underutilized sites including residential sites, as well as commercial and public facility sites where housing is allowed and promoted. Underutilized sites included in the Inventory are sites with some existing development that also have additional development potential and for which the existing use has been determined to not impede additional residential units on the parcel. Program H-1A commits the County to an annual review of progress towards RHNA, and to update programs and incentives as necessary to ensure the RHNA can be met during the planning period.

HCD Requirement: The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobile homes, and emergency shelters, and shall make adequate provision for the existing and projected needs of all economic segments of the community.

In addition to ensuring an adequate land inventory of vacant and available sites, the County has identified other categories of sites that can realistically be developed with housing during the planning period, using a non-site-specific approach. The County actively supports accessory dwelling unit (ADU) production (Policies and Programs H-1.4, H-2G, and H-2.6). Development on residential sites in rural areas is also projected to continue. Additionally, the County anticipates the development of farmworker housing during the planning period, following recent county code amendments and



programs supporting farmworker housing. The County also supports housing development under SB9 which allows additional residential units and lot splits on qualifying residential parcels, and will be preparing an ordinance to further promote SB9 (Program H-1H). However, as a conservative approach the County is not applying units anticipated under SB9 toward the RHNA allocation.

As shown in Table 4.4-3, the County has sites available as provided in the Housing Site Inventory, and additional capacity as noted using a non-site-specific approach as further reviewed in this Section, to accommodate ~~4,146~~ 4,136,076 housing units, or approximately ~~89898~~% of the RHNA, and provide opportunities for the development of a variety of housing suitable for a range of household types and income levels. Maps depicting the general location of sites available to accommodate housing during the planning period are provided as Appendix HE-F. As noted in the Quantified Objectives Summary in Section 2 of the Housing Element (Table 4.2-1), in addition to new construction, a portion of the County's RHNA obligation for the planning period may be provided through rehabilitation, conservation, and preservation of the County's existing housing units.

Table 4.4-3: Housing Capacity for the Planning Period

Income Category	RHNA	110% of RHNA	Housing Site Inventory					Non-site-specific analysis			Rezone Sites	Total Units	Surplus (at 110% of RHNA)
			Pending Projects	Opportunity Sites	Vacant Sites	Under-utilized Sites	Public Facility Sites	ADU	Farm-worker Housing	Rural SFDs			
Very Low	1,492	1,641	52	450	0	<u>1144</u>	<u>17544</u>	0	200	0	<u>79452</u>	<u>1,68242</u>	<u>411</u>
Low	976	1,074	52	451	0	<u>1244</u>	<u>16031</u>	110	100	0	<u>709668</u>	<u>1,59456</u>	<u>520482</u>
Moderate	586	645	71	107	32	73	65	234	0	0	207	789	144
Above Moderate	1,580	1,738	138	152	<u>4027</u>	865	20	134	0	70	564	<u>2,34550</u>	<u>60712</u>
TOTAL	4,634	5,098	313	1,160	<u>4349</u>	<u>9611,026</u>	<u>420360</u>	478	300	70	<u>2,274191</u>	<u>6,410337</u>	<u>1,312239</u>



As can be seen from Table 4.4-3 above, including the capacity in the Inventory, as well as other categories of housing using a non-site-specific approach, the County has a shortfall of ~~4,000~~ 9621,021 units, when including a buffer of 10% above the required RHNA. Therefore, the Housing Element also includes a rezoning program (Program H-1B), and identifies a list of parcels to be rezoned (Appendix HE-E, Table 7), with a capacity for 2, ~~274191~~ additional housing units. With the proposed rezonings, the County projects the capacity for ~~6,337~~ 6,410,267 units, providing a total buffer of ~~36265~~% above the required RHNA, with a buffer of at least 10% above the required RHNA for all income categories.

SUSTAINABILITY UPDATE SUPPORTS HOUSING

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 RHNA for the planning period. As reviewed in detail in Appendix HE-D, the Sustainability Update supports higher density housing that is affordable by design within the Urban and Rural Service Lines, with a new higher density residential zone district (Res Flex), more generous residential development standards including increased height limits and floor area ratios, and changes to density calculations to allow higher densities on some urban sites and support housing production. 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.

HOUSING INVENTORY OF VACANT AND UNDERUTILIZED SITES

The purpose of the Housing Site Inventory (Appendix HE-E) is to identify and analyze specific vacant and non-vacant sites that are available and suitable for residential development from 2023-2031 in order to accommodate Santa Cruz County's assigned 4,634 housing units. The County doesn't build the housing but creates the programs and policies, as well as the zoning to plan for where it should go and how many units could be provided on potential sites.

Table 4-3 provides a summary of unit numbers and capacity estimates for vacant and underutilized sites available in the Housing Site Inventory for the 2023-2031 planning period, including residential sites, commercial sites that can accommodate residential units, opportunity sites, pending projects, and Public Facility (PF) zoned sites. Sites included in the Housing Site Inventory (Inventory) are available to accommodate 4, ~~136146~~ housing units.



ANALYSIS OF DEVELOPMENT POTENTIAL AND CAPACITY

Analysis of the realistic development potential of sites has been completed following the guidance provided by HCD and applicable state law. As discussed in detail below, sites were screened for available utilities, appropriate size to accommodate development, and the presence of environmental constraints and hazards, to identify available sites and determine their development potential. For residential parcels included in the Inventory, the development density was generally based upon the minimum density for the land use designation provided in the General Plan, as provided in Table 4.4-4.

Table 4.4-4: Density for Urban Residential Land Use Designations	
Land Use Designation	Units per Acre (Density)
Urban Very Low (R-UVL)	1–5
Urban Low (R-UL)	4–10
Urban Medium (R-UM)	7–15
Urban High (R-UH)	11–30
Urban High Flex (R-UHF)	22–45

Where calculating the General Plan minimum density resulted in an additional fraction of a unit, such as 2.25 units, the minimum parcel size required for the applicable zone district was reviewed to determine the appropriate density. Where additional units above the General Plan minimum density were allowed in accordance with the minimum parcel size for the zone district, the fractional unit was rounded up to the next whole number. Where the zone district did not allow for additional units above the calculated density, the number was rounded down.

After the base density was established, unbuildable areas on parcels were deducted from the overall site area to identify the available buildable area and establish the development potential for the parcel, as discussed below under environmental constraints. Where other information or analysis was provided supporting higher development densities, such as for opportunity sites, pending projects, and development on PF sites, this information is discussed below and provided in the Housing Site Inventory tables submitted to HCD (see the full inventory tables on the CDI website).

Capacity analysis to determine affordability levels for housing units on a site was also completed in accordance with HCD guidance and state law. The term “lower-income units” is used to refer to the combined category of extremely low, very low and low-income units. Pursuant to state law



(Government Code Section 65583.2(c)(3)(B)) and guidance from AMBAG, parcels in the county with a minimum General Plan Density of 20 units or more per acre are assumed by default to accommodate the County's lower-income RHNA. The Res Flex (RF) zone district, and residential development in mixed-use projects in the Neighborhood Commercial (C-1), Community Commercial (C-2) and Professional-Administrative (PA) commercial zone districts are subject to a minimum General Plan Density of 22 units per acre, and would therefore accommodate lower-income units under this default approach.

In accordance with Government Code Section 65583.2(c), nonvacant sites identified in a prior housing element, and vacant sites that were included in two or more consecutive planning periods, that are identified in the Inventory as accommodating units for lower income households, are subject to Program H-1c. This program creates a combining zone district and requires applicable parcels to be rezoned within three years to allow residential use by right, [when](#) at least 20% of the units [are](#) affordable to lower income households.

As many of the projects in the county for lower-income housing are built by non-profit developers, it is further assumed that half of the lower-income units would be affordable to very-low-income households. However, it should be noted that residential projects in the County are typically built above the minimum density and often closer to the maximum allowable density, and that many lower-income developments receive density bonuses. Therefore, where additional information is known relating to a project, project category, or site, such as typical density trends or information related to a specific project such as for opportunity sites or a pending project, a realistic capacity has been determined and assigned.

The County acknowledges that high densities do not always correlate to affordability. With this in mind, the County will continue to promote the development of affordable units and units that are restricted for affordability through density bonuses (Policy H-3.2), regulatory incentives, priority processing for affordable housing projects (SCCC 17.10.040 and Policy H-1.6), continued implementation of the Inclusionary Housing Ordinance (Policy H-3.1), and funding assistance to renters, homeowners, and developers (Policies and Programs H-2A, H-2D, H-3.4, H-3B, H-3F, H-4B, H-4G, and H-6.4.)

Through a review of rental rates in the County, it has been determined that multifamily parcels in the Urban Medium Density range (7-15 units per acre), or the Urban High-Density range (11-30 units per acre) as provided in the Sustainability Update support the development of condominiums and townhomes which are generally affordable to moderate-income households. Sites with these density ranges are identified in the Inventory as supporting moderate-income units, except where information about specific projects or categories of sites supports a different affordability level, as discussed further below. Parcels with a General Plan Density of Very Low (minimum of 1 unit per acre) and Low (minimum of 4 units per acre) are identified as above



moderate-income units, as are all parcels with single-family zoning (R-1, R-A, and R-B) regardless of the General Plan Designation.

ENVIRONMENTAL CONSTRAINTS

As reviewed in detail in [Chapter Section 4.3](#), Housing Needs and Constraints, and in Appendix HE-D, Housing Constraints, the varied physical conditions in the county support significant natural resources and also create constraints that limit development potential. Environmental constraints that may be present to a limited degree inside the Urban Services Line (USL) and Rural Service Line (RSL) areas but exist extensively outside these areas include landslide hazards, floodplains and floodways, steep topography, protected habitats such as riparian corridors and woodlands and habitat for rare and endangered species.

Within the USL and RSL, parcels are located in areas where public water and sewer service are available. These locations have generally flat topography, although some parcels are adjacent to riparian corridors and have sloped areas. Non-developable land, including rights-of-way, areas exceeding 30% slopes, and riparian corridors, has been factored into the analysis of the potential development of these parcels. Sites without direct road access, or with extensive environmental resources that constrain development such as sites in the floodway, geologic instability, or sites with steep topography, were excluded from the Inventory. For other sites, the development area of the site was analyzed after excluding areas with environmental constraints, to determine the development potential of the site.

In rural areas outside the USL and RSL, the extensive presence of steep slopes, high fire hazard severity zones, landslide hazards, fault zones and sensitive habitats make much of the rural area ill-suited to large-scale development and also make the provision of urban-level services such as sewer, public water, and urban fire protection very challenging. Development on residentially zoned sites outside the USL and RSL is limited by the Rural Density Matrix (Chapter 13.14 of the County Code) to a density of one unit per acre, with densities further limited on [many some](#) sites based on the presence of environmental resources and constraints. Because of the limited development potential and lack of public sewer service, sites outside the RSL and USL were not included in the Housing Inventory unless specific programs, policies and ordinances exist to support development on these sites such as for farmworker housing and housing on Public Facility (PF) zoned sites, analysis of the development potential of a site has been provided, or a development applications has been submitted for specific site including an evaluation of development constraints and development potential.

As noted below, ADUs can occur in areas outside the USL and RSL, in addition to new residential units in rural areas and farmworker housing. These categories of housing are evaluated on a non-site



specific basis, in accordance with the allowable density, analysis of development constraints, development history in the county, and any programs and incentives supporting these housing types.

VACANT AND AVAILABLE URBAN RESIDENTIAL SITES

Vacant parcels and underutilized but available residential parcels included in the Housing Inventory are located within the USL and RSL. For each parcel, and with the entirety or a portion of the parcel is designated in the General Plan as Urban Residential (R-UVL, R-UL, R-L, R-UM, R-UH), and with a residential zoning of R-1 (Single Family Residential), RB (Ocean Beach Residential), RA, (Rural Residential), RM (Residential Multi-family), or SU (Special Use). In addition to the criteria referenced under the analysis of development potential and capacity, additional analysis was applied to residential parcels as discussed below.

Vacant Residential Sites:

In the Inventory (Appendix HE-E, Table 1), a total of 28894 vacant urban residential sites are included, available to accommodate 40611 units during the planning period.

To determine which vacant residential parcels were available for development and should be included in the Inventory, parcels that did not have direct road access, or that were smaller than the minimum parcel size for residential parcels, were excluded. Sites designated as Future Park Sites (-D Combining District), and sites with no buildable area remaining after excluding unbuildable areas such as sensitive habitats, slopes exceeding 30%, and riparian woodlands, were also excluded. Sites in the Salamander Protection Combining District (-P) were excluded unless a minimum development area of 2,500 feet existed outside the protected area.

Sites were further evaluated to determine the developable area, deducting areas exceeding 30% slope, areas designated as Urban Open Space (O-U), riparian woodland, and other sensitive habitats to determine the buildable area. The minimum development density as provided for the General Plan Land Use Designation was further reduced if the remaining buildable area would not support this development density. On sites with an open space contract as identified by the Open Space (-O) Combining District, one unit was assumed.

For vacant residential sites with a portion of the site designated as Urban Open Space (O-U) or with significant areas containing environmental resources or constraints, but with a buildable area remaining on the parcel were assumed to allow only one unit, pursuant to the County Code which allows one unit on sites as long as they are found to be developable.

Underutilized Residential Sites:



In the Housing Site Inventory (Appendix HE-E, Table 2), a total of 80 nonvacant underutilized urban residential sites are included, available to accommodate 436 housing units. The list includes parcels with minimal development, such as sheds and parking areas, and includes only those sites with sufficient area available on the site to accommodate new development. Therefore, the existing development on these sites is not anticipated to impede redevelopment. A capacity analysis for [nonvacant](#) residential sites was conducted pursuant to the criteria provided under the analysis of development potential and capacity section.

In addition to the screening criteria above provided for vacant residential sites, a more stringent review of environmental constraints was applied. Sites with an open space contract were excluded from the Inventory, as were sites where no developable area remained on the parcel after evaluating environmental constraints noted above. Sites with extensive areas designated as Urban Open Space were also excluded from the Inventory. Additional notes for larger sites are provided in the material submitted to HCD (see the full inventory tables on the CDI website).

Due to the county's land constraints and limitations on development in rural areas, much of the future development will be infill and reuse of underutilized sites. The County has a strong history of completed medium and high-density residential projects on underutilized residential parcels that are above the minimum General Plan Density, with many projects utilizing density bonuses. The county is a very desirable location to live in, making it attractive to developers, despite the difficulties associated with infill. The County's inclusionary ordinance also ensures a portion of the units will be reserved as affordable.

As discussed in Appendix D, significant revisions to residential development standards provided in the Sustainability Update [are intended to support increased residential development;](#) [Updated development standards that make redevelopment of existing residential sites more feasible](#) including using the gross site area to calculate the allowable density [on residential sites in urban areas, allowing for more residential units on many sites under the existing zoning;](#) reduced parking requirements; and increased height and story limits, floor area ratio and lot coverage for higher-density RM sites; [will also facilitate and support redevelopment on these sites.](#) Therefore, assigning the General Plan minimum density to underutilized residential sites, and the resulting overall estimate of total units provided in the Site Inventory, is a conservative estimate.

Regarding the demolition of existing units on underutilized sites, in compliance with Government Code Section 65583.2, for the conversion or demolition of existing residential dwelling units occupied by lower income persons or households, Chapter 12.06 of the County Code requires that relocation assistance be provided to each permanent resident of the unit(s). For properties in the Coastal Zone, the provision of replacement housing is required for persons and families of low or moderate income.



RESIDENTIAL DEVELOPMENT ON VACANT AND UNDERUTILIZED COMMERCIAL SITES (MIXED-USE PROJECTS)

In the county, residential units are allowed in mixed-use projects in the C-1, C-2, and PA commercial zone districts. In Appendix HE-E, Table 3 lists the vacant and underutilized commercially zoned sites that can accommodate residential development during the planning period. All commercial sites in the Inventory are located within the Urban and Rural Service Lines and have utilities available.

Vacant Commercial Sites

~~Very few vacant commercial sites zoned and available to accommodate mixed-use exist in the county.~~ A total of three vacant commercial parcels are included in the Inventory, projected to accommodate 28 moderate-income units. Vacant commercial parcels in the floodway, below the minimum parcel size for commercial parcels, and sites with significant areas of Urban Open Space were excluded.

Underutilized Commercial Sites

A total of 36 underutilized commercial parcels between .5 acres and 10 acres are included in the Inventory, yielding a total of 517 units. Analysis of the development potential of these sites, capacity analysis, and review of environmental constraints was conducted in accordance with the approach described under “Development Potential and Capacity Analysis.”

Pursuant to recent changes in state law (AB 1397) additional analysis of underutilized commercial sites was applied to determine the realistic development capacity. ~~Reviewing the history of mixed-use projects on commercial sites,~~ successful mixed-use projects in the county have been generally located along transportation corridors. Therefore, commercial sites not located along transportation corridors were omitted from the Inventory, except where other site-specific information is available supporting viable mixed-use development. Sites that did not have a minimum of .5 acres of developable area after excluding areas covered by structures and areas with environmental constraints including steep topography, riparian woodlands, and Urban Open Space areas were not included in the Inventory. For sites included in the Inventory, areas of Urban Open Space were deducted from the total site area to calculate the allowable density. Consistent with AB 1397, the age of the development was evaluated, and parcels with newer development or with active commercial uses that may inhibit new development were omitted from the Inventory.

Once the developable area of a site was determined, development potential for these sites was calculated in accordance with the General Plan minimum density for the developable area, and was then further reduced to 80% of the General Plan minimum density as a conservative estimate. As is



the case for underutilized residential parcels, the County has a strong track record of completed mixed use projects, with development density consistently above the minimum General Plan density. Many mixed-use projects are from non-profit housing developers, who make use of density bonuses and other incentives. Therefore, the projected development potential for the underutilized commercial sites is very conservative.

As is the case for development on residentially zoned parcels, development standards for commercial districts were revised in the Sustainability Update to support new development, especially to support mixed-use projects on commercial sites. Updated standards allow residential units to occupy up to 80% of the building square footage, a significant increase from the previous 50% limit. And up to 45 residential units per acre are allowed on commercial sites, which is more than double the previous density limit of 17.4 units per acre.

Underutilized properties include sites that contain existing development as well as underdeveloped and undeveloped areas of the site, i.e., clear areas with no development, as well as open parking areas associated with the existing uses. Parking areas associated with commercial sites currently make up a large portion of underutilized commercial and public facility zoned properties in the county and are available for redevelopment by either demolition and reconstruction or development of residential over parking areas of the site. Parking rates included in the current parking ordinance have been revised in recent years by the County to significantly reduce the parking rate required for new and existing development. As a result, older commercially zoned sites also contain significantly more parking than currently required by code, opening up more development area for residential housing as well.

Thus, conversion of portions of parking areas to above ground residential with parking below, combined with a reduction in the parking rates allows redevelopment of a significant portion of existing parking lots for residential development. Underutilized commercial sites included in the inventory take these factors into consideration for site selection and potential development without disrupting the existing access or circulation of the property.

PENDING PROJECTS

There are a total of 28 pending projects on 28 parcels in the county, for which an application has been submitted, but the project has not yet been entitled, or has been entitled but a building permit has not yet been issued but is anticipated to be issued during the planning period. These projects are anticipated to yield 314 residential units for the planning period in accordance with the project applications. The list of projects is provided as Table 4 of Appendix HE-E, with project details provided in the materials submitted to HCD.

Capacity analysis for these sites is based upon the density proposed for the project, except where information regarding a project supports a parcel-specific analysis for a different affordability level,



such as for projects receiving density bonuses, as indicated in the details for each parcel in the information provided to HCD (see the full inventory tables on the CDI website).

OPPORTUNITY SITES

The County has identified a total of 25 opportunity sites, where the property owner has expressed an active interest in constructing housing on the parcel and has indicated the number of units they would like to develop. These sites are listed in Table 5 of Appendix HE-E, and are zoned appropriately for the intended development. Additional analysis has been done on these sites to determine a realistic development capacity over the planning cycle, rather than using default the minimum density of the General Plan land use designation. These opportunity sites are anticipated to yield 1,160 units.

There are also approximately 15 opportunity sites for which rezoning is required to accommodate the intended use and development density. These sites are included in Table 7 of Appendix HE-E, sites to be rezoned, with the details regarding the proposed development of these sites provided in the full inventory tables available on the CDI website.

The County currently has one surplus property (owned by the Redevelopment Successor Agency) suitable for housing located at 7th Avenue and Brommer Street (APN 026-261-16), which is included in the Inventory as an Opportunity Site. This is a six-acre site located within the coastal zone and is zoned C-2, which is a district that supports mixed-use development. The County is intending on surplus the property in 2023 for a mix of uses, including three acres of high-density affordable housing. The County also owns several other parcels, the whole or portions of which may be suitable for housing and surplus in the future, based on master planning for those sites.

HOUSING ON PUBLIC FACILITY SITES

In 2019, General Plan [and County Code](#) amendments were completed related to Public Facility and School Employee Housing. The amendments facilitate workforce housing projects on Public Facility (PF)-zoned sites that are owned by a school or school-district. They amended the “General Land Use Policies Planning Framework” in the “Authority and Purpose” introductory section to the Land Use Element to state that housing for school employees on school owned sites within the Public Facility/ Institutional Land Use Designation is a quasi-public use and is not subject to the Rural Density Matrix.

Policy 2.21.1, Public Facility/ Institutional Land Use Designation in the Built Environment Element was amended to allow the following:

- 100% affordable multi-family rental housing projects as ancillary or primary public/quasi-public use on land within the USL with a Public Facility/ Institutional Land Use Designation, at the urban high-density range. The housing units shall be affordable to lower-income



households as defined in Title 25 of the California Code of Regulations and shall require a Master Site Plan.

- Multi-family rental housing for school employee households as an ancillary or primary public/quasi-public use on sites within the Public Facility/ Institutional Land Use Designation that are owned by a private or public school, where consistent with the carrying capacity of the parcel and where the adequate services and appropriate infrastructure are available or will be provided concurrent with development. The density range shall be up to Urban High.
- Exempts school employee housing on school-owned sites from complying with the rural density matrix and from General Plan policies requiring a minimum amount of land area per dwelling unit.

As provided in the Sustainability Update, the density range for Urban High is between 11 to 30 units per acre. In keeping with the updated Urban High-density range of the Sustainability update, and pursuant to the PF development standards which allows 11 to 30 units per acre, the density range attributed to the PF sites in the Site Inventory provides 30 units per acre for both school employee housing and affordable rental housing projects.

To identify PF sites with a realistic development capacity for school employee and affordable rental housing, staff relied upon HCD's Site Inventory Methodology, with 142 PF sites included in the Inventory (Appendix HE-E, Table 6), available to accommodate 420360 housing units. The unit count shown in the Inventory has been conservatively calculated to include only that portion of the property that is an underutilized parking area or is undeveloped. Structurally developed acreage of inventory sites have been excluded from the unit calculation, and noted in the information provided to HCD. Furthermore, the selected sites have existing access that would not interfere with the existing development or preclude the development of access for proposed housing, or secondary street frontage available for new development access. Sites with resource constraints were otherwise not included in the inventory.

Public Facility zoned sites included in the Inventory are in the USL (with exception of six sites located outside the USL) where infrastructure is already available and can be expanded to meet the maximum density of 30 units per acre allowed by the General Plan and Zoning Ordinance.

Sites zoned PF included in the Inventory located outside the USL are school employee housing sites where the school administration has been actively consulting with the County to develop the unit count proposed, including an evaluation of septic capacity and sufficient area to support the proposed number of units. The Monte Vista Christian High School, located in the rural area, has completed preliminary infrastructure analysis confirming that septic development is not precluded for their desired unit count. Redwood School is also located in the rural area, comprised of four parcels,



and has existing services currently and substantial acreage available to expand infrastructure to support the requested employee units. Lastly, although Saint Francis High School is also located in the rural area, they are in a sanitation and water district currently and do not have a septic constraint that would preclude developing their desired employee housing units noted.

The affordability level selected for employee housing has been established conservatively as moderate income for sites in the Inventory, though some units may be provided as low-income units. Affordable units are allocated to the low-income category for development of affordable rental multi-family housing.

ADDITIONAL OPPORTUNITIES FOR HOUSING

Santa Cruz County has several additional types of additional housing opportunities, which are promoted and supported in the County. The County has a strong track record of ADU construction, and has seen increases in recent years since the adoption of new state law and updates to the County Code and promotion of ADU construction. The County also has a steady rate of housing construction on residential parcels in rural areas. The County has recently amended the General Plan and County Code to provide strong support for farmworker housing. The County also promotes housing development under SB9, although [ADUs-housing units](#) anticipated to be developed under SB9 are not counted towards the RHHA requirement. As noted in Table 4-3, a total of 848 units can be accommodated and allocated towards RHNA requirements for the planning period though these additional housing opportunities, analyzed on a non-site specific basis.

RURAL RESIDENTIAL DEVELOPMENT

Since 2015, the County has been tracking building permits issued for new dwellings in rural areas of the county, outside the USL and RSL. Within these areas, urban services are limited and development density is limited by the Rural Density Matrix, so the rate of new dwellings in these areas is low. However, the County has seen a slight increase in the rate of development of new residences in rural areas, as noted in Table 4-~~6~~[4.5](#) below.

Table 4-4.5: Building Permits issued for Single Family Dwellings in Rural Areas 2018-2022						
Year	2018	2019	2020	2021	2022	TOTAL
Number of permits	14	11	12	12	17	66
Rate of change		-21.43%	9.09%	0.00%	41.67%	7%



Over the past five years, there has been an increase of 7% in the number of building permits issued for these units. Projecting this 7% increase to continue over the planning period, the County anticipates a total of 70 rural residential dwellings, affordable to above moderate-income households.

ACCESSORY DWELLING UNITS

In 2020, new state Accessory Dwelling Unit (ADU) laws went into effect that required updates to the County's ADU ordinance. As discussed in Appendix D, the County has made tremendous progress in removing barriers to the construction of ADUs and Junior ADUs, updating the County Code to ensure consistency with state laws, and providing resources on the County Website to support and promote ADU development. New Housing Element policies and programs commit the County to providing additional support for ADU construction: Policies H-1.4 and H-2.6 encourage ADUs in new projects, including ADUs allowed pursuant to SB9 and in rural areas; and Program H-1H commits the County to providing technical assistance to homeowners seeking to construct ADUs, and to supporting ADUs in rural areas.

Over the past nine years, the County has had a significant number of ADUs constructed. Especially since updating the ADU ordinance in 2020 and publishing online resources to support ADU development, the County has seen a notable increase in ADU applications and construction.

Table 4-4.6 Building Permits Issued for ADUs 2014-2022										
	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
TOTAL	20	30	19	28	34	27	36	70	58	322

The uptick in building permits issued for ADUs in 2020 through 2022 reflects the updated ordinance that facilitates the development of ADUs, as well as the support the County provides on the website and in person. The County has issued an average of 55 building permits annually for ADUs from 2020 through 2022. As can be seen, the number of permits issued annually continues to increase following the 2020 code update, with a 96% average annual increase from 2020 to 2022 compared with building permits issued in 2019. Considering the current rate of increase, as well as new ADU programs in the Housing Element, the County conservatively projects that a total of 478 ADUs will be constructed over the next eight years, or 60 ADUs per year, reflecting an ~~98.6%~~ increase in the average number of building permits issued annually for ADUs over the past 3 years, which is much lower than the actual rate of increase.

After conducting market research on rental rates for ADUs, the County has determined that ADU rents in the unincorporated county are affordable to a range of incomes, with 23% of units affordable to low-income households, 49% to moderate income households, and 28% to above-



moderate income households. These percentages are reflected in ADU projections provided in Table 4-3.

HOUSING UNDER SB9

As noted in the Housing Element Introduction, California SB 9 (2022) is intended to support an increased supply of starter, modestly priced homes by encouraging the construction of smaller houses on small lots. The law allows two primary residential dwelling units on one eligible single-family zoned parcel, and to split one eligible single-family zoned parcel into two separate parcels of approximately equal size ministerially. The law allows a minimum of four homes on one parcel, and jurisdictions may allow more homes than provided under state law.

To support and encourage housing construction under SB9, Santa Cruz County updated the Planning Department website in the spring of 2022 to include an SB 9 webpage with eligibility criteria, objective standards, a ministerial review process flow chart, and associated application forms for both accessory dwelling units and/or land division applications. Additionally, Santa Cruz County has planned amendments to the County Code to align local regulations with State SB9 legislation by the end of 2023 or early 2024 (Program H-1i). As of May 2023, eight SB9 pre-application reviews have been completed, and four land division applications have been submitted.

While the law will benefit residential property in the County within the USL, the law may be especially beneficial to property owners that are outside the USL but are within Census designated Urban areas and therefore are eligible under SB9. Currently, County regulations prohibit owners of most residential parcels outside the USL in the County from subdividing their land or constructing more than one residence along with one ADU on a parcel. As many of these parcels are large with room to accommodate additional residences or to split parcels, the County believes that there is unmet demand in these areas for the construction of additional residences, as well as for lot splits. The County also anticipates additional applications after the County Code has been updated and residents become more familiar with the opportunities provided by the law.

The County analyzed residentially zoned parcels within urban census designated places outside the USL, and determined that there are 751 parcels that would be eligible for additional housing units and/or lot splits under SB9, excluding parcels that do not meet the objective criteria, such as parcels with historic resources, riparian woodlands, or in high hazard zones. Although the County anticipates that homeowners will apply for additional dwellings and ADUs on these sites that would be allowed under SB9 over the next eight years, conservatively additional units anticipated under SB9 are not being applied towards the County's RHNA.



Farmworker Housing

Recognizing that there is a shortage of safe and affordable farmworker housing, and that farmworker housing is essential to the viability of local agriculture, in 2020 the County updated regulations to allow housing for 5 to 12 agricultural employees consistent with the Employee Housing Act (EHA projects) within the Agriculture and Commercial Agricultural zone districts as a ministerial use. The County has approved three farmworker housing (EHA) units over the past eight years, all of which were approved after updating the County Code in 2020, and has also received several recent inquiries regarding developing farmworker housing.

The County is committed to facilitating additional farmworker housing. The County General Plan includes a program (ARC-1.4c in the Agriculture, Natural Resources + Conservation Element) to provide materials on the County website, and distribute bi-lingual materials to agricultural landowners, managers and lessees regarding opportunities and applicable development standards for farmworker housing. Additional policies and programs in the Housing Element (H-4.1, H-4.3, H-4b, and H-4g) support farmworker housing through developing affordable housing programs, seeking all sources of financing available, using local affordable housing dollars for affordable farmworker housing, and maintaining code requirements and expedited permit reviews for farmworker housing.

The County has approximately 2,946 parcels zoned for agricultural use that are eligible to develop housing for 5 to 12 agricultural employees as a by-right use. Most if not all these parcels are located in the rural area with limited water and sewer services. Conservatively, the County estimates that approximately 1% of the parcels would be developed with by-right agricultural employee housing (EHA), each with an average of four farmworker housing units, resulting in a total of 100 additional units over the next eight years. The County anticipates that 50% of these units will be affordable to low-income farmworker households, and 50% to very-low income households.

In 2020 the County also created a new program for Affordable Rental Farmworker Housing (ARFH). The program supports the development of up to 200 ARFH units for farmworker households in the County by qualified non-profit housing providers within certain agricultural areas of the Pajaro Valley. These ARFH projects may be allowed as a conditional use on qualifying agricultural land in CA or A zoning districts, at a density of 30 units per acre, to be reserved by qualifying developers on a first come basis. Each ARFH project is estimated to consist of approximately 40 to 60 multi-family dwelling units. As of May 2023, the County has received one reservation for 80 units at 76 Murphy Rd. in Watsonville. Several other large agricultural property owners have also expressed interest in the remaining 120 units. If all 200 units are reserved and built out, the General Plan allows the Board of Supervisors to increase the reserve. Program H-4b in the Housing Element provides additional support for ARFH projects, directing the County to seek funding through the Joe Serna Farmworker Housing Grant Program. As such, the County anticipates meeting the total reserve of 200 ARFH units within the next eight years. As these units



will be developed by non-profit developers, the County conservatively projects that ~~50%~~75% of the units will be affordable to very low-income farmworker households, and ~~25%~~50% to low-income households.

Like many farmworkers, a significant percentage of county residents have special housing needs and may experience barriers to accessing stable housing. Santa Cruz County has a number of programs, and partners with other agencies to help meet these housing needs. See Section 3 and Appendix HE-D for additional information regarding emergency shelters, transitional and supportive housing, single room occupancy units, and permanent supportive housing.

LOWER-INCOME UNITS ON NON-VACANT SITES

If a housing element relies on nonvacant sites to accommodate 50% or more of its RHNA for lower-income (low and very low-income) households, ~~the nonvacant site's existing use is presumed to impede additional residential development, and~~ additional analysis is required to demonstrate that new development will not be impeded on these sites. For the County, more than 50% of the required lower income units are projected to be accommodated on nonvacant sites. For all nonvacant sites, after first analyzing each site to determine that the site was developable and had adequate area suitable for development, the existing use was evaluated, and if the use was determined likely to impede development, the site was excluded from the Inventory (see pages 4-71 through 4-78 of this section regarding analysis of development potential and capacity). For many of these sites, although technically not vacant, development is minimal and there are no viable uses on the parcels that would impede development during the planning period. This includes sites with development such as small sheds and storage units, parking areas, or unused buildings remaining from a prior use on the site. For sites with an active use, the use was evaluated, and if found to inhibit new development, the site was excluded.

~~Nonvacant sites that are identified in the Inventory as accommodating lower-income units include commercially zone sites that can accommodate mixed-use development, sites with pending projects, opportunity sites, sites zoned for public facilities that are eligible for the development of affordable housing, and sites identified for potential rezoning. As discussed below, additional analysis of nonvacant sites in each of these site categories was provided to verify that existing uses on the site would not impede the development of housing units during the planning period.~~

Nonvacant commercial sites: On nonvacant (underutilized) commercial sites that are not identified as opportunity sites (Appendix HE-E, Table 3), a total of 23 lower-income units in mixed-use developments are anticipated to be constructed. These lower-income units are projected under the County's inclusionary housing regulations, which require that for projects with more than 7 new units, 15% of the units must be affordable to very low, low or moderate-income households. As noted in



the discussion for underutilized commercial sites, additional analysis was provided to ensure that the sites were appropriate for mixed-use development and could be developed with housing during the planning period.

Sites with pending projects: On sites with pending projects (Appendix HE-E, Table 4), a total of 104 units affordable to lower-income households are projected. These are sites for which an application has been submitted, but the project has not yet been entitled, or has been entitled but a building permit has not yet been issued but is anticipated to be issued during the planning period. Some of the sites for pending projects include some existing development. However, as applications on these sites include preliminary analysis regarding development capacity, and the property owner intends to develop these sites in accordance with the submitted application, any existing development on these sites is not anticipated to inhibit new residential development during the planning period.

Opportunity sites: For development on opportunity sites which are zoned appropriately for the intended use (Appendix HE-E, Table 5), a total of 901 lower-income units are projected to be developed during the planning period. These are sites where the owner has expressed an active interest in developing the site, and has specified the intended number of units, including affordable units, they would like to develop during the planning period. Inclusionary housing requirements also apply to development on these sites. For opportunity sites that include existing development, additional analysis was provided to determine a realistic development capacity and ensure that the existing development would not inhibit new residential units.

Housing on public facility sites: For housing on sites zoned for public facility use (PF), a total of 335 lower-income housing units are projected as lower-income units (Appendix HE-E Table 6). This number was determined based on an analysis of PF-zoned sites within the USL that would be suitable for the development of affordable housing, pursuant to programs in the General Plan and SCCC which allow for the development of 100% affordable housing on public facility sites at the Urban-High density range. These include sites such as religious institutions, where the development of housing is consistent with the mission of the institution and where sufficient area exists on the site such as underutilized parking areas to accommodate housing construction. As such, existing development on these sites is not anticipated to impede the development of housing. As noted in the discussion on page 4-80, analysis was completed to ensure that these sites were developable, and to determine a realistic development capacity.

Sites to be rezoned: Sites to be rezoned to accommodate the RHNA shortfall include both vacant and non-vacant sites and are anticipated to accommodate 1,503 lower-income units (Appendix HE-E, Table 7). However, the majority of the sites to be rezoned are nonvacant, as most of the developable land in the county has been previously developed. Sites to be rezoned include 15 sites where the property owner has expressed in developing the parcel and has indicated the number of units they would like to develop.



Analysis of each non-vacant site was provided in accordance with the analysis provided for underutilized residential and commercial sites as discussed on pages 4-71 through 4-78.

The County anticipates that a significant portion of the housing needed during the planning period will be constructed as part of mixed-use developments on commercial sites that have been zoned appropriately for mixed-use development. This includes new residential development on commercially zoned sites with active commercial uses, where the use was evaluated and found not to impede new development on the site. The County does not therefore anticipate that existing uses will be discontinued on all non-vacant sites during the planning period, but instead anticipates that new residential development can support existing commercial uses on these sites.

Policies and programs supporting housing development: As discussed throughout Section 4 of the Housing Element, during the prior planning cycle the County updated the General Plan and County Code with new policies, programs and regulations to support the development of housing, including housing on nonvacant sites. This includes updated development standards in the Sustainability Update that support housing on residential and commercial sites, and new programs and standards to support housing on public facility sites.

Policies in the Housing Element that will support the development of housing include Policy H-1.9, which provides a 50% density bonus for consolidating two or more sites into a new site with a minimum of 1.5 acres, where in support of a multi-family housing project. Several new or existing programs in the Housing Element also provide financial incentives to support and incentivize housing construction, including policies H-4B, H-4D, and H-3.4.

As noted in the discussions under Underutilized Residential Sites and Underutilized Commercial Sites, the County conducted additional analysis of nonvacant sites identified as accommodating lower-income units, to ensure that any existing use will not impede development. For many of these sites, although technically not vacant, development is minimal and there are no viable uses on the parcels that would impede development during the planning period. This includes sites with development such as small sheds and storage units, parking areas, or unused buildings remaining from a prior use on the site. The sites were also evaluated to ensure that developable area existed on the site sufficient to support new development. Any site with an existing active use was evaluated, and if the existing use was determined likely to impede development, the site was excluded from the Inventory.

Findings: Based upon the above information, findings can be made that existing development on nonvacant sites included in the Inventory will not impede the development of housing on these sites, in accordance with Government Code Section 65583.2(g)(2).



SITES IDENTIFIED FOR REZONING

To meet the projected shortfall in the RHNA allocation, the County has identified a total of 765 parcels suitable and available to be rezoned to zone districts that allow residential use, with a sufficient number of parcels to be rezoned to accommodate 1,710,338 lower and moderate-income units, in conformance with Government Code sections 65583(f) and 65583.2(h). This total includes 44 parcels to be rezoned pursuant to SB 10, discussed below. Table 7 of Appendix HE-E identifies a list of parcels suitable to be rezoned, including opportunity sites to be rezoned to accommodate higher-density housing projects. Each rezoned site will be available for development in the planning period where water, sewer, and dry utilities can be provided. Sites zoned and designated for residential use will allow up to 30 units per acre (Urban High Designation) or 45 units per acre (Urban High Flex Designation). Sites zoned for commercial use to accommodate residential units in mixed-use development will allow up to 45 units per acre. In accordance with HCD guidance, sites allowing a minimum of 20 units per acre can accommodate housing affordable to lower-income households.

Program H-1B directs the County to rezone parcels as needed to accommodate the shortfall in the RHNA allocation by December 2024, in accordance with Government Code section 65583.2(i). Additionally, under Program H-1C, a by-right overlay zone will be applied to sites that were identified in the Inventory as sites for lower-income housing in one or more prior cycles, but were not developed, to permit rental and owner-occupied multi-family housing uses by right (ministerially) for developments with 20% or more lower-income units. Program H-1b directs the County to rezone parcels as needed to accommodate the shortfall in the RHNA allocation by December 2024, in accordance with Government Code section 65583.2(i).

SB10 REZONINGS

January 1, 2022, SB 10 became effective to help alleviate the housing crisis by increasing residential density. SB 10 allows local agencies to adopt an ordinance to allow up to 10 dwelling units on any parcel, at the height specified in the ordinance, if the parcel is located within a transit-rich area or urban infill site, with a finding that the increased density affirmatively furthers fair housing. Up to two ADUs or junior ADUs (JADUs) would be permitted on each parcel, and these would not count toward the 10-unit threshold allowed by the law.

In January 2023, the County of Santa Cruz began the process of rezoning and amending the General Plan Land Use Map for approximately 44 residentially zoned parcels in the urban area of the County to the appropriate zone district and General Plan land use designation that will allow urban multi-family infill of up to 10 units per parcel, pursuant to SB 10. Pursuant to Program H-1b, these rezonings will be completed by December 2024. These rezonings are expected to yield a total net capacity increase of 375,258 units.



The properties proposed for inclusion in this project all share the following characteristics:

- Approximately 0.4 to 1.0 acres in size;
- Within the County US;
- Within the Census Urbanized Area designated by the Census Bureau;
- Outside the Coastal Zone;
- Outside any SRA High or Very High fire hazard zones;
- Currently zoned for single-family residential (R1), or in several cases for lower-density multi-family residential (RM-4);
- Currently designated for Residential Urban Low or Urban Medium land uses on the current General Plan Land Use Map;
- Vacant or underutilized parcels without obvious, significant barriers to development, such as steep slopes, or mapped sensitive resources [or conflicts with existing access or property frontage](#) on site.

The zone districts proposed for each property are consistent with the R-UH General Plan Land Use Designation proposed for each property, which sets the allowable density range of R-UH at 11 to 30 units per acre.

AFFIRMATIVELY FUTHERING FAIR HOUSING ANALYSIS

Affirmatively furthering fair housing (AFFH) is defined specifically as taking meaningful actions that, taken together, address significant disparities in housing needs in the county and providing access to opportunity by 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 County has incorporated AFFH into the Housing Element, including an assessment of fair housing and development of a site inventory reflective of AFFH, as well as development of goals, policies, and programs to meaningfully address identified fair housing issues.

A comprehensive AFFH analysis was prepared by Root Policy Research and is included as an appendix to this Housing Element (see Appendix HE-A: Fair Housing Report).

The Fair Housing Report provides both the 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 LandWatch (Salinas, California). Data are provided for the County overall and for unincorporated areas where available, in comparison to the AMBAG region (comprised of Santa Cruz County, Monterey County, and San Benito County).

The AFFH background housing needs assessment data in Appendix HE-A provides the context for the County's 6th Cycle Housing Element goals, programs, and policies required to meet the County's share of the Regional Housing Needs Allocation.

Appendix HE-E, Housing Site Inventory, identifies sites suitable and available for residential development to meet the County's regional housing need by income level that is reflective of the County's AFFH Fair Housing Assessment and State HCD Site Inventory Methodology.

For purposes of the Inventory, AFFH means that sites identified in the Inventory to accommodate the lower-income housing needs are not concentrated in low-resourced areas (lack of access to high performing schools, proximity to jobs, location disproportionately exposed to pollution or other health impacts) or areas of segregation and concentrations of poverty. Instead, sites identified to accommodate the lower income RHNA must be distributed throughout the community in a manner that affirmatively furthers fair housing.

In accordance with State HCD site inventory methodology, characteristics evaluated for development of the Inventory included the appropriateness of sites such as the physical features (e.g., size and shape of the site, improvements currently on the site, slope instability or erosion, or environmental and pollution considerations), location (e.g., proximity to and access to infrastructure, transit, job centers, and public or community services), competitiveness for affordable housing funding (e.g., Low Income Housing Tax Credit scoring criteria), and likelihood or interest in development due to access to opportunities such as jobs and high performing schools. As recommended by HCD, for sites included in the Inventory to meet the lower income housing need, the County first identified sites within the USL in high opportunity neighborhoods with access to utilities, and proximity to transit, schools, parks, and community services, excluding sites subject to environmental or resource constraints or hazards. These factors further fair housing and ensure the County's site inventory is more competitive for development financing to ensure housing development meets RHNA in the county.

CONCLUSION

The vacant and underutilized sites identified in the Inventory (Appendix HE-E), including sites with pending projects, opportunity sites, and PF sites, are sufficient to accommodate approximately 71% of the County's Regional Housing Needs Allocation of 4,634 housing units for the 6th-Cycle planning period. The County has also added a 10% buffer, necessary because of the state's no-net-loss policy which precludes jurisdictions from approving development that results in an overall housing site deficit. It essentially provides a degree of flexibility for policy



makers as they make development decisions. The default approach for calculating development density based upon the General Plan minimum density provides an additional buffer.

Using a non-site-specific analysis of the capacity in the county for ADUs, farmworker housing, and single-family dwellings in rural areas, the County can accommodate 848 additional units. Considering both the sites identified in the Inventory as well as additional capacity for other housing types, the County can accommodate 89% of the RHNA allocation, as shown in Table 4-3.

In order to meet the County's RHNA requirement plus a 10% buffer, the Housing Element includes Program H-1b to rezone approximately 765 parcels to residential zone districts. With the proposed rezoning, available sites identified in the Inventory, and additional housing capacity through ADUs, rural housing, and farmworker housing, the County can accommodate a total of 6,410 ~~6,337~~ units for the planning period. This exceeds the total RHNA requirement by 2636%, and provides a minimum of a 10% buffer for all income levels.



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4.5 ENERGY CONSERVATION

This section summarizes opportunities for energy conservation in the construction of housing in Santa Cruz County.

HCD Requirement: An analysis of opportunities for energy conservation with respect to residential development. Cities and counties are encouraged to include weatherization and energy efficiency improvements as part of publicly subsidized housing rehabilitation projects. This may include energy efficiency measures that encompass the building envelope, its heating and cooling systems, and its electrical system.

OPPORTUNITIES FOR ENERGY CONSERVATION

Santa Cruz County has been working for decades to promote energy conservation at both the community level and the level of individual structures. The creation of an Urban Services Line, the adoption of local building standards that encourage energy-efficient construction, the development of alternative sources of energy for residences, a Green Building program, and many other projects have been part of this effort over the years. More recently, the County has conducted land use planning studies to develop recommendations for increased efficiency in the land use pattern and increased transportation choices, both of which increase opportunities to reduce energy use. The County has also developed climate action plans to identify specific strategies to reduce greenhouse gas emissions in general and energy consumption in particular. This section of the Housing Element provides information on the newer programs that promote energy conservation and outlines long-standing County policies that continue to be implemented.

LAND USE - TRANSPORTATION - HOUSING

Land use patterns, availability of transportation choices, and style of residential development are closely related to energy conservation. In 2014, the County completed the Sustainable Santa Cruz County Plan¹ which laid out recommendations for increased efficiency in the land use pattern and increased transportation choices, both of which increase opportunities to reduce energy use. More recently, the County completed the Sustainability Policy and Regulatory Update (Sustainability Update)², which is a comprehensive update to the County's General Plan/Local Coastal Program and modernization of the County Code. The Sustainability Update implements the Sustainable Santa Cruz County Plan with new policies and code regulations that support more sustainable communities in Santa Cruz County that reduce energy consumption, including energy-efficient buildings, compact communities that reduce vehicle miles traveled and vehicle

¹ Sustainable Santa Cruz County Plan, Santa Cruz County, 2014, available at: <https://www.sccoplanning.com/PlanningHome/SustainabilityPlanning/GeneralPlanTownPlans.aspx>

² Sustainability Update, Santa Cruz County, 2022, available at: <https://sustainability-update-sccgis.opendata.arcgis.com/>



emissions, and encourage alternative, more energy efficient modes of transportation. Highlights of the Sustainability Update related to energy conservation include:

- New Santa Cruz County Design Guidelines provide design guidance to ensure neighborhood compatibility, and encourage public gathering places, quality open space, and the inclusion of sustainable design features such as rainwater cisterns and solar energy systems.
- New “Residential Flex” zone district supporting compact residential development along key corridors along with updated guidance to facilitate mixed-use projects and support “15-minute neighborhoods” (see the Built Environment Element).
- Updated policies related to energy, water, and material conservation that reduce carbon emissions (see the Built Environment Element).
- New Access + Mobility Element aimed at connecting land uses and accommodating travel by non-motorized vehicles and pedestrians, as well as transit.
- New requirement in Santa Cruz County Code Chapter 13.11 to include trees in all residential developments.
- Layered network approach to roadways supports alternative modes of transportation.

CLIMATE ACTION

The County also adopted its first Climate Action Strategy in 2013³ that identifies specific strategies to reduce greenhouse gas (GHG) emissions in general and energy consumption in particular. Santa Cruz County led the way to implement the primary strategy to establish a community choice aggregation (CCA) program on the Central Coast. As a result of the County’s leadership role and significant investment of staff and financial resources, in 2017 Monterey Bay Community Power (MBCP) was founded to provide clean affordable energy to customers in Monterey, San Benito, and Santa Cruz Counties. Since beginning operations in 2018, Central Coast Community Energy (3CE, formerly MBCP) has expanded to San Luis Obispo and Santa Barbara Counties and has enrolled 33 Central Coast communities and now serves more than 430,000 customers – 94% of households and businesses in the region. 3CE is on a path to sourcing 100% clean and renewable energy by 2030 – 15 years ahead of the state goal. In collaboration with regional and statewide partners, 3CE has provided customers with access to more than \$28 million in Energy Program rebates and incentives to electrify the transportation, buildings, and agricultural sectors.

³ Climate Action Strategy, County of Santa Cruz, 2013, available at:
<http://www.sccoplanning.com/PlanningHome/SustainabilityPlanning/ClimateActionStrategy.aspx>



The County in 2022 adopted an updated Climate Action and Adaptation Plan⁴ (CAAP) that provides actionable steps towards reducing greenhouse gas emissions, adapting to climate hazards, and ensuring the safety and well-being of those most vulnerable to climate change. Regarding energy conservation specifically, the CAAP includes strategies for the elimination of fossil fuel use in new and existing housing. Specifically:

- Adoption of an ordinance requiring all -electric construction for new housing units; and
- A commitment to investigate strategies for encouraging or requiring certain electrification retrofits in existing housing units and various incentives and mechanisms to implement such a program for existing housing stock.

Combined with the 100% renewable electrical energy provided by 3CE by 2030, implementation of these strategies would reduce or eliminate GHG emission in new and existing housing. Notably, there is an organization currently working in the County to complete energy efficiency retrofits in low-income housing units. Central Coast Energy Services, Inc. is a not-for-profit organization which provides energy conservation, consumer education and advocacy, home improvement, utility assistance, job training, and other services to people in need.

The CAAP recognizes that providing housing to meet community needs, focusing on infill housing within urban areas, can help to mitigate climate change, by reducing driving times and utilizing existing infrastructure. Policies and programs in the Housing Element will align with this focus on infill housing, also supporting housing and increased density along and near transportation corridors.

BUILDING CODES

The County has adopted the 2022 California Building Standards Codes, including the California Energy Code with a local amendment to require beginning January 1, 2023, all-electric construction for all newly constructed residential developments, including residential mixed-use projects (residential components), multi-family, single-family and accessory dwelling units located within the Urban Services Line. This requirement, along with the clean energy provided by 3CE, will significantly reduce and eventually eliminate greenhouse gas emissions related to new housing in the county. A good example of this strategy is the Bienestar Plaza mixed use affordable housing project in the mid-county areas which has been designed and constructed as an all-electric development with many energy efficient features, built to achieve a GreenPoint Gold or higher rating. The development has onsite renewable generation from the rooftop photovoltaics that is estimated to produce 75% or more of annual common area electricity use.

⁴ Climate Action and Adaptation Plan, County of Santa Cruz, 2022, available at: <https://www.co.santa-cruz.ca.us/OR3/Resilience/ClimateChange.aspx>



The County has also adopted a local amendment to the California Building Code providing for a streamlined permit process for solar energy systems and electric vehicle charging stations in general, which includes the housing sector. The County has adopted CALGreen, California's green building code. CALGreen includes both mandatory and voluntary measures involving planning and design, energy efficiency, water efficiency and conservation, material conservation and resource efficiency, and environmental quality in residential and non-residential construction. CALGreen is updated on a three-year cycle to increase sustainable building practices in new construction—and some additions and alterations—in California. The development of CALGreen has been an important step toward more efficient and responsible building design which helped California meet the greenhouse gas reduction goal to reduce emission below 1990 levels by 2020 two years ahead of schedule.

COUNTY POLICY

By maintaining the Urban Services Line (USL), which was initially adopted in 1978, the County has maintained a distinction between urban and rural areas, directing most residential development within the USL and discouraging rural land divisions. From an energy conservation standpoint, this strategy reduces vehicle miles traveled and helps support development of an efficient public transit system. The proposed areas identified for housing units in this document support this policy by including opportunities for housing near transportation corridors and creating live-work communities in urban areas.

RELATED HOUSING ELEMENT PROGRAMS

As part of this Housing Element Update, Santa Cruz County will continue to implement the existing programs and policies described above related to energy conservation. This is reflected in the two policies listed here and included in Section 4.2 implementing Goal 5 Promote Energy Conservation and Sustainable Design:

- Require all new housing projects to comply with the California Building Standards Code with local amendments and the new policies and code regulations in the Sustainability Update that support more sustainable communities in Santa Cruz County that reduce energy consumption, including energy-efficient buildings, compact communities that reduce vehicle miles traveled and vehicle emissions, and encourage alternative, more energy efficient modes of transportation.
- Implement the CAAP strategy to investigate strategies for encouraging or requiring certain electrification retrofits in existing housing units and various incentives and mechanisms to implement such a program for existing housing stock.



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 LandWatch (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 in unincorporated areas 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).

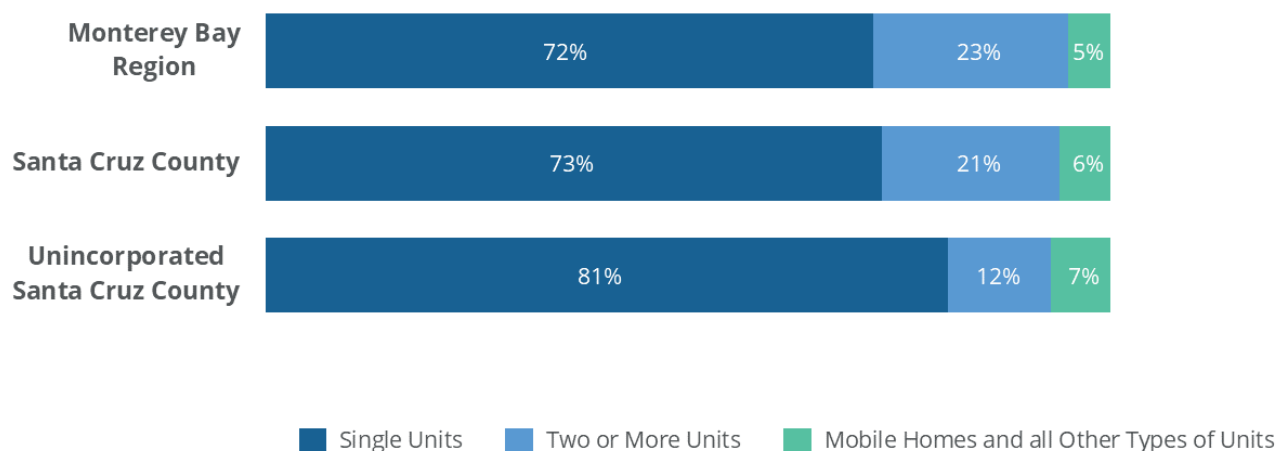
That single-family housing represents the majority of the county's housing stock is primarily due to the historical exclusion of other housing types in low-density zoning districts. According to a 2021 report from the Institute for Social Transformation at University of California, Santa Cruz, one of 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.

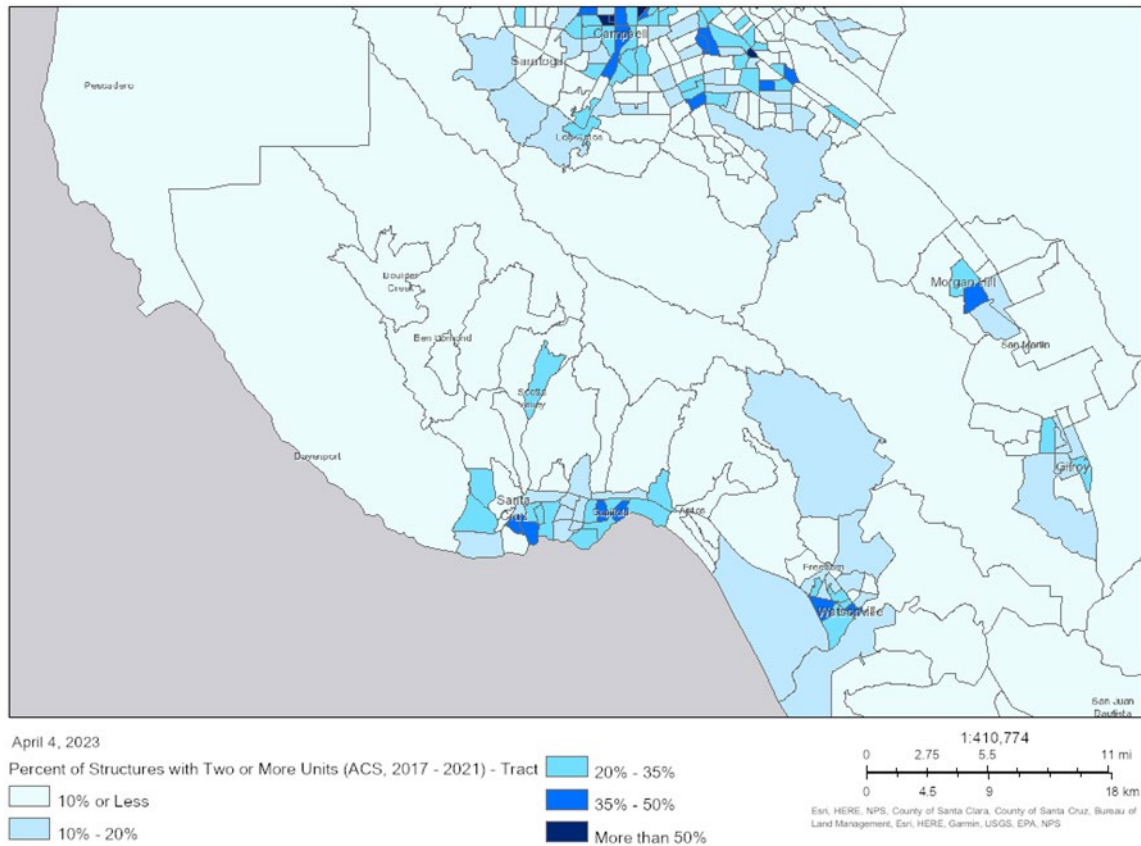
As shown in Figure HE-A-2 below, census tracts in unincorporated Santa Cruz County with the greatest concentration of structures with two or more units are located in Pleasure Point and Aptos.

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 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

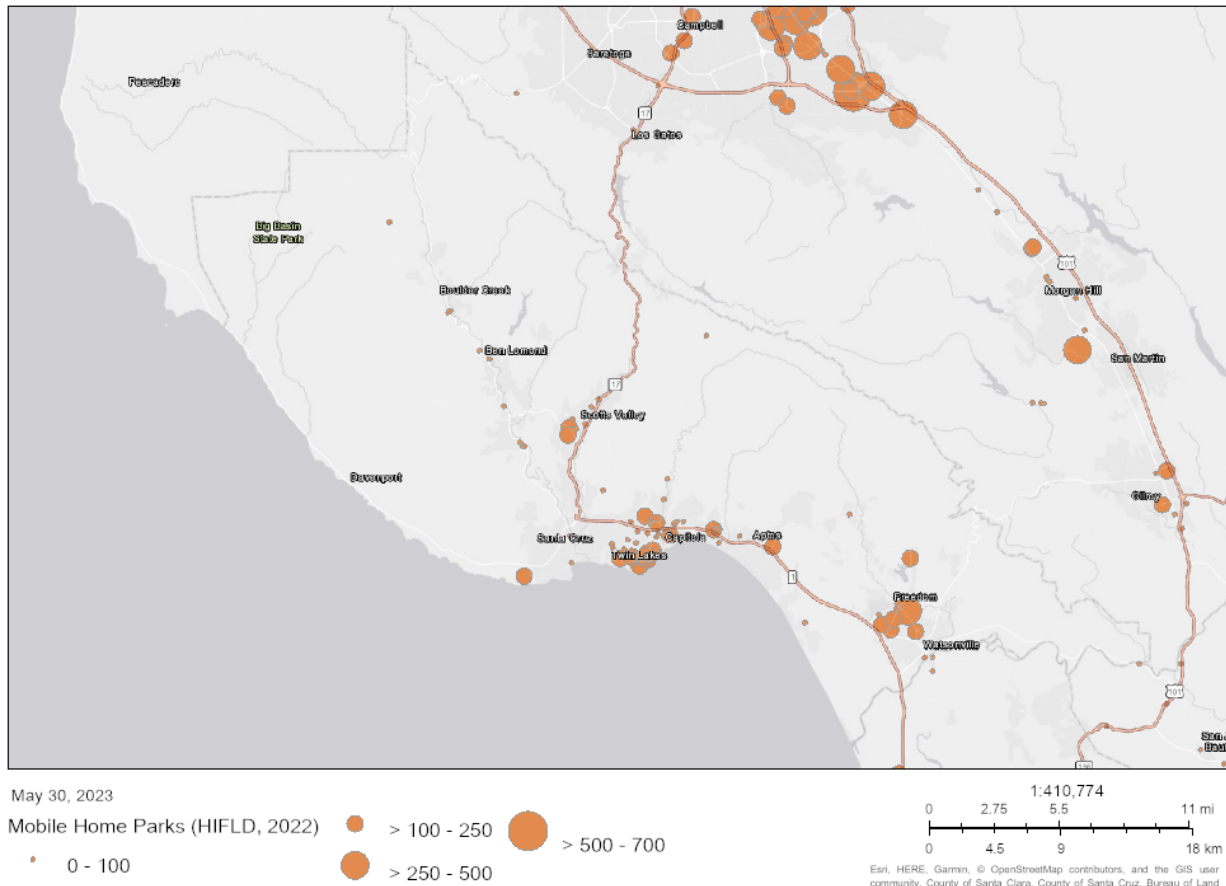


Source: California Department of Housing and Community Development AFFH Data Viewer.

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



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

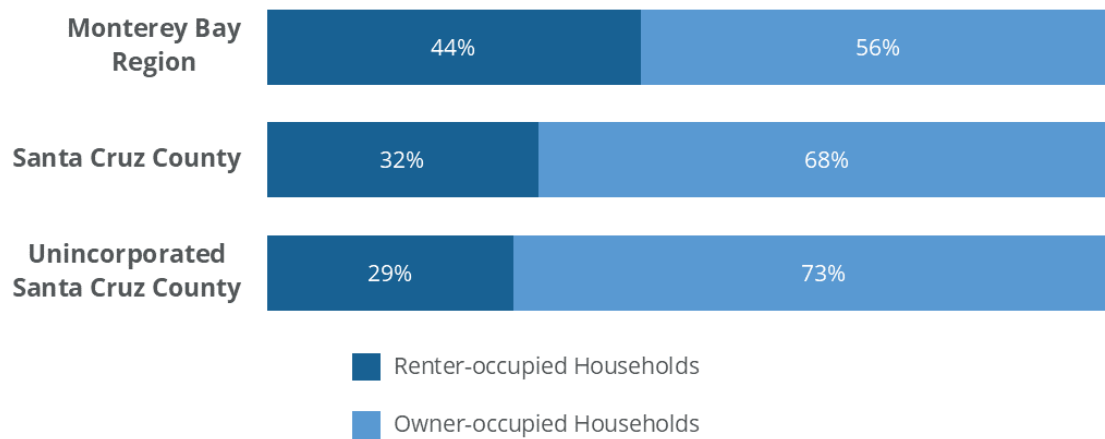


Source: California Department of Housing and Community Development AFFH Data Viewer.

Compared to the county as a whole, unincorporated Santa Cruz County has a slightly smaller proportion of renter-occupied households (29% vs. 32%, respectively) (Figure HE-A-4). 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

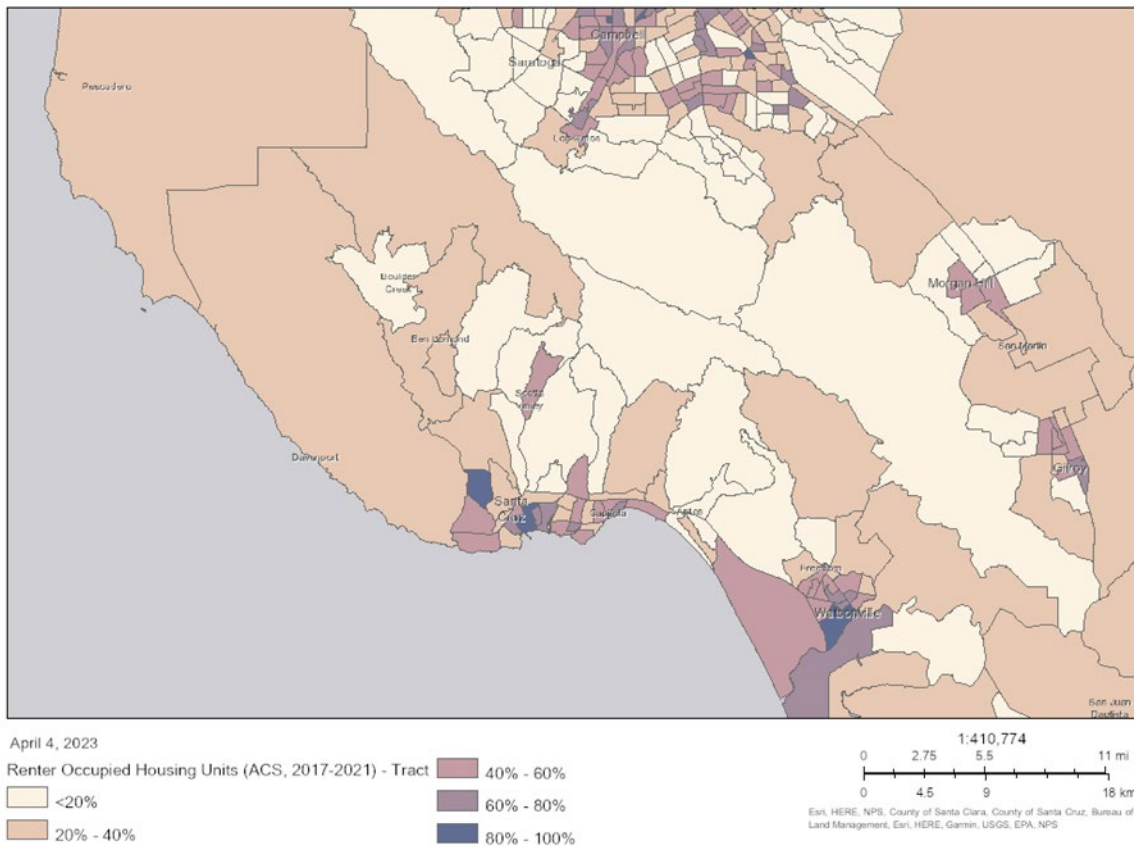


Source: 2021 5-year ACS.

Figure HE-A-5 shows the jurisdictional distribution of renter occupied housing units in Santa Cruz County in 2021. The greatest concentration of rental units in the county are located 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



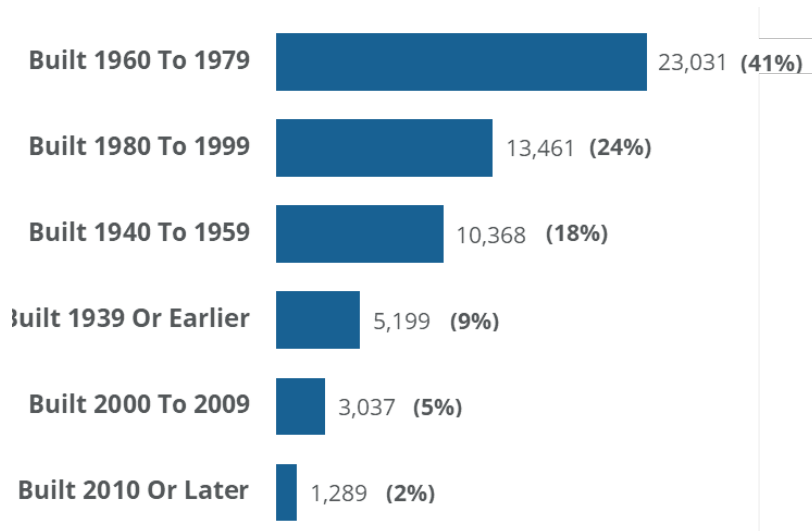
Source: California Department of Housing and Community Development AFFH Data Viewer.

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, lack energy efficiency, 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.

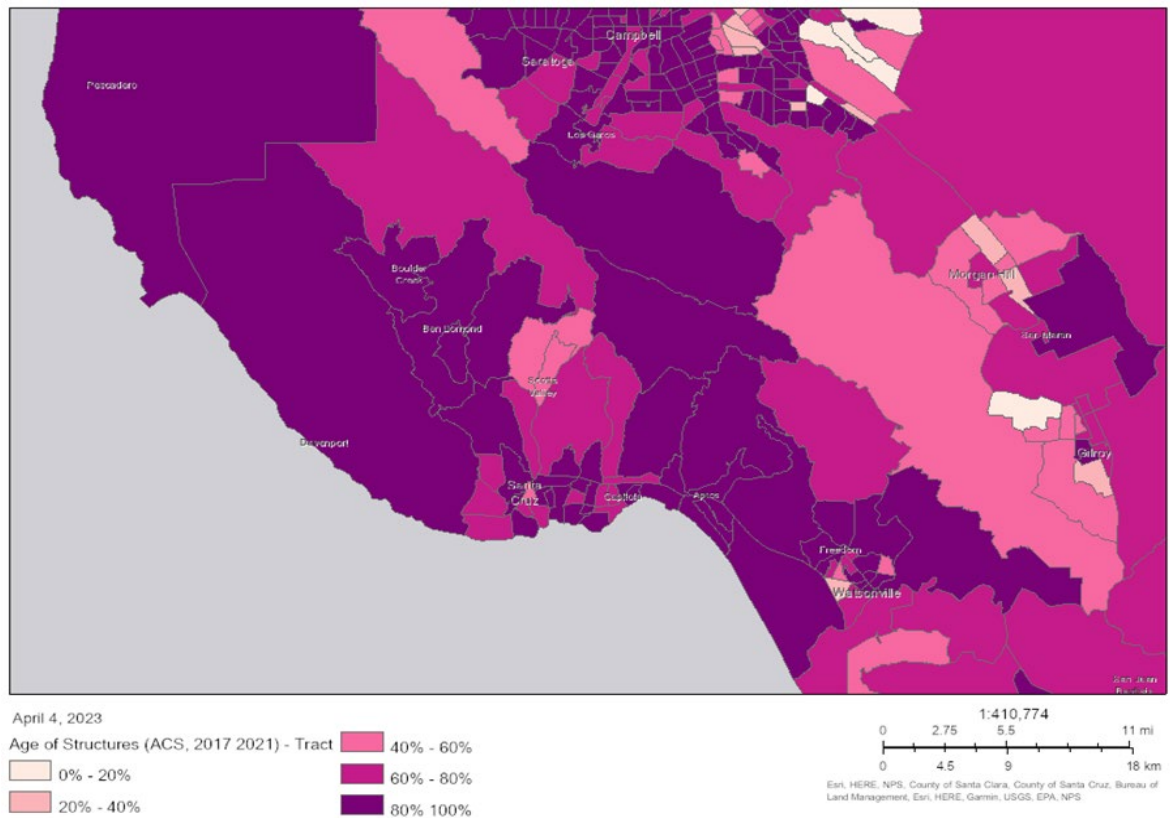


Figure HE-A-6: Housing Units by Year Built, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

Figure HE-A-7: Percent of Units built after 1990 by Census Tract, Santa Cruz County, 2021



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



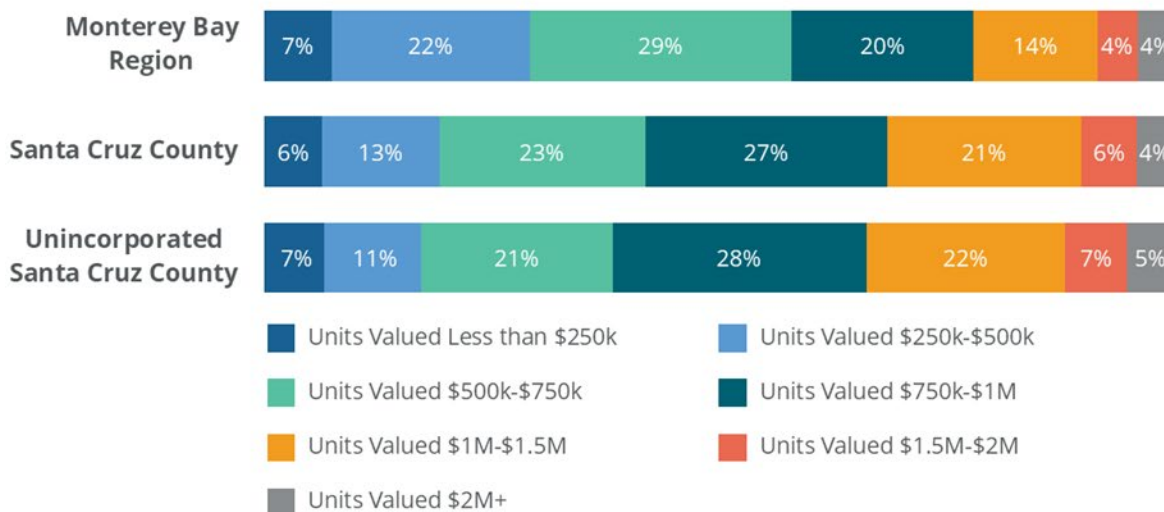
HOUSING COSTS

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 nearly 50% less homes valued below \$500,000 in unincorporated Santa Cruz County, suggesting that first-time homebuyers and low and moderate income households face greater challenges breaking in to the homeownership market.

Comparatively, the Monterey Bay region has a larger supply of homes valued below \$500,000—nearly three in 10 (29%) homes in the region are within this price range. This compares to only 19% in the overall county and 18% in the county's unincorporated areas.

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



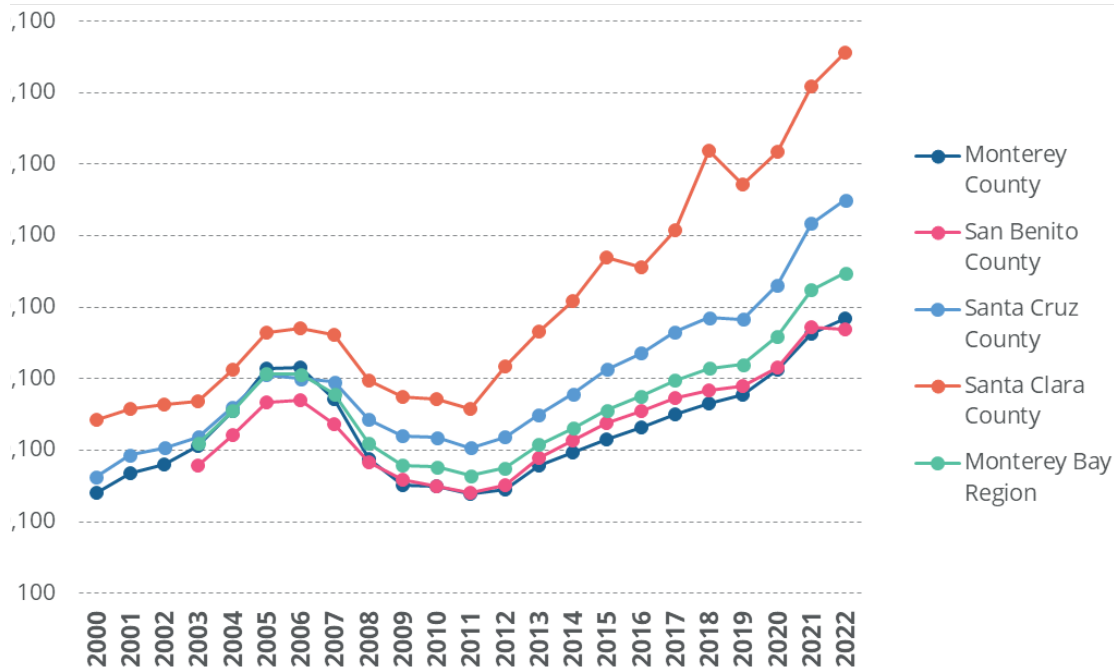
Source: 2021 5-year ACS.

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



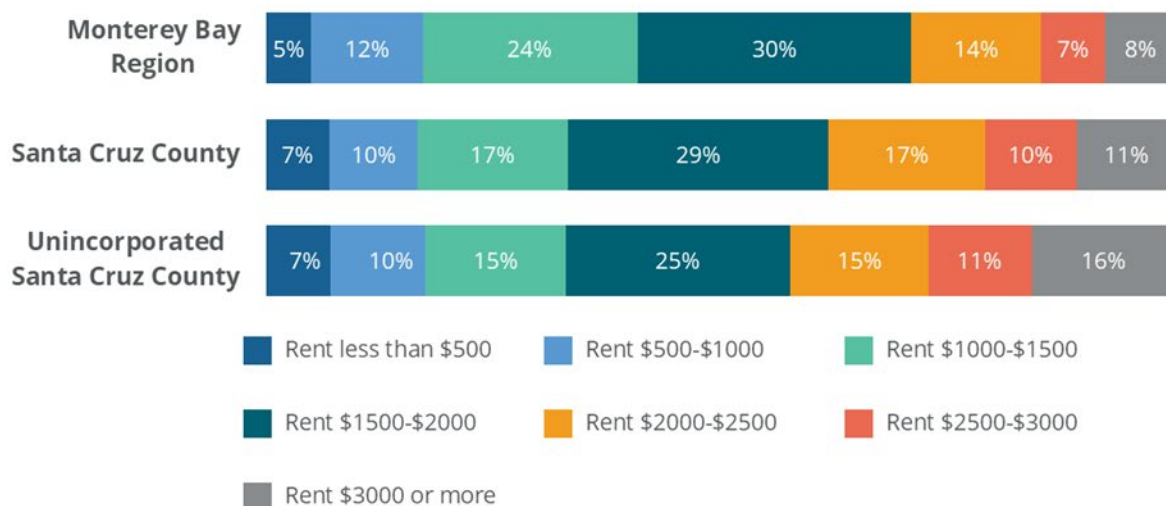
Note: The Zillow Home Value Index (ZHVI) reflects the typical value for owner-occupied homes between the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The ZHVI 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.

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 luxury 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 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%).

³ Ibid



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 vacancy status for Santa Cruz County's housing stock in 2010, 2015, and 2021. The number of vacant units for rent or for sale has dropped considerably since 2010. In 2010, 18% of the county's units were available to rent; this dropped to 8% in 2015 and 11% by 2021. The relatively high rate for rental vacancies in a high cost market is indicative of a rental market accommodating college students and/or a softening market due to overbuilding of luxury units. Vacant units available to buy dropped from 9% to 5%, suggesting a continually tight market for homeownership.

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. "Other" vacants are units whose status cannot be identified by the Census; these are likely seasonal or recreational units and units whose use is in transition.

Overall, in 2021, 79% of vacant units (7,633 units) are in seasonal or recreational or other use. This compares to 63% (6,458 units) in 2010 and 77% (7,933 units) in 2015.



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 housing permits that have been issued in unincorporated Santa Cruz County have largely been priced for above moderate and moderate income households, with 662 units permitted for these households compared to 381 units permitted for low income and very low income households (Table HE-A-2). However, based on the county's 5th Cycle RHNA targets, **the county has permitted 94% of the required units it must produce for low-income households.** 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.

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

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

Source:
Santa Cruz County.

DISPLACEMENT

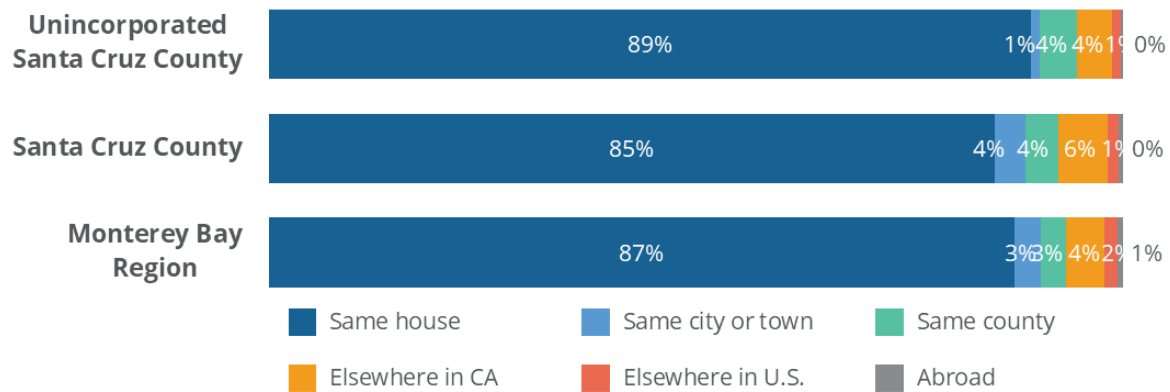
Displacement can occur for a number of reasons, such as rent increases, gentrification, natural disasters (e.g., fires or flooding), complications with landlords, and loss of income or employment. This section explores risks of displacement for households in unincorporated Santa Cruz County as well as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

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



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).

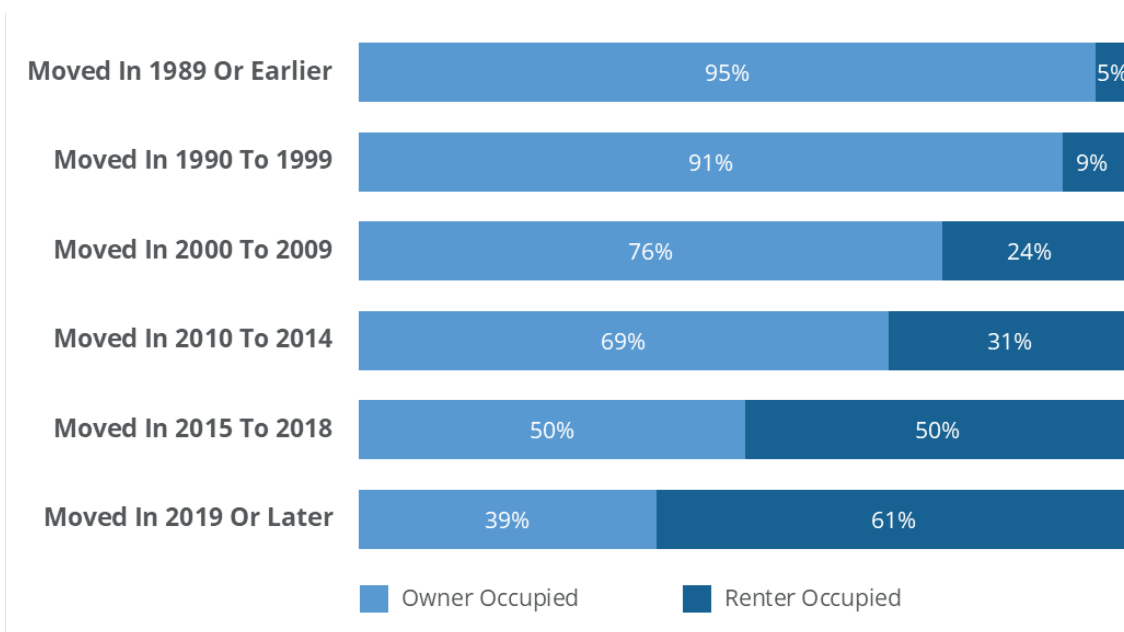
Figure HE-A- 11: Location of Population One Year Ago, Unincorporated Santa Cruz County, 2022



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.

Out of 1,327 total units, unincorporated Santa Cruz County has 84 income assisted rental units that are at high risk for displacement— 6% of the total assisted housing units in unincorporated areas (Table HE-A-3).

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: Santa Cruz County.

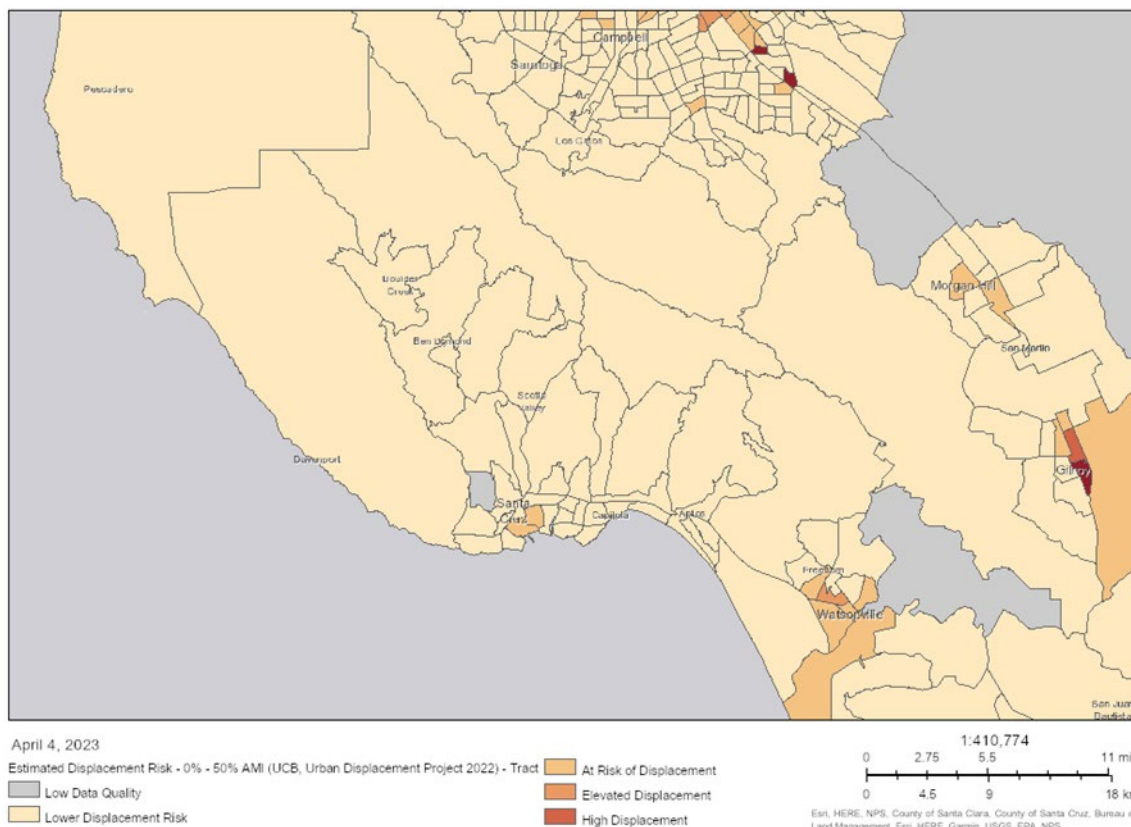
The University of California, Berkeley (UCB) conducted a study to determine the estimated displacement risk for households across California. The project defines displacement risk as “a [census tract with characteristics that are strongly correlated with more low income population](#)”

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.

Figures HE-A-14 and HE-A-15 show displacement risk for households with 0-50% area median income (AMI) and 50-80% AMI in Santa Cruz County. Curiously, the risk of displacement declines for lower income households. This suggests that households making below 50% AMI may have better access to publicly subsidized units or rental assistance that is working to keep their households more stable.



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

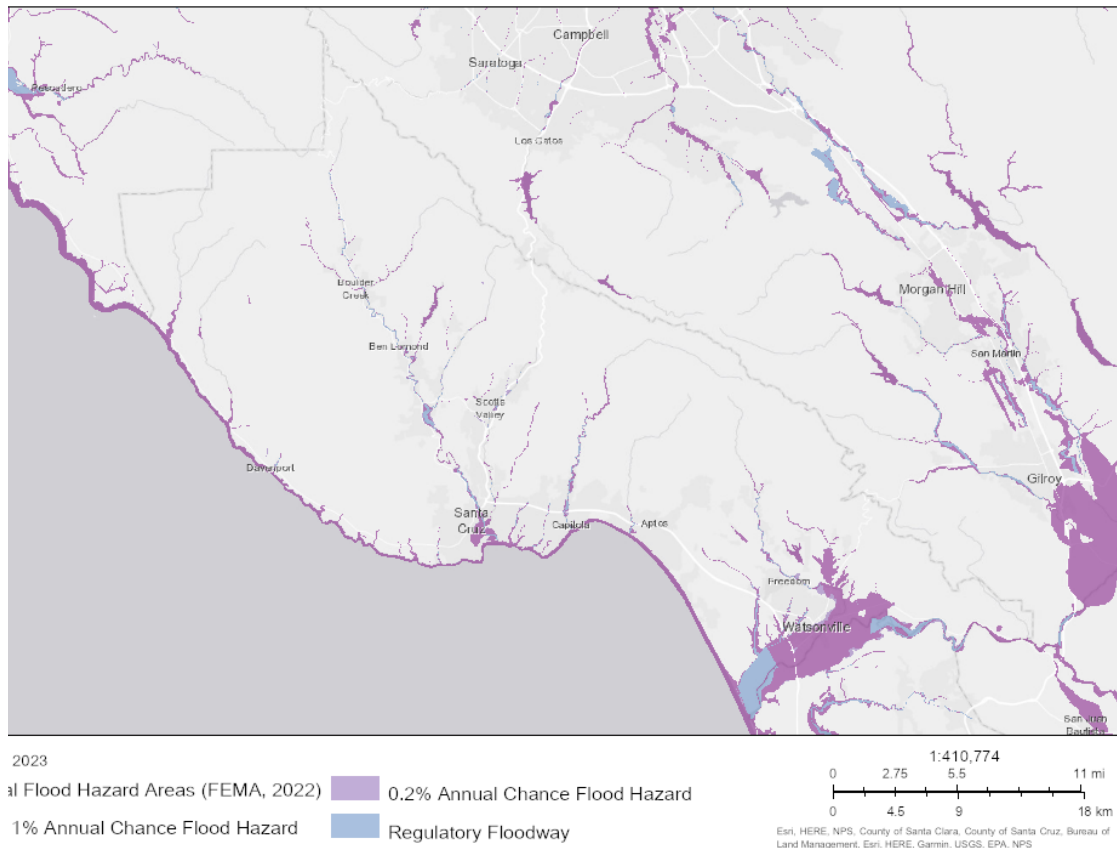


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-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



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, 2019.⁵ 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.

⁵ 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.



Affirmatively Furthering Fair Housing

“Affirmatively furthering fair housing” means taking meaningful actions, in addition to combat 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, replace 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 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 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 that make the county’s housing prices unaffordable, 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. 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.⁶
- According to the 2022 Point-in-Time Count, Black or African American residents made up 12% of the homeless population (1% of the general population) and Hispanic residents made up 39% of the homeless population (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 Allocation Committee's (TCAC's) opportunity maps, these are the lowest resource areas in the county and low economic opportunity and poor environmental outcomes.
- The prevalence of more affordable housing in this area of the county contributes to the concentration of poverty and low opportunity.
- 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 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.

⁶ 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).



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

Contributing Factors:

- Housing discrimination against residents with disabilities.
- Lack of understanding of reasonable accommodation requirements by landlords and property owners.

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].”⁷ 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.”⁸ 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.”⁹ In the 1870s

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.

⁷ 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>

⁸ Historical Reconciliation in Santa Cruz, August 2017. <https://www.romeroinstitute.net/blog/historical-reconciliation>

⁹ 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>



and 1880s, there were organized efforts “...to rid the region of Chinese.”¹⁰ “...a highly organized attempt to rid the region of Chinese.” Reader articulated that “[t]hroughout the remainder of the century one minority group after another became the subject of this cycle of racism.”¹¹

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 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.’”¹² 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.’”¹³ 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.¹⁴

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”¹⁵ 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.”¹⁶

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

¹⁰ Ibid

¹¹ Ibid

¹² Blacked Out, May 2022. <https://savilasurf.com/blacked-out/>

¹³ <https://www.romeroinstitute.net/blog/historical-reconciliation>

¹⁴ 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>

¹⁵ Ibid

¹⁶ Ibid



occasions, white residents attempted to block the integration of their neighborhoods, sometimes resorting to arson.”¹⁷ 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.¹⁸

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 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.”¹⁹ 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.”²⁰ 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.²¹

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.”²² 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.”²³

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.

¹⁷ Ibid

¹⁸ Blacked Out, May 2022. <https://savilasurf.com/blacked-out/>

¹⁹ New Report Shows Santa Cruz County’s Demographic Division, June 2021. <https://www.goodtimes.sc/santa-cruz-demographic-division/>

²⁰ Ibid

²¹ Ibid


²² No Place Like Home report, August 2021. https://transform.ucsc.edu/wp-content/uploads/2021/08/No_Place_Like_Home_Report_2021.pdf

²³ Ibid



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 affordable, multifamily housing.”²⁴ 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.”²⁵

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).²⁶ 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.

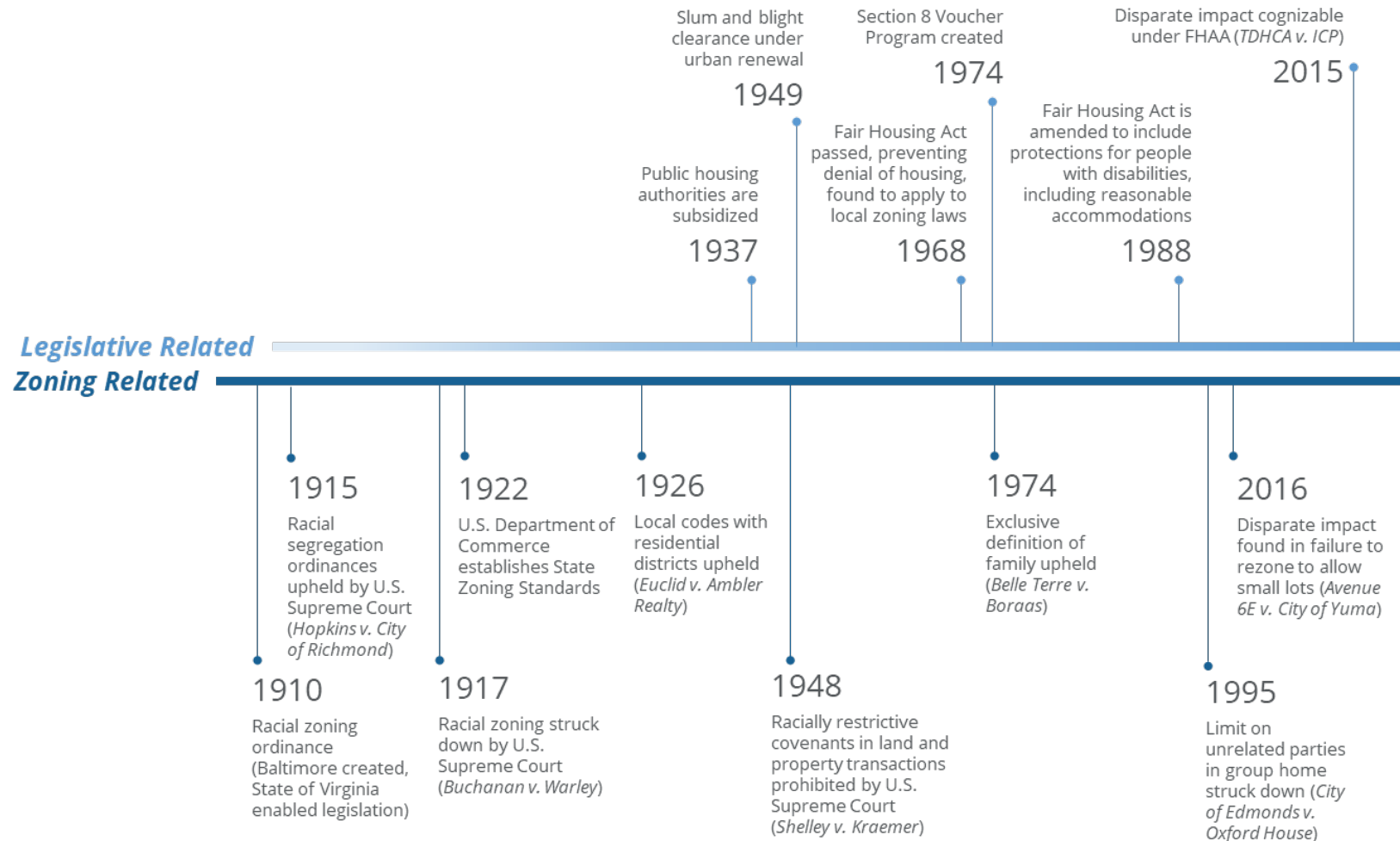
²⁴ Ibid

²⁵ Ibid

²⁶ 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.²⁷

Table HE-A-4: 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%

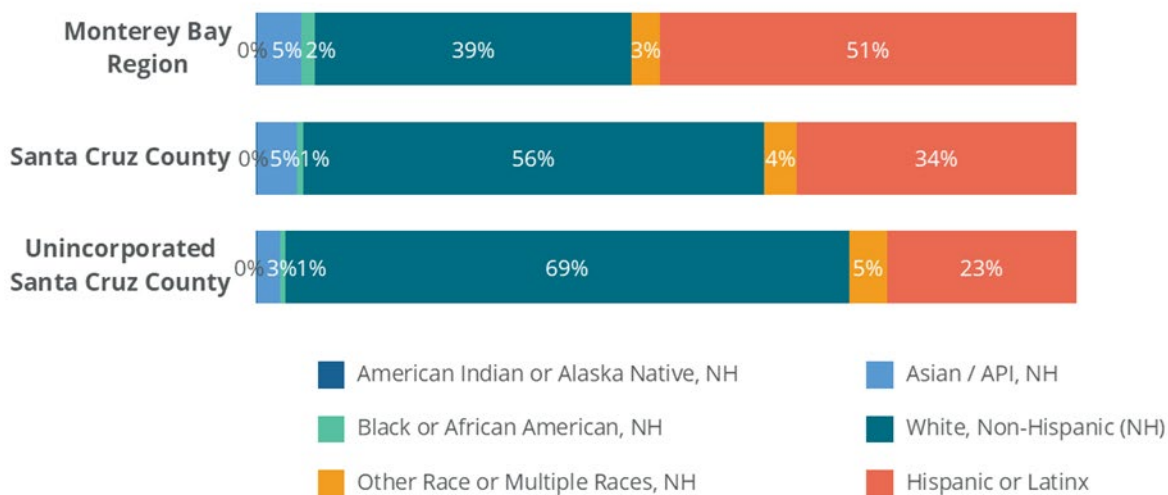
RACE AND ETHNICITY

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 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).

²⁷ <https://www.ppic.org/publication/californias-population/>



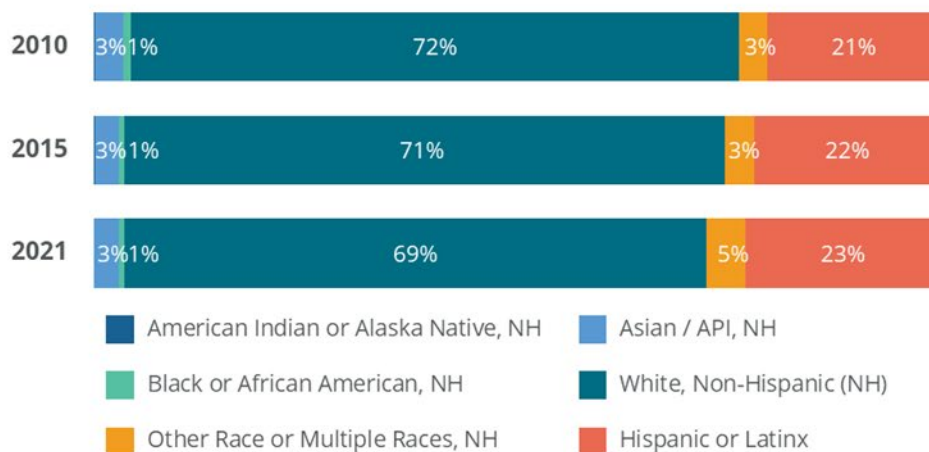
Figure HE-A- 18: Population by Race and Ethnicity and Jurisdiction, 2021



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

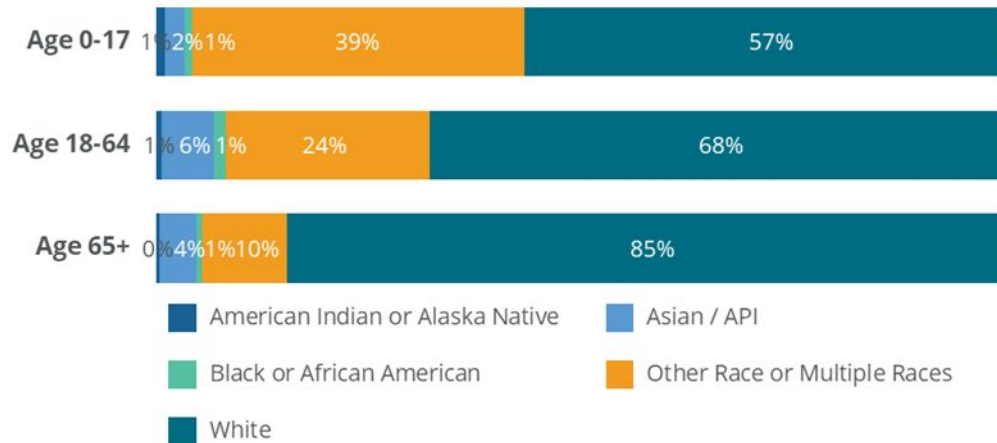


Source: 2010, 2015, and 2021 5-year ACS.

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



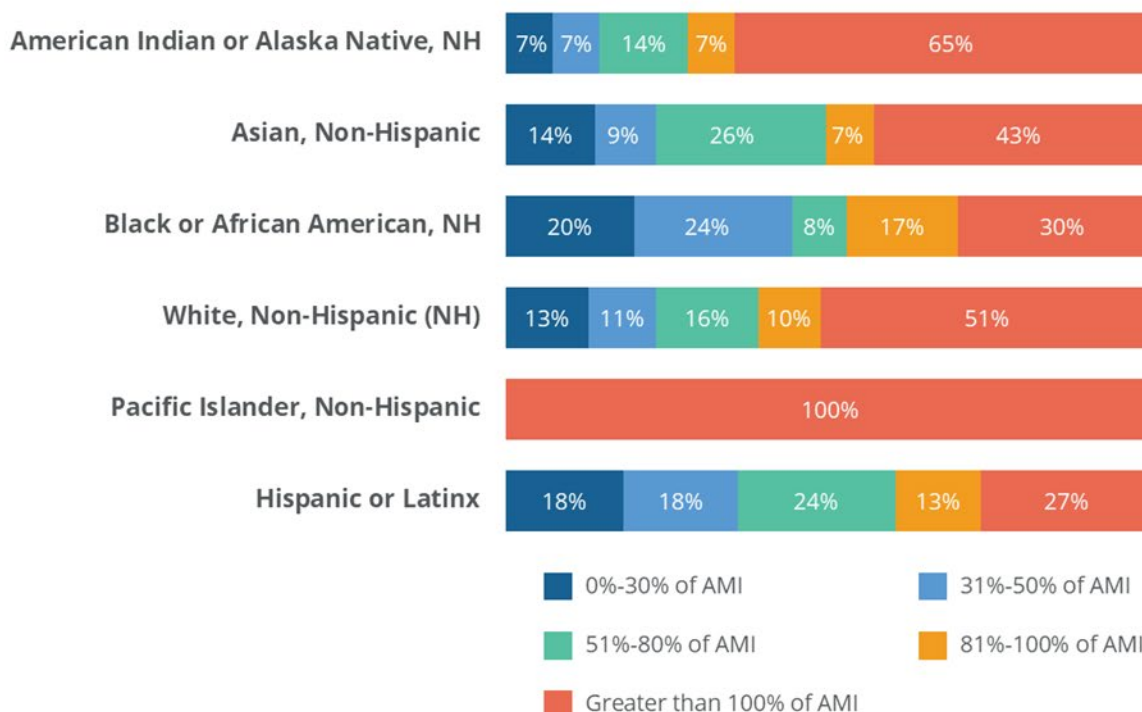
Source: 2021 5-year ACS.

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

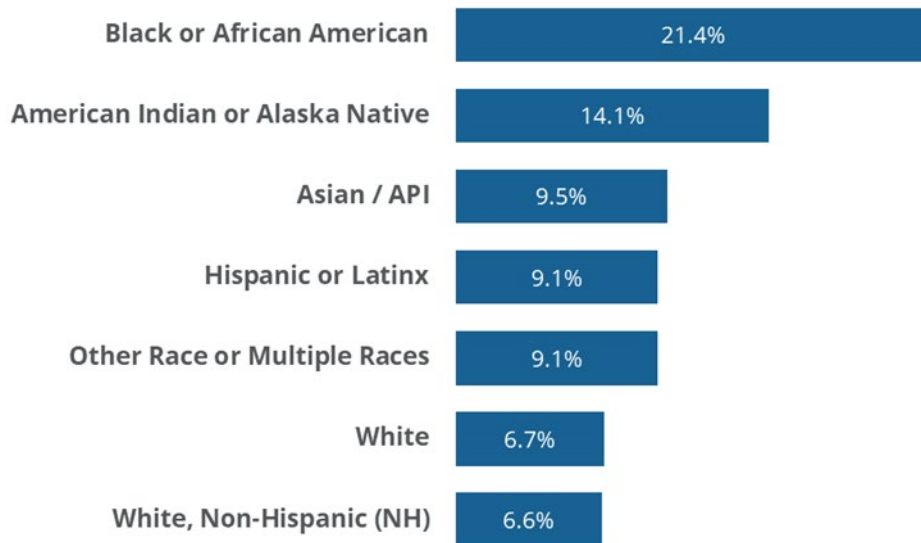


Source: CHAS, 2015-2019 5-year.

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

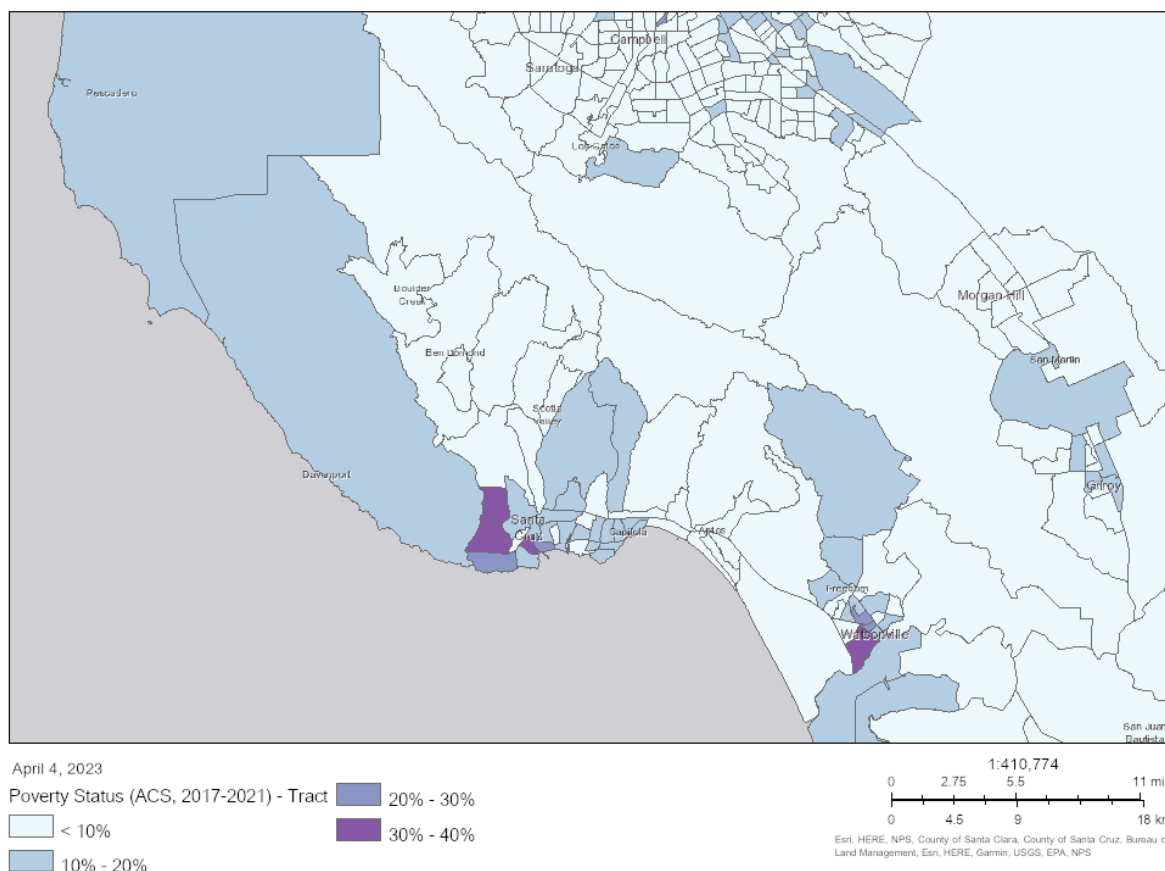


Source: 2021 5-year ACS.

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

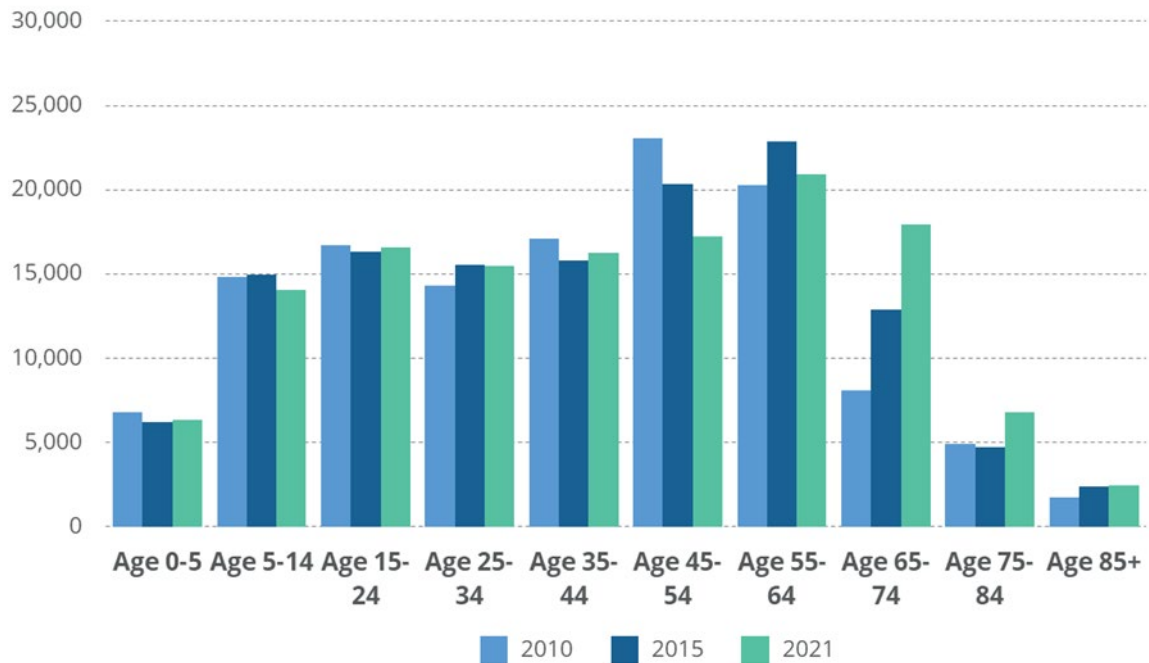
Housing preferences among different age groups and household types can shed light on the housing needs for the community overall. When seeking housing, households may prioritize factors such as size, accessibility, and price. For instance, younger and middle-aged households may seek homes that can accommodate 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



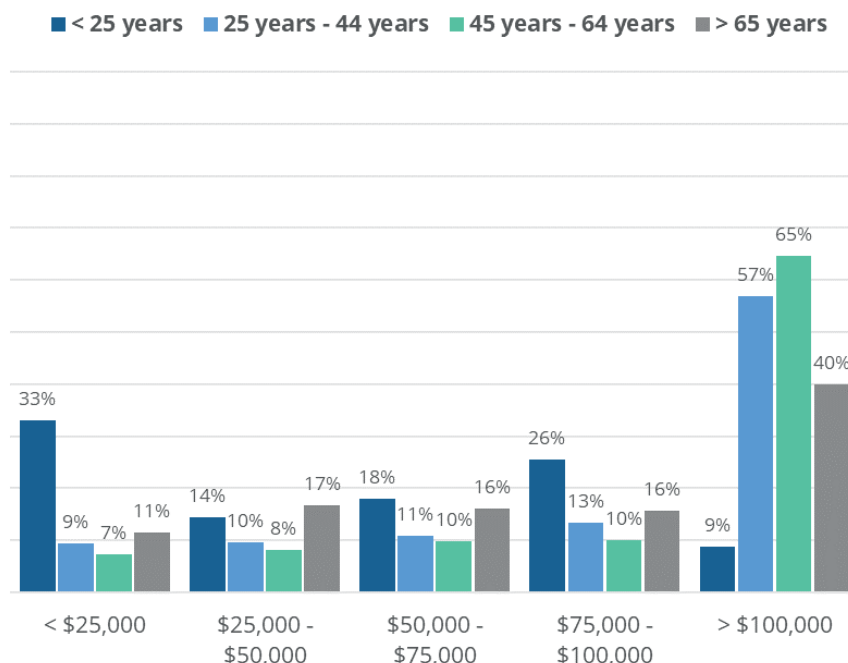
Source: 2010, 2015, and 2021 5-year ACS.

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

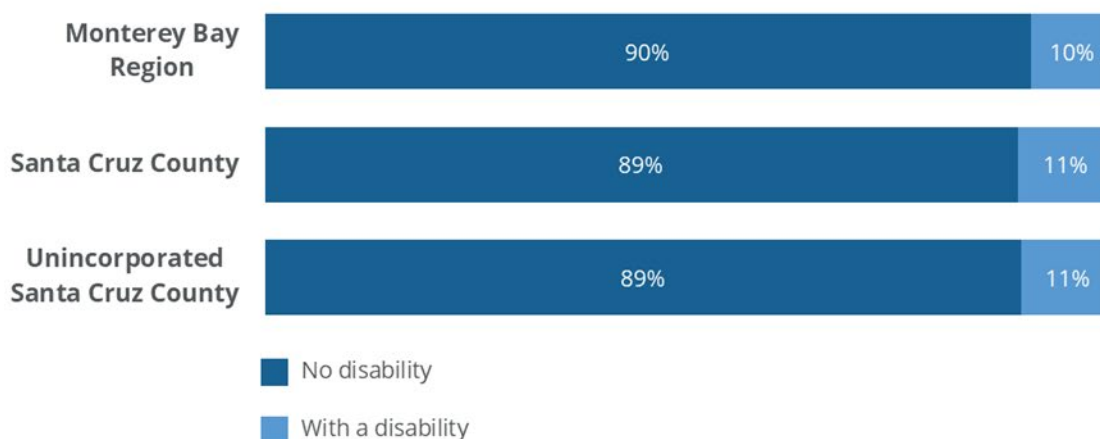


Source: 2021 5-year ACS.

DISABILITY STATUS

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 higher than the Monterey Bay Region (10%) (Figure HE-A-26).

Figure HE-A-26: Share of Population by Disability Status and Jurisdiction, 2021

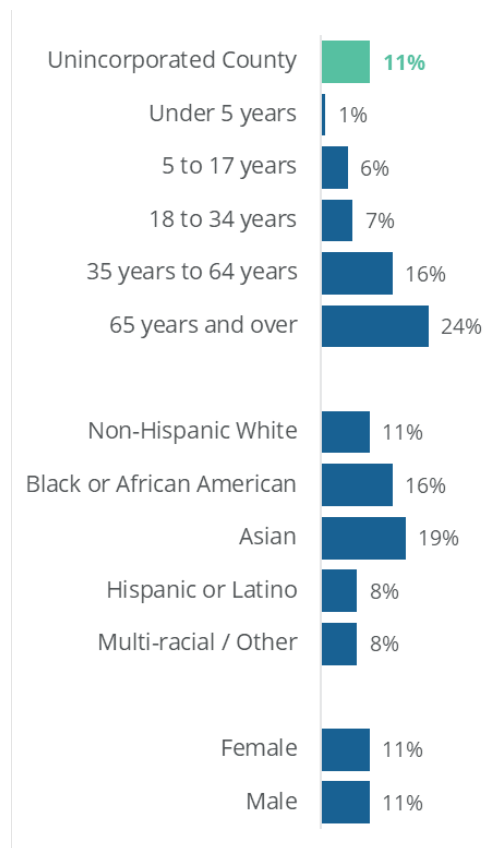


Source: 2021 5-year ACS.



Figure HE-A-27 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-27: Disability Status by Characteristic, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

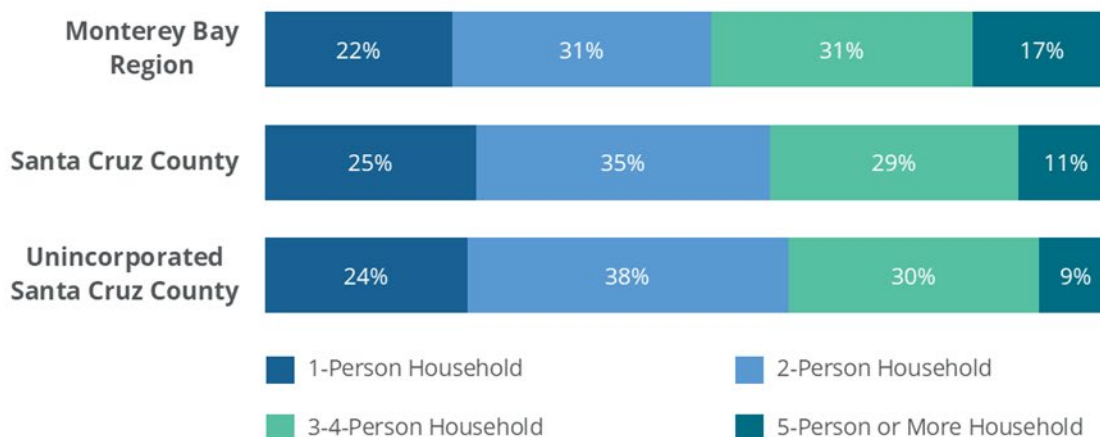
FAMILIAL STATUS

Household size and composition are important to consider in housing planning and addressing the RHNA obligation. 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. Family households often require housing units with more than one bedroom to avoid overcrowding and families with children typically prefer their housing be located near high quality schools.



Figure HE-A-28 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 2 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-28: Share of Households by Size and Jurisdiction, 2021

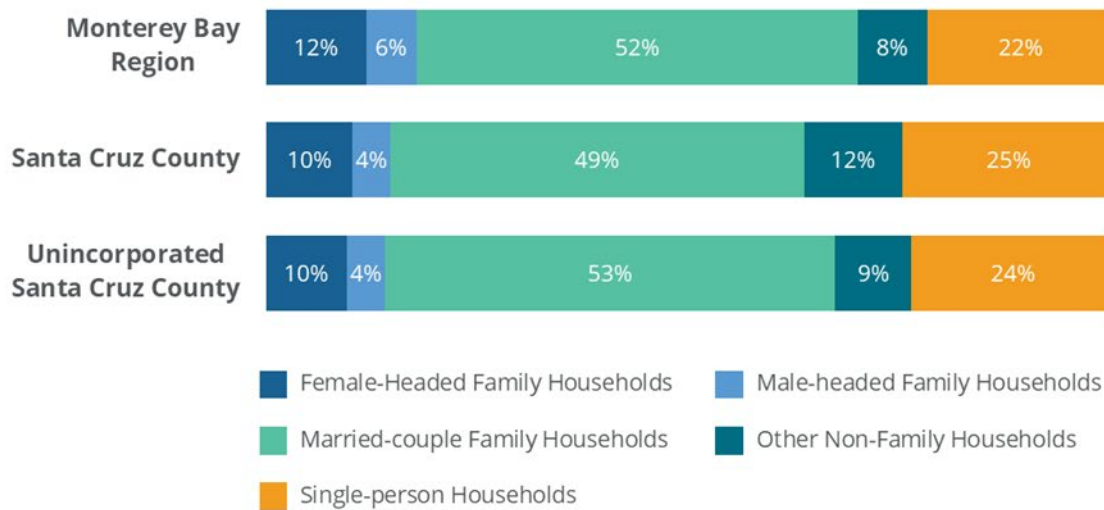


Source: 2021 5-year ACS.

Figure HE-A-29 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 areas are married compared to 49% of households in Santa Cruz County.



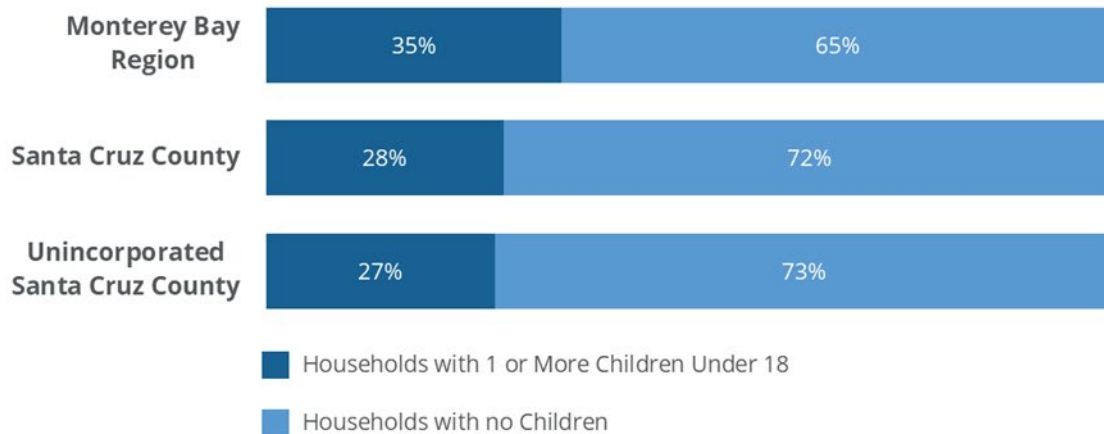
Figure HE-A-29: Share of Households by Type and by Jurisdiction, 2021



Source: 2021 5-year ACS.

Figure HE-A-30 presents the share of households by children and by jurisdiction in 2021. As shown below, unincorporated Santa Cruz County have 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 the region overall, in which 65% of households have no children.

Figure HE-A-30: Share of Households by Presence of Children and by Jurisdiction, 2021



Note: Children represent those under the age of 18 years.

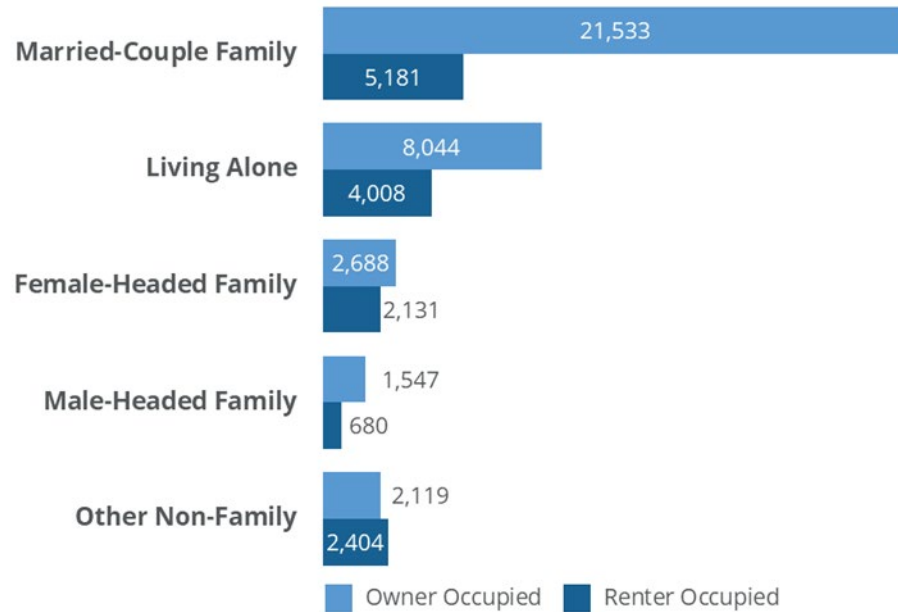
Source: 2021 5-year ACS.



Figure HE-A-31 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-31: Housing Type by Tenure, Unincorporated Santa Cruz County, 2021

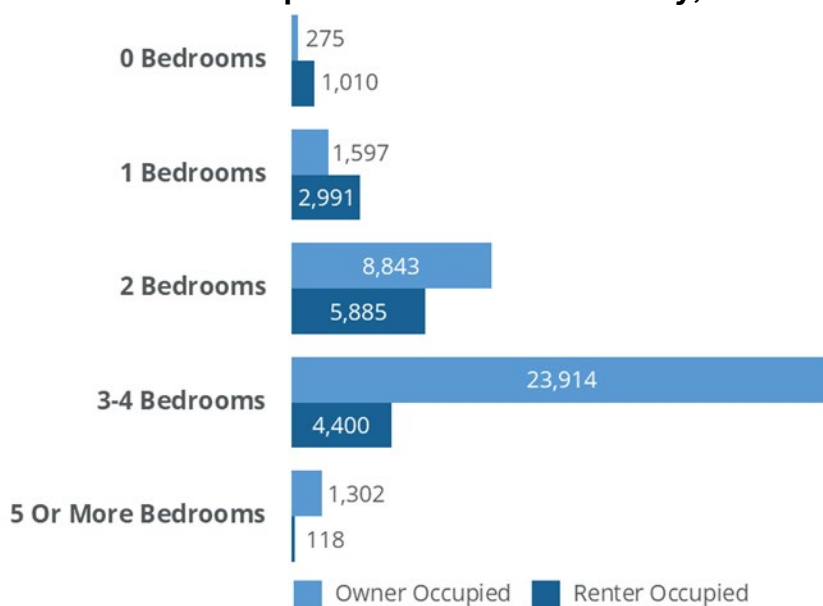


Source: 2021 5-year ACS.

Figure HE-A-32 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.



Figure HE-A-32: Housing Units by Number of Bedrooms and Tenure, Unincorporated Santa Cruz County, 2021



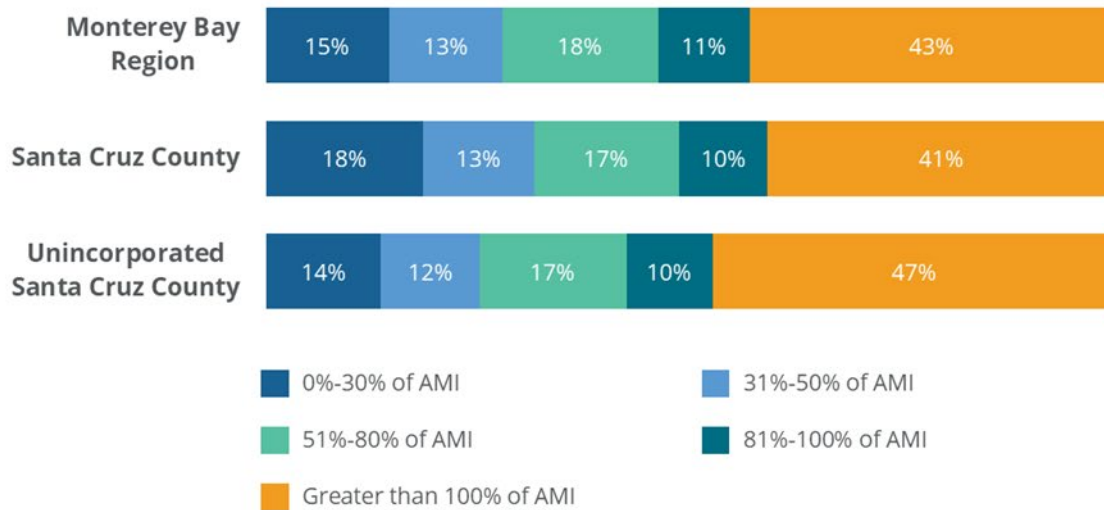
Source: 2021 5-year ACS.

HOUSEHOLD INCOME

Figure HE-A-33 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-33: Share of Households by Area Median Income (AMI) and by Jurisdiction, 2019



Source: 2015-2019 CHAS data.

Table HE-A-5 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-5: 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%

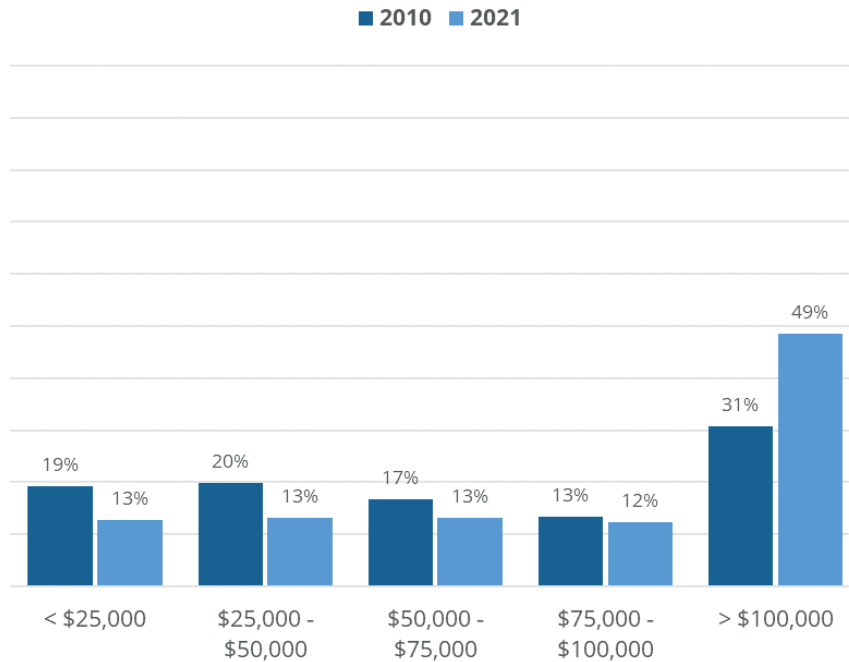
Note: Data unavailable for unincorporated Santa Cruz County.

Source: 2010 and 2021 5-year ACS.

Figure HE-A-34 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-34: 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.”²⁸

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.²⁹

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 (Trounstein 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

²⁸ California Department of Housing and Community Development AFFH Guidance, 2021, page 31.

²⁹ Ibid



status. The section concludes with an analysis of racially or ethnically concentrated areas of poverty as well as areas of affluence.

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 Monkkenon 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:³⁰

- 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.

³⁰ Adapted from HCD AFFH Data Viewer.

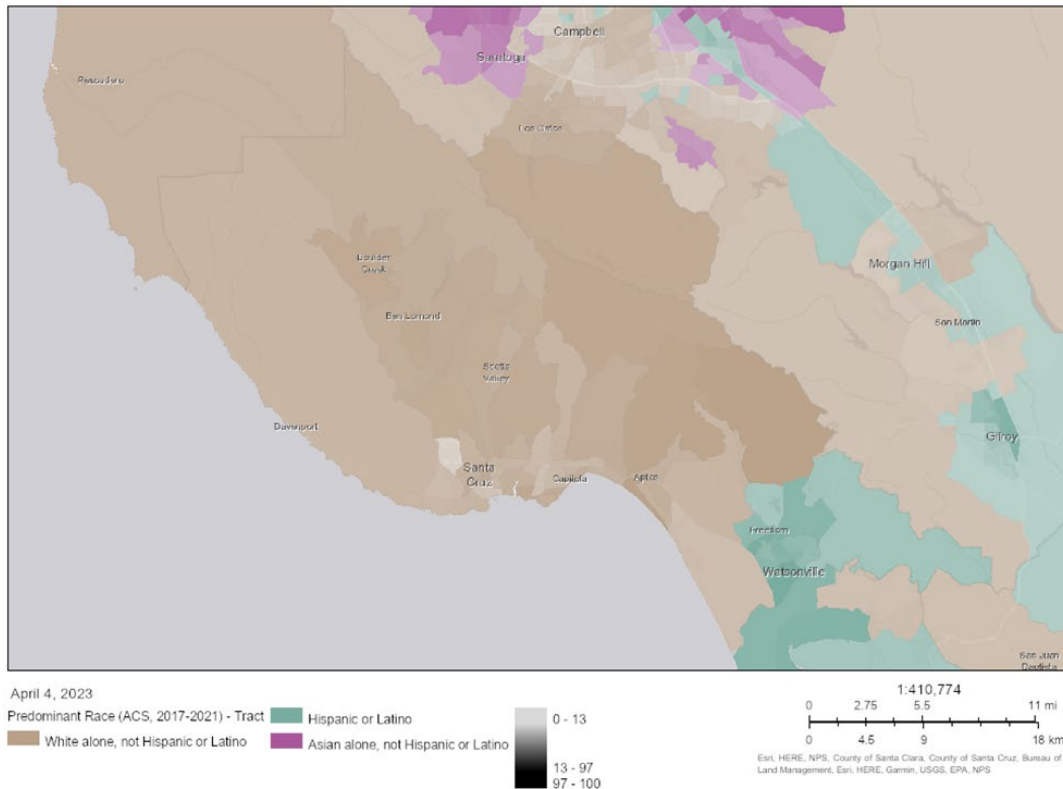


HOLC maps are typically only available for urban areas, which were developing when the HOLC maps were created. No HOLC maps were created for Santa Cruz County.

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-35). 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 because of the availability of employment due to the agricultural economies of Santa Cruz and Monterey counties.

**Figure HE-A-35: Predominant Race, Santa Cruz County by Census Tract, 2021**

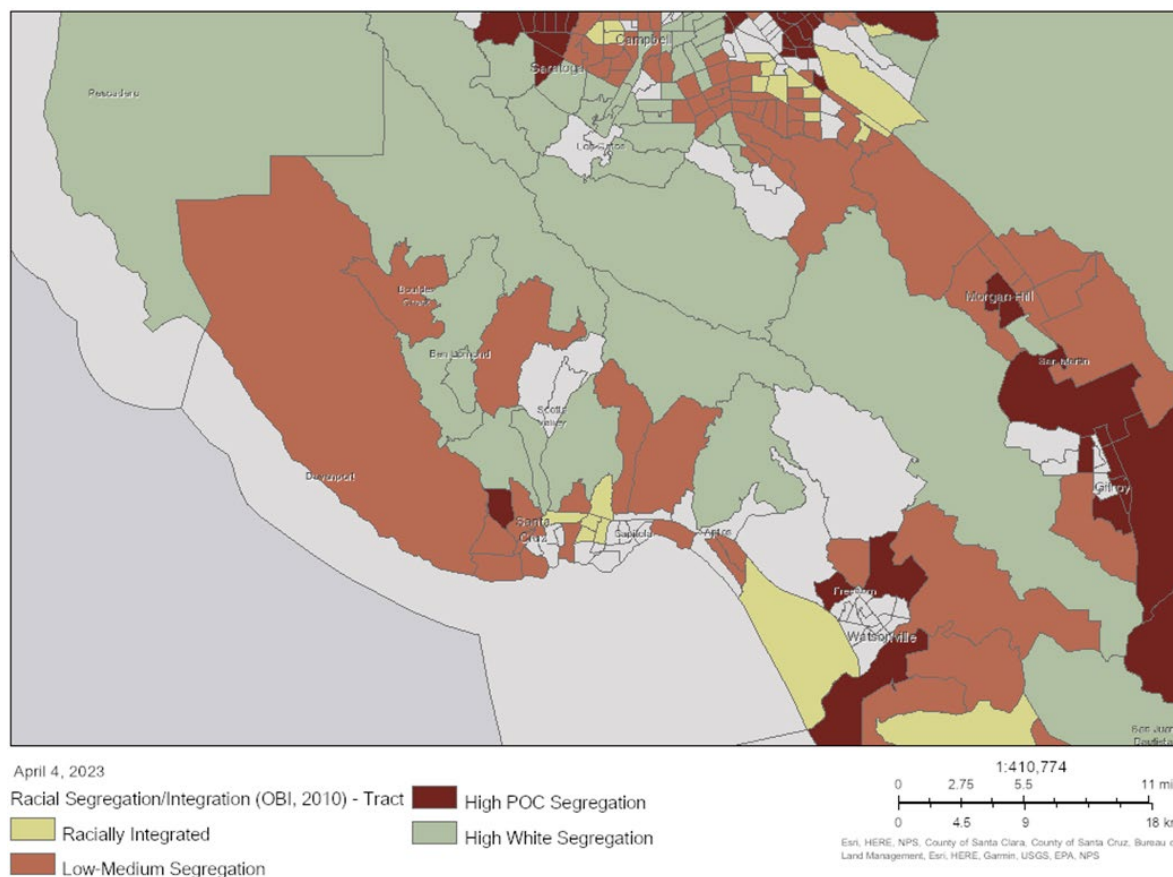
Source: *California Department of Housing and Community Development AFFH Data Viewer.*

Figures HE-A-36 and HE-A-37 compare areas of racial segregation in Santa Cruz County in 2010 and 2020. The northern part of 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.

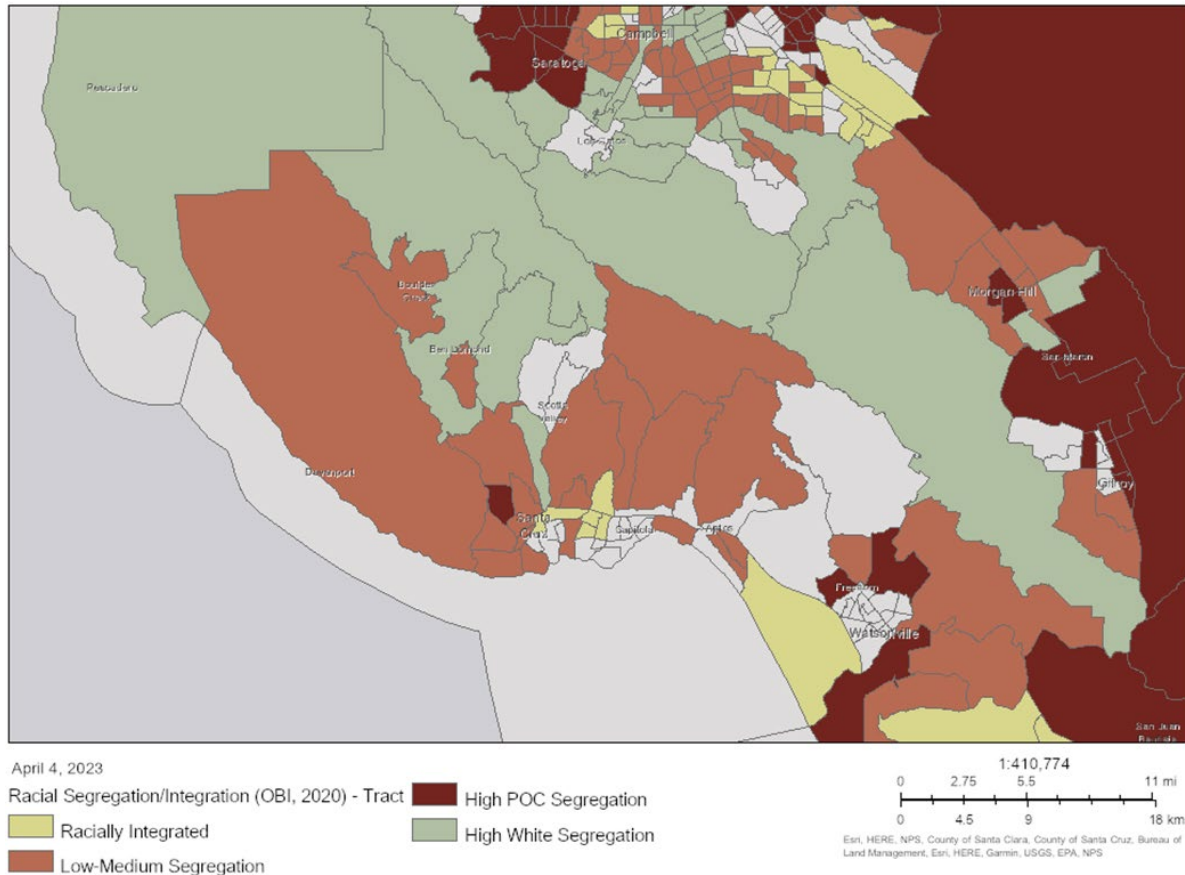
Between 2010 and 2020, the demographic composition of most of the Census tracts in the unincorporated county did not change dramatically. However, Census tracts east of Scotts Valley, north of Capitola and Aptos, and the Census tract including Ben Lomond, have all shifted from High White Segregation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



Figure HE-A-36: Racial Segregation by Census Tract, Santa Cruz County, 2010



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

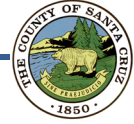
**Figure HE-A-37: Racial Segregation by Census Tract, Santa Cruz County, 2020**

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-6 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-6: 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

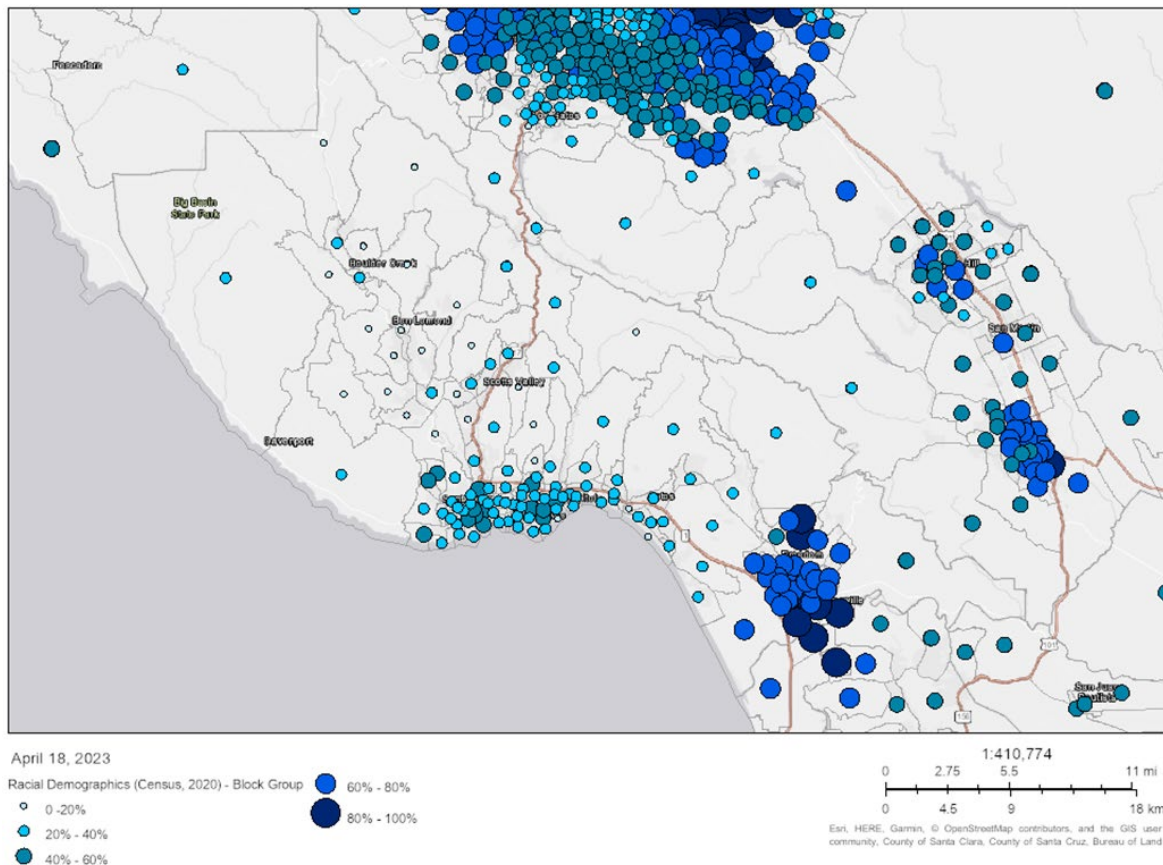
Note: The boundaries of the "Santa Cruz-Watsonville Region" in the HUD AFFHT Mapping Tool are the same as Santa Cruz County. The values in this figure represent all of Santa Cruz County, not just the unincorporated county.

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-38). 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-38: Percent Non-White Population by Block Group, Santa Cruz County, 2020



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

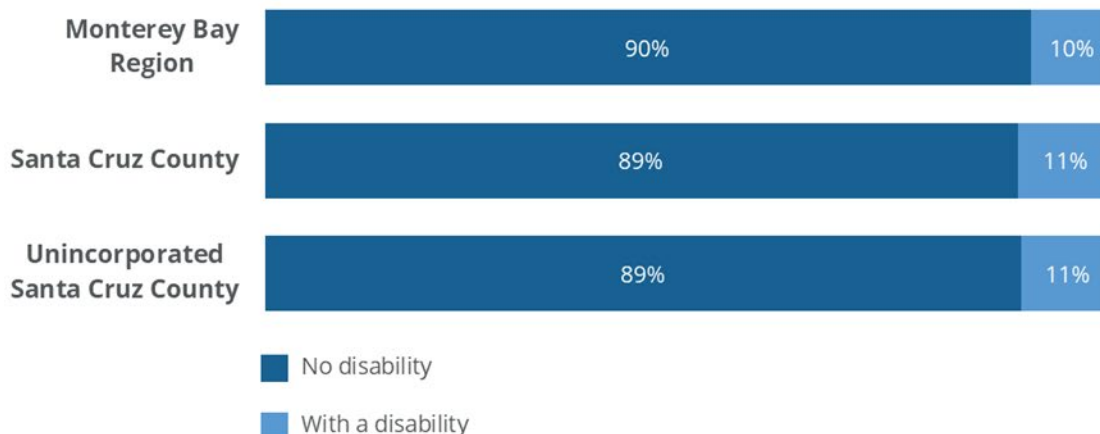
DISABILITY STATUS

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-39).

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-40). 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.

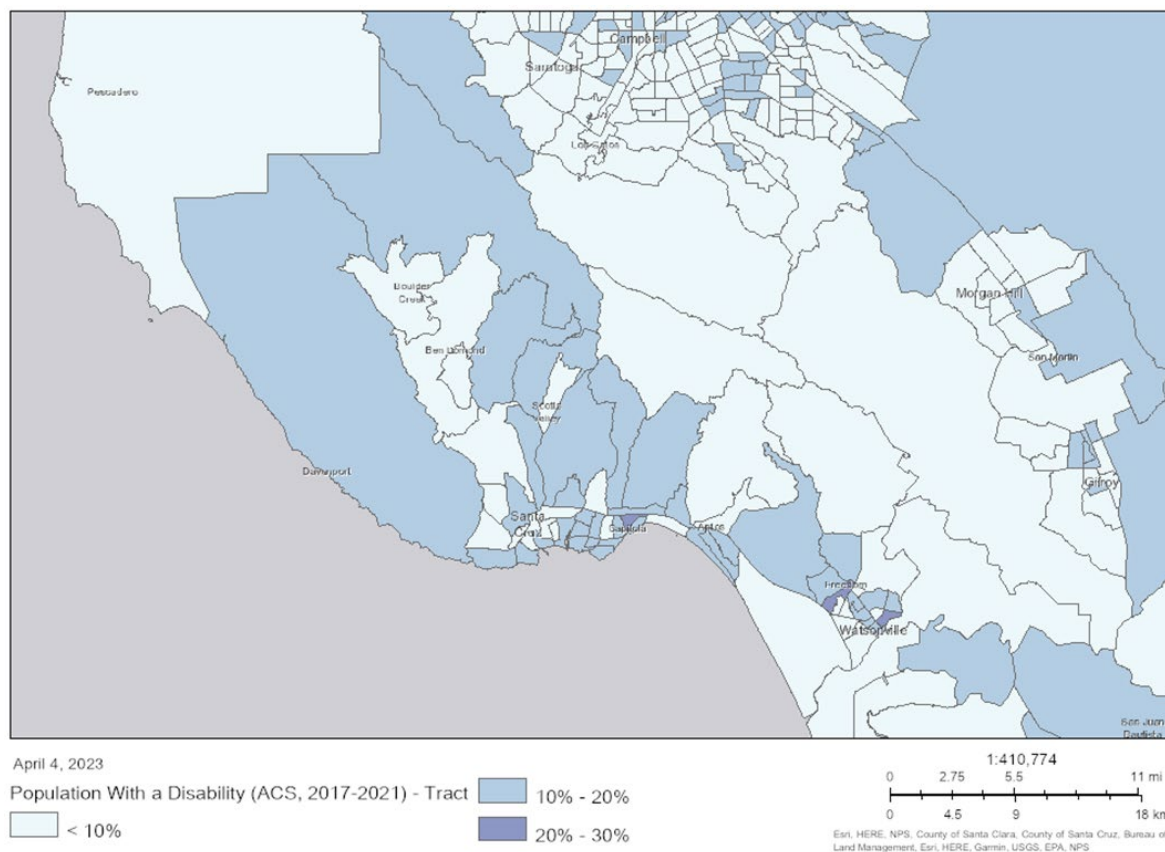


Figure HE-A-39: Share of Population by Disability Status and Jurisdiction, 2021



Source: 2021 5-year ACS.

Figure HE-A-40: Percent of Population with a Disability by Census Tract, Santa Cruz County, 2021



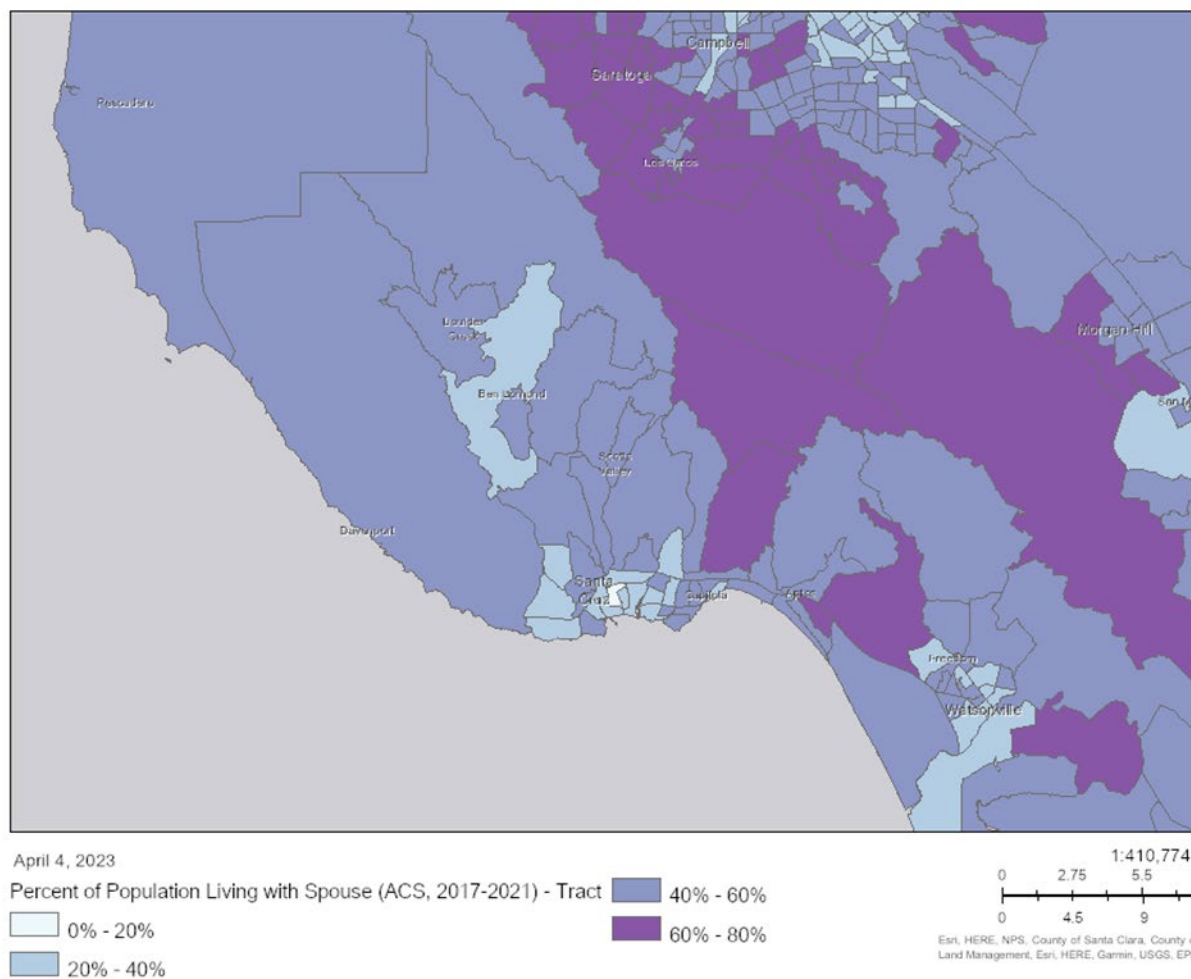
Source: California Department of Housing and Community Development AFFH Data Viewer.



FAMILIAL STATUS

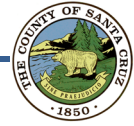
Figures HE-A-41 through HE-A-44 map the geographic distribution of household types including married couple households; married households with children; children living in female headed households; and individuals living alone. Figure A-41 shows that most of the census tracts in unincorporated Santa 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-41: Percent of Population Living with a Spouse by Census Tract, Santa Cruz County, 2021



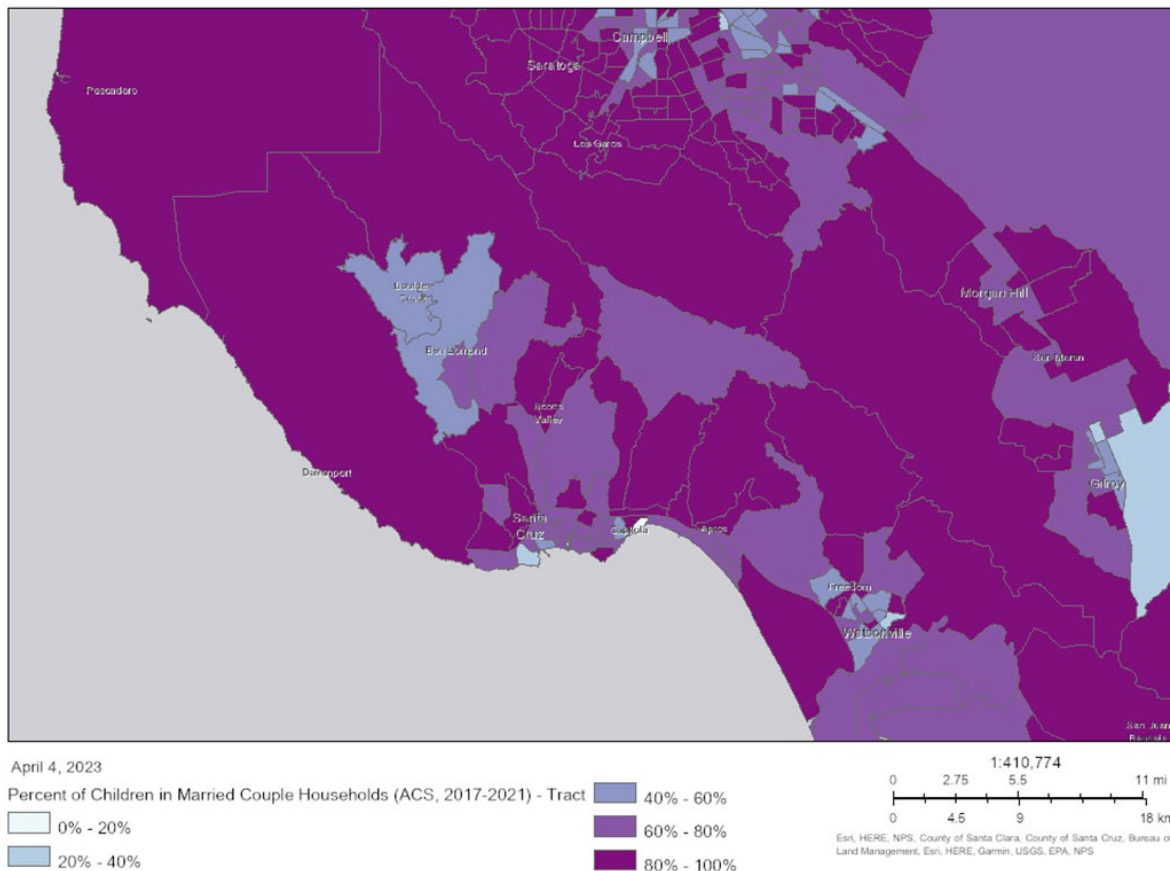
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-42 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-42: Percent of Children in Married Couple Households by Census Tract, Santa Cruz County, 2021

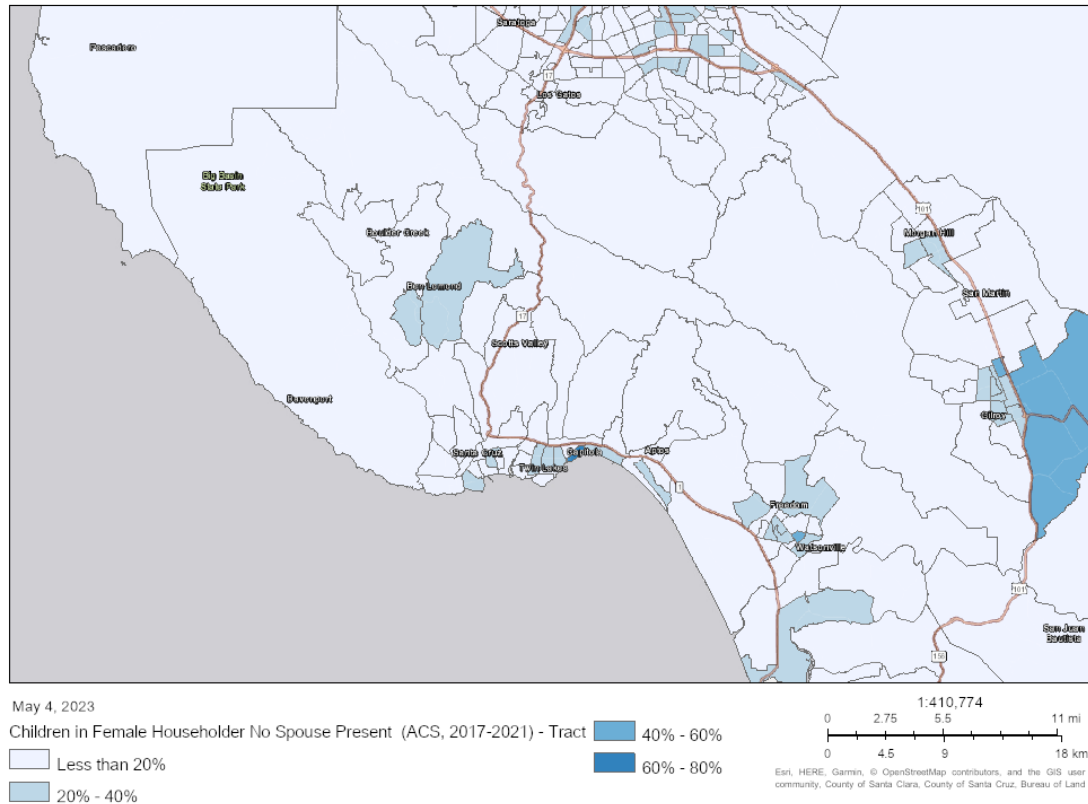


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-43 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-43: Children in Female Householder Households No Spouse Present by Census Tract, Santa Cruz County, 2021

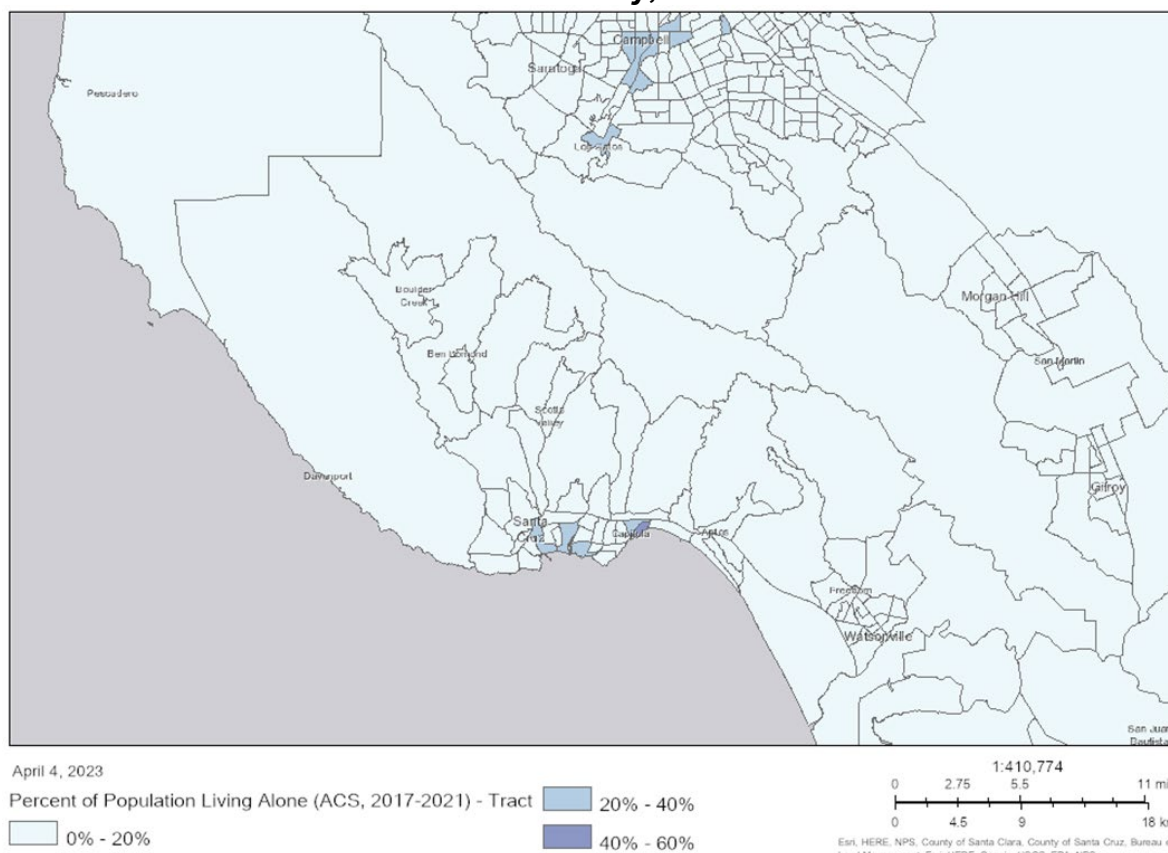


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-44 maps 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.



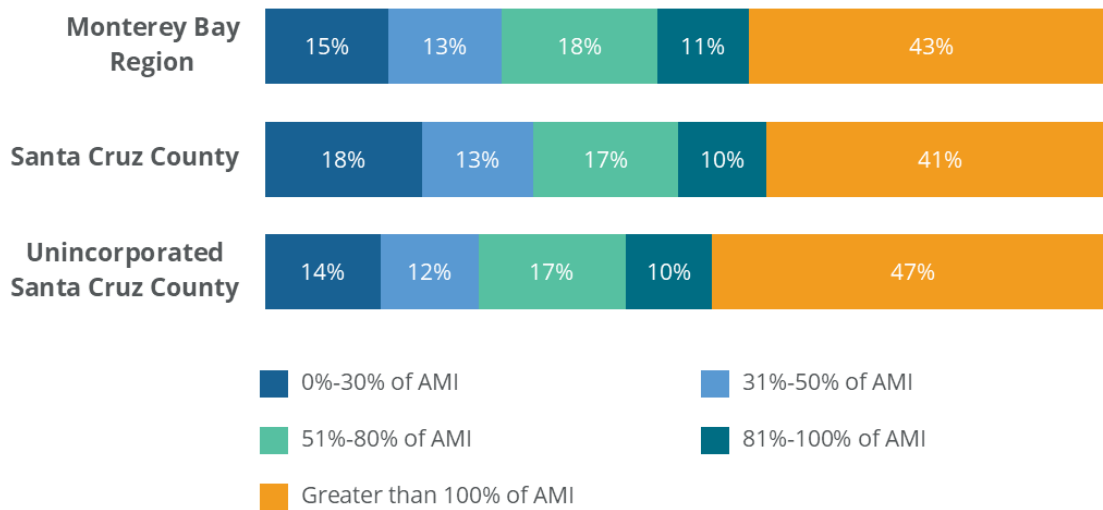
Figure HE-A-44: Percent of Population Living Alone by Census Tract, Santa Cruz County, 2021



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

HOUSEHOLD INCOME

The household income distribution by percent of AMI in unincorporated Santa Cruz County is similar to the entire county (Figure HE-A-45). As noted previously, 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%).

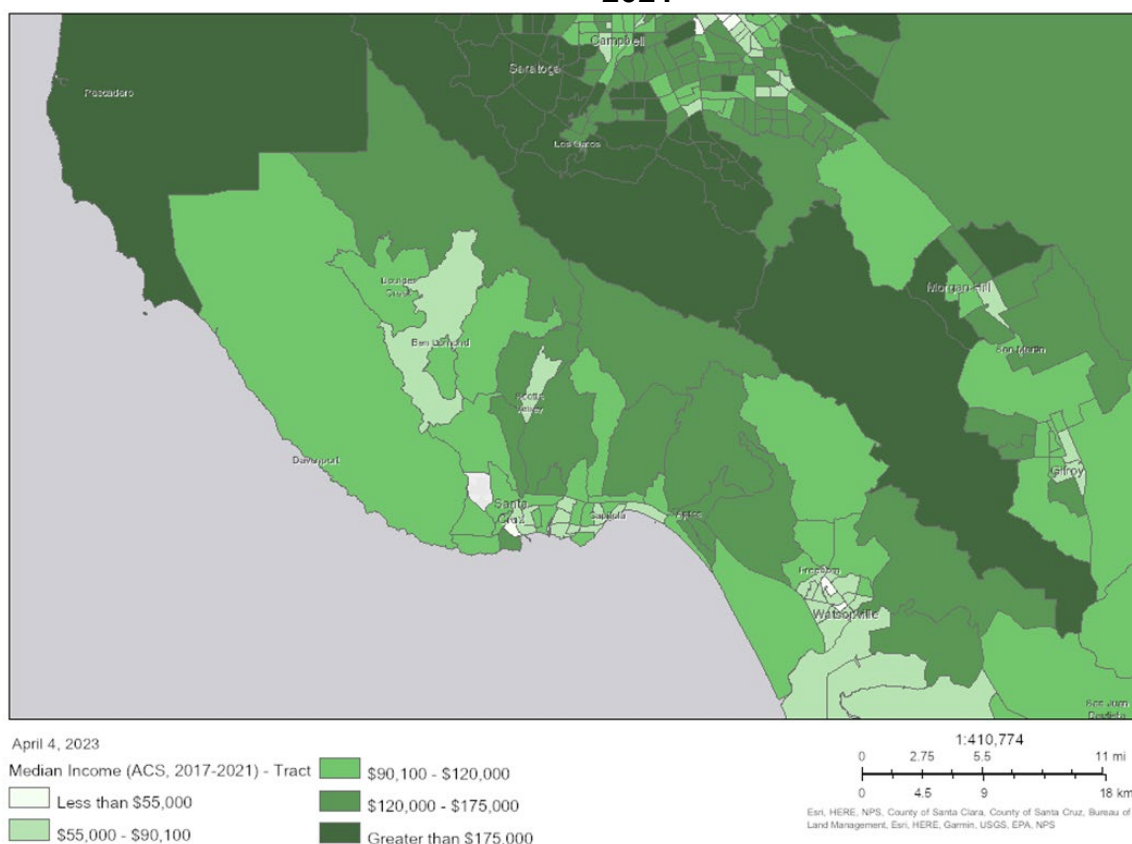
**Figure HE-A-45: Share of Households by Area Median Income, Santa Cruz County, 2019**

Source: 2015-2019 CHAS.

According to 2021 5-year ACS data, the median household income in Santa Cruz County is \$96,476. Unincorporated communities with the highest median 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) (Figure HE-A-46). 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).

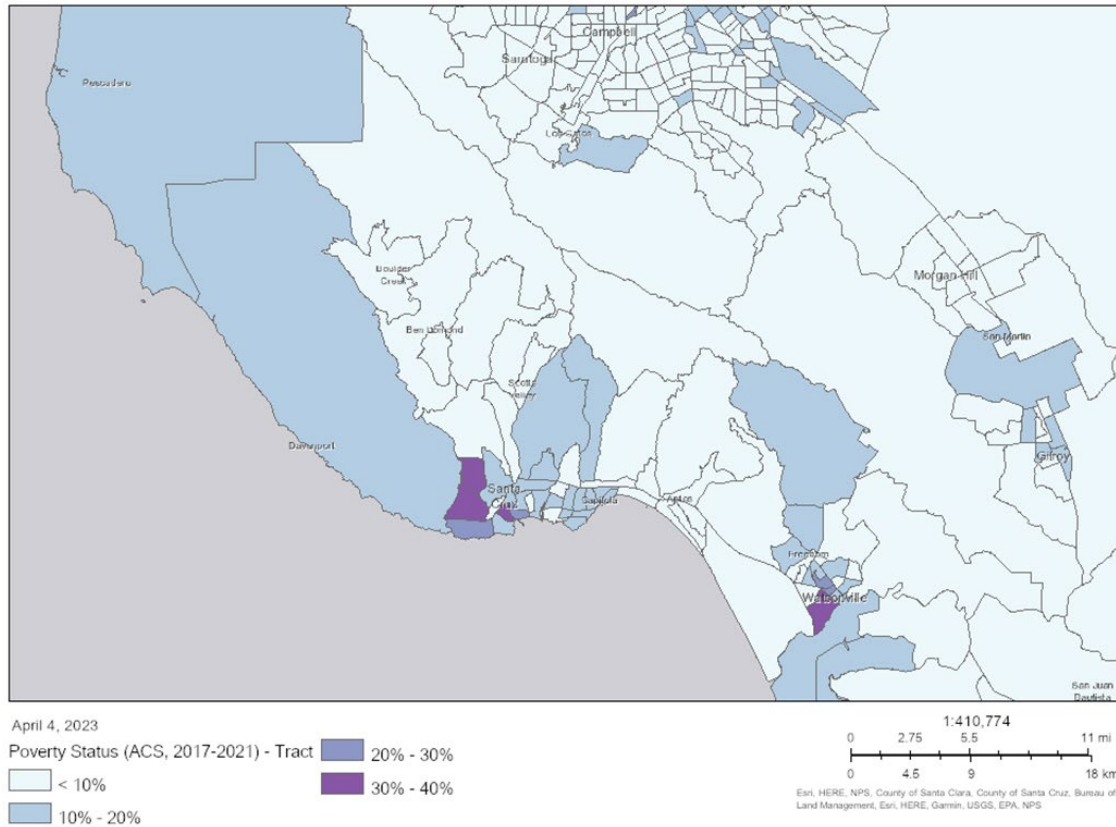


Figure HE-A-46: Median Household Income by Census Tract, Santa Cruz County, 2021



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

Figure HE-A-47 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%).

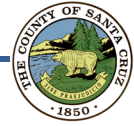
**Figure HE-A-47: Poverty Status by Census Tract, Santa Cruz County, 2021**

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.³¹

³¹ Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Citiescape: 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.

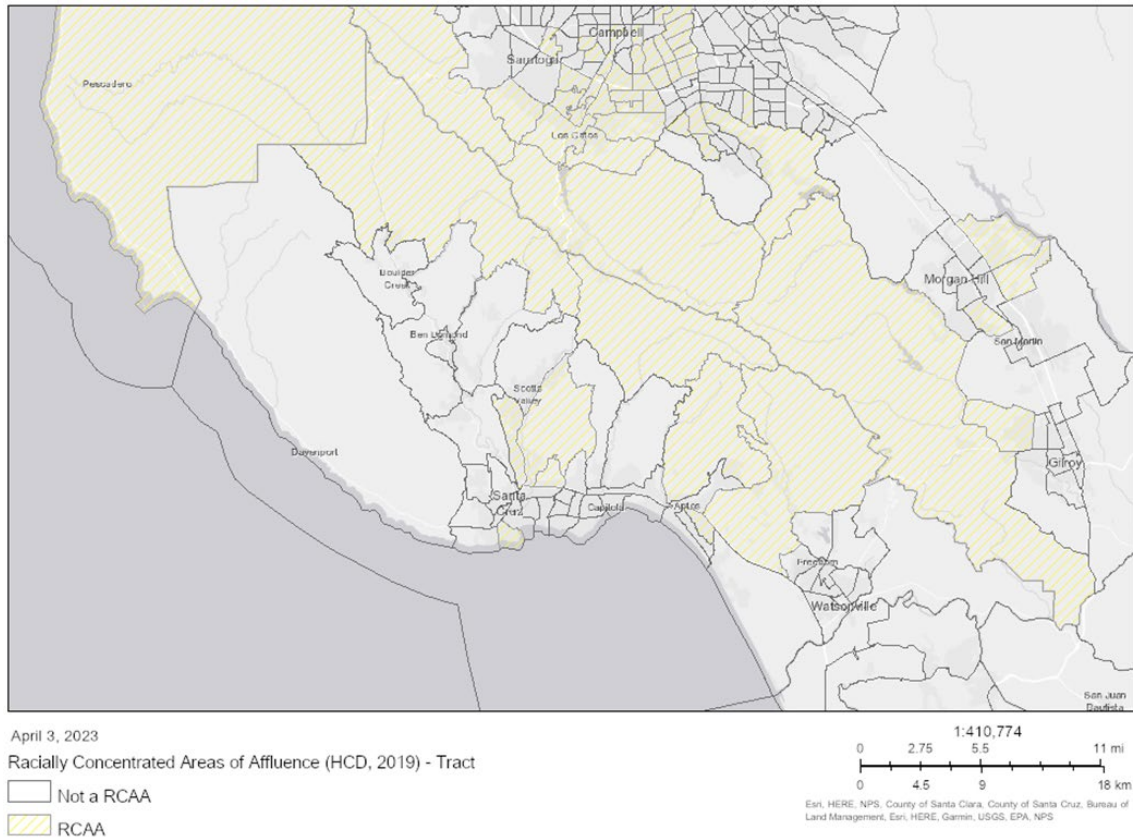
It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas 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. Figure HE-A-48 shows census tracts in Santa Cruz County that meet the definition of an RCAA.

There are a handful of 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.



Figure HE-A-48: Racially Concentrated Areas of Affluence by Census Tract, Santa Cruz County, 2019



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



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).”³²

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.

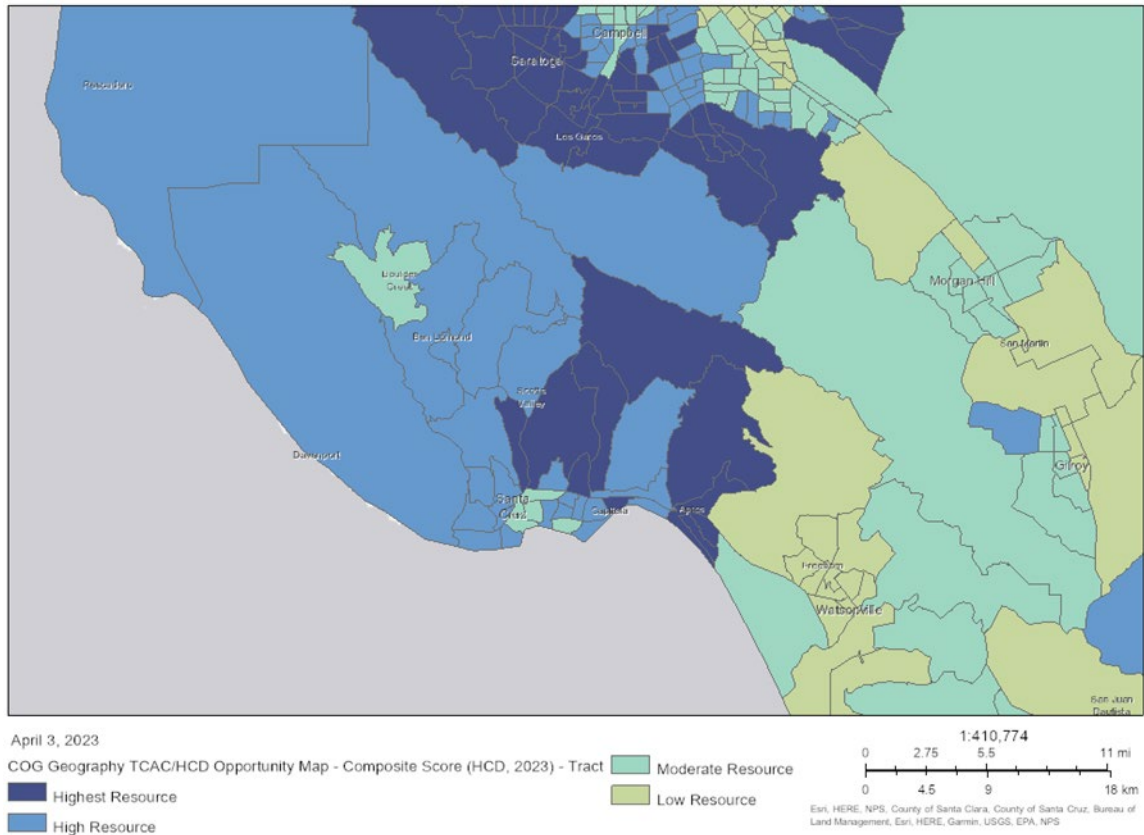
The opportunity maps highlight areas of highest resource, high resource, moderate resource, low resource, and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in education, employment, and the environment.

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-49).

³² California Department of Housing and Community Development Guidance, 2021, page 34.



Figure HE-A-49: 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

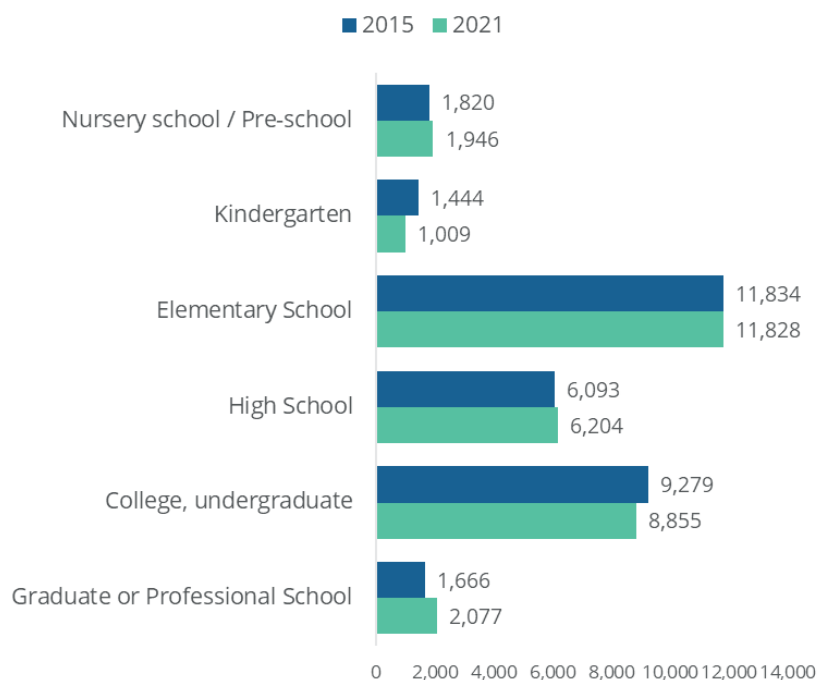
TCAC's education score is based on math proficiency, reading proficiency, high school graduation rates, and student poverty rates. Other indicators of equal access to quality schools include school enrollment, educational attainment, student dropout rates, and student attendance.

Figure HE-A-50 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-50:
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-51). 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-51:
Public vs. Private
School Enrollment,
Unincorporated Santa
Cruz County, 2021**

Source:
2021 5-year ACS.

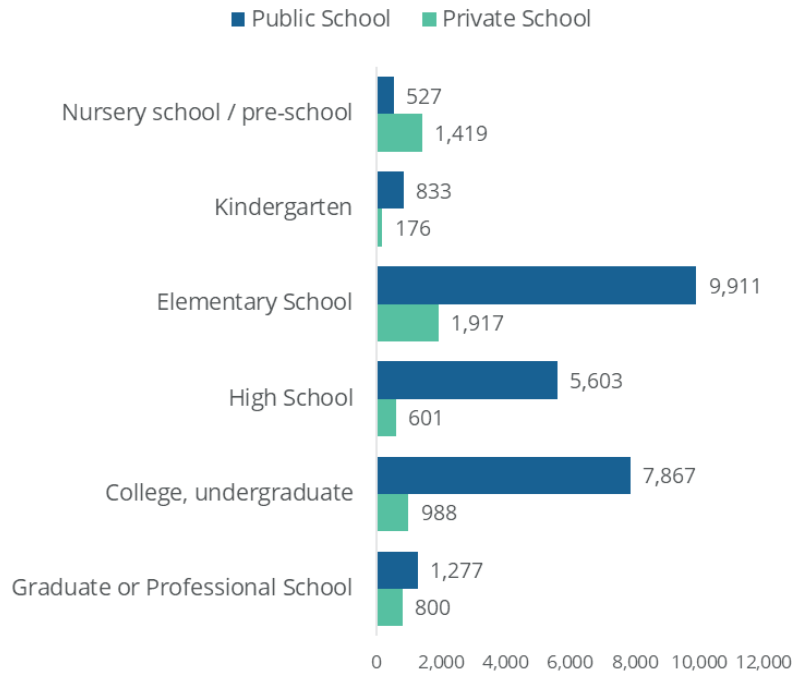


Figure HE-A-52 illustrates school enrollment in 2015 and 2021 by age group. During this time, school enrollment among different age groups have not changed much—though enrollment among students between five years and nine years decreased by approximately 13% (929 students). Again, these trends suggest families with young children are facing greater barriers living in unincorporated areas in the county.



**Figure HE-A-52:
School Enrollment by
Age, Unincorporated
Santa Cruz County,
2015 and 2021**

*Source:
2015 and 2021 5-year ACS.*

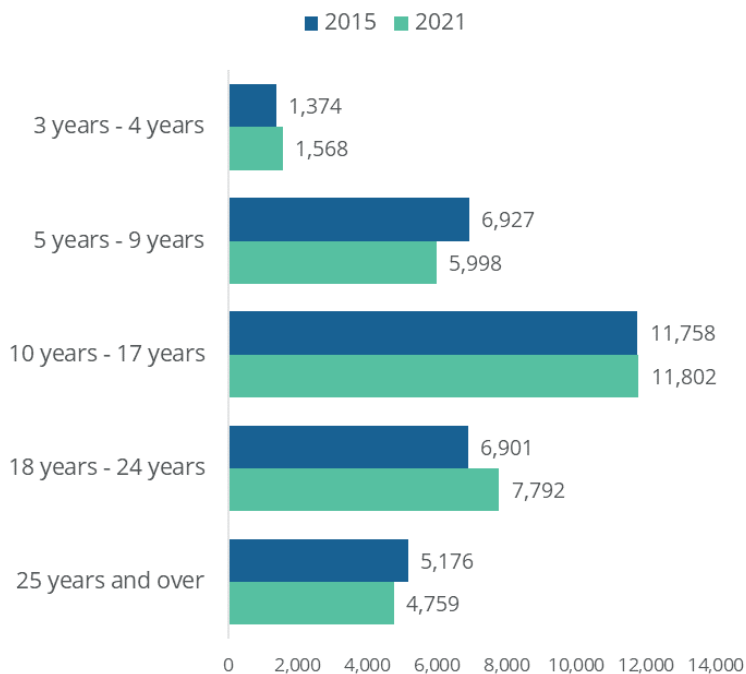
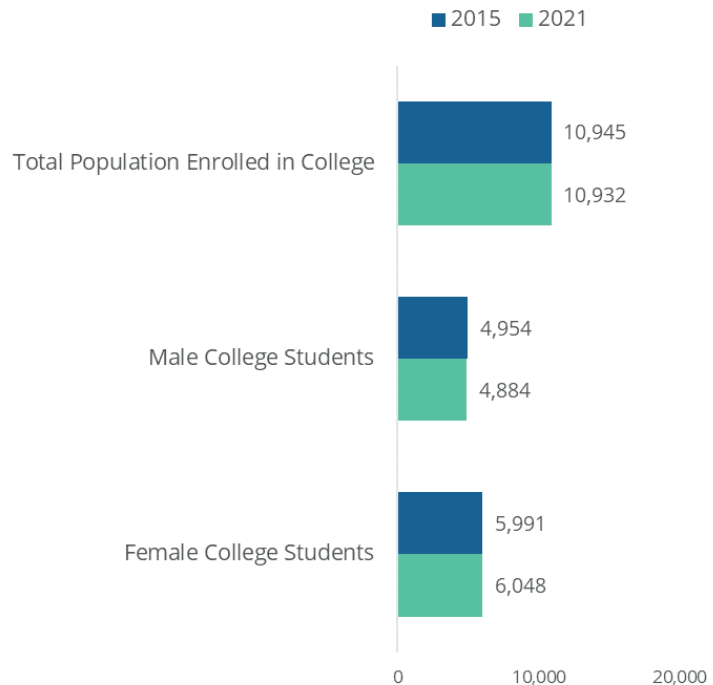


Figure HE-A-53 shows Santa Cruz County's total population enrolled in college as well as the number of male and female college students in 2015 and 2021. Unincorporated Santa Cruz County's total population of college students has remained stable, as well as the proportion of female (55%) and male (45%) students.



**Figure HE-A-53:
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-7 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).

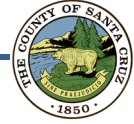


Table HE-A-7: Educational Attainment by Race and Ethnicity, Unincorporated Santa Cruz County, 2015 and 2021

	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."³³

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.

³³ 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 students³⁴ 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-8 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-8: 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-9 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 experienced by

³⁴ Ever EL students are those students that currently are or were formally designated as English language learners.



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-9: 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-54 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-55 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-54:
Chronic Absenteeism
of Students by
Race/Ethnicity, Santa
Cruz County, 2016-
2022

Source:
Santa Cruz County Office of
Education.

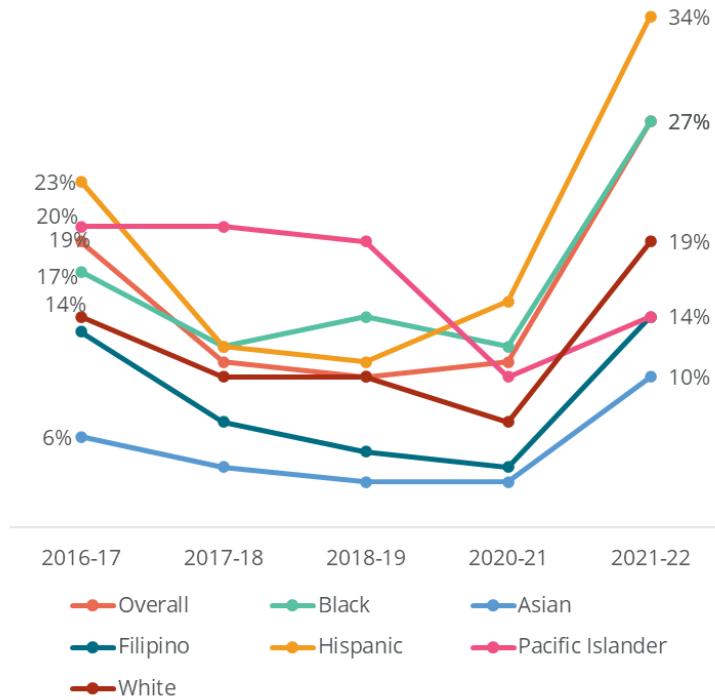
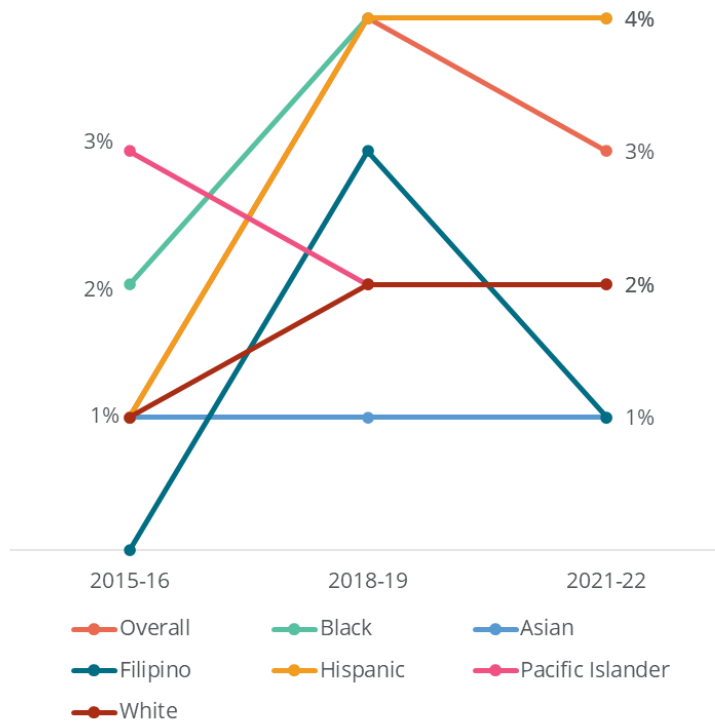
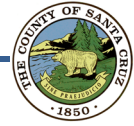


Figure HE-A-55:
Suspension Rates of
Students by
Race/Ethnicity, Santa
Cruz County, 2016-
2022

Source:
Santa Cruz County Office of
Education.



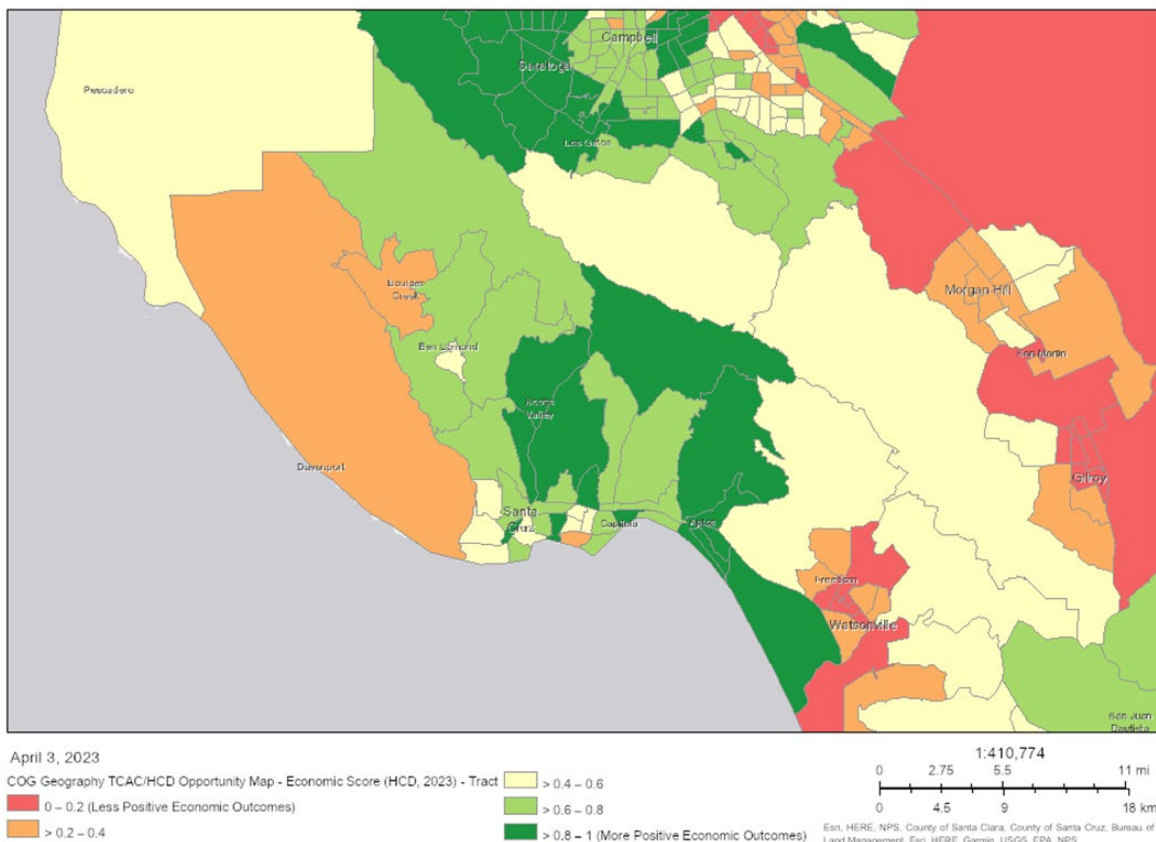


ECONOMIC AND EMPLOYMENT OPPORTUNITIES

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.

Figure HE-A-56 maps these scores across Santa Cruz County. Areas in unincorporated Santa Cruz County that have the lowest economic opportunity scores are Interlaken (0-0.2), as well as Amesti, Freedom, Twin Lakes, and the census tracts that include Davenport and Boulder Creek (<0.2-0.4).

Figure HE-A-56: TCAC Opportunity Areas Economic Score by Census Tract, Santa Cruz County, 2023



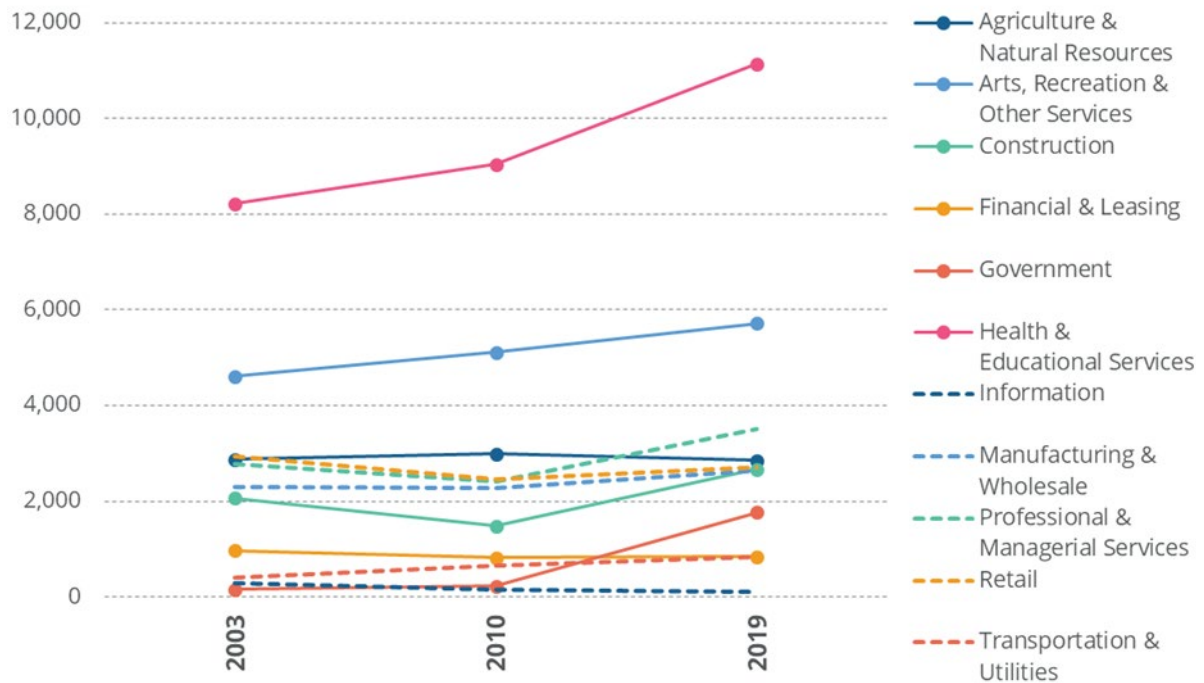
Source: California Department of Housing and Community Development AFFH Data Viewer.



EMPLOYMENT

Figure HE-A-57 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.

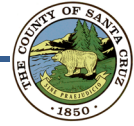
Figure HE-A-57: Jobs by Industry, Unincorporated Santa Cruz County, 2003-2019



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-58 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:

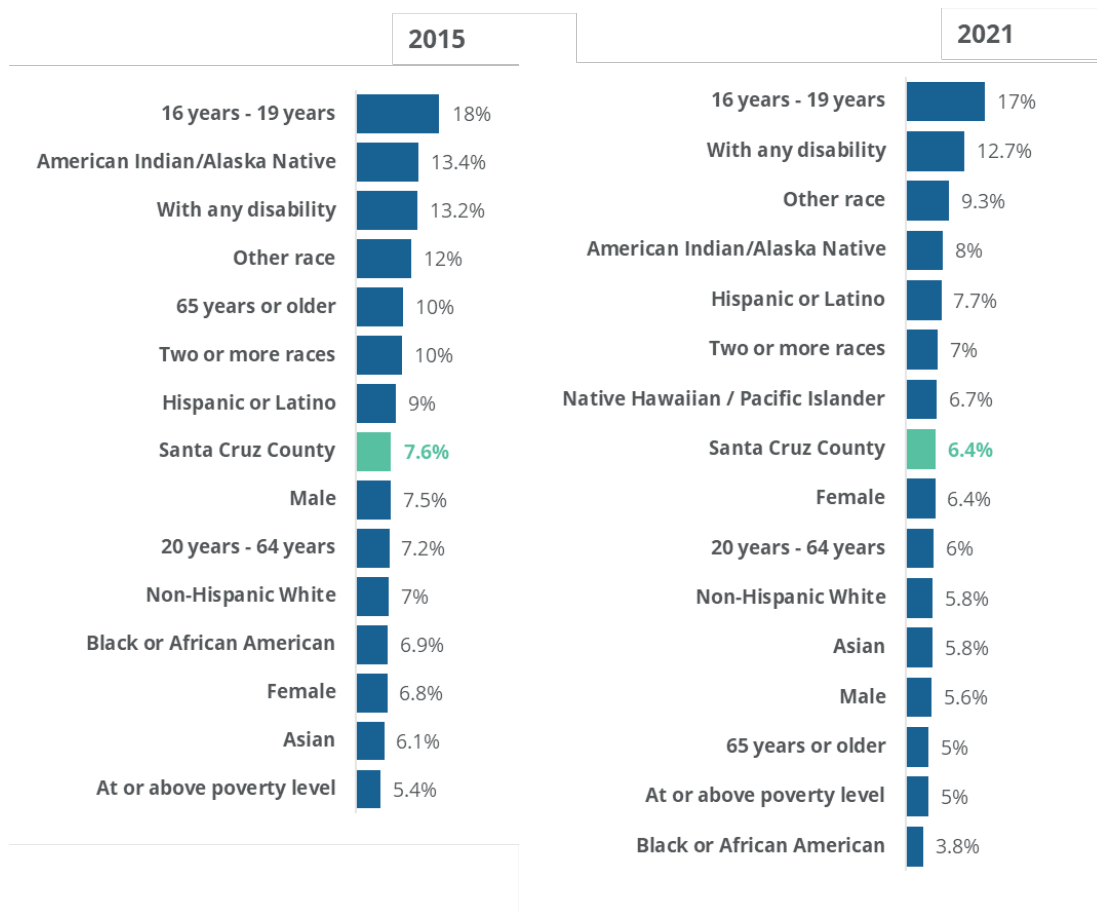
- Workers between 16 years and 19 years (18%);
- American Indian/Alaska Native workers (13%); and
- Workers with any disability (13%).



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-58: 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.

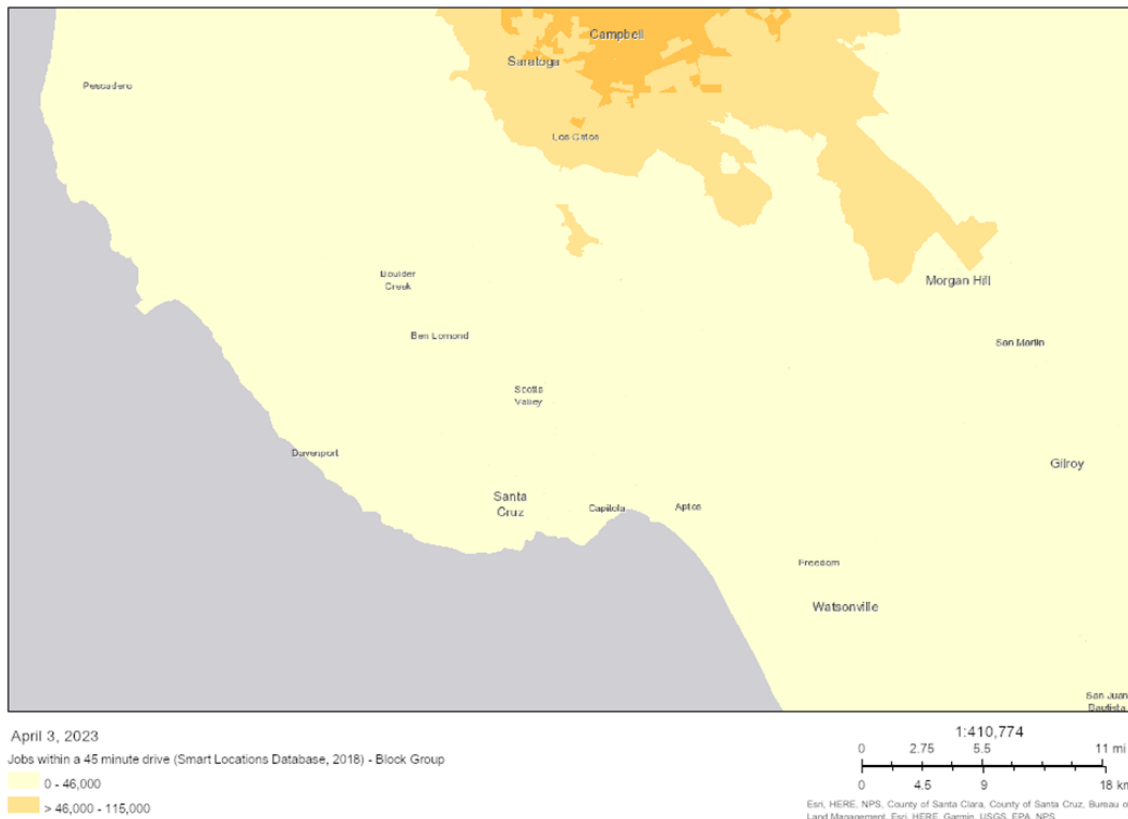
Proximity to jobs and employment opportunities significantly impact economic outcomes and trajectories. Limited access to employment opportunities impact housing needs as well—



unemployed residents are much more likely to be cost burdened and are at a greater risk of displacement and housing-instability.

Figure HE-A-59 shows the entire county has access to jobs within a 45-minute drive.

Figure HE-A-59: Jobs Within a 45 Minute Drive by Block Group, Santa Cruz County, 2018



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

Figure HE-A-60 maps jobs within a 45-minute transit ride by block group in Santa Cruz County. Because public transportation options are mainly concentrated in the county's incorporated cities, it's challenging for most residents in unincorporated areas not along the coast or in proximity to incorporated cities to access employment by transit. However, residents in Boulder Creek and Ben Lomond have better access to employment via transit than other unincorporated area residents.

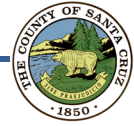
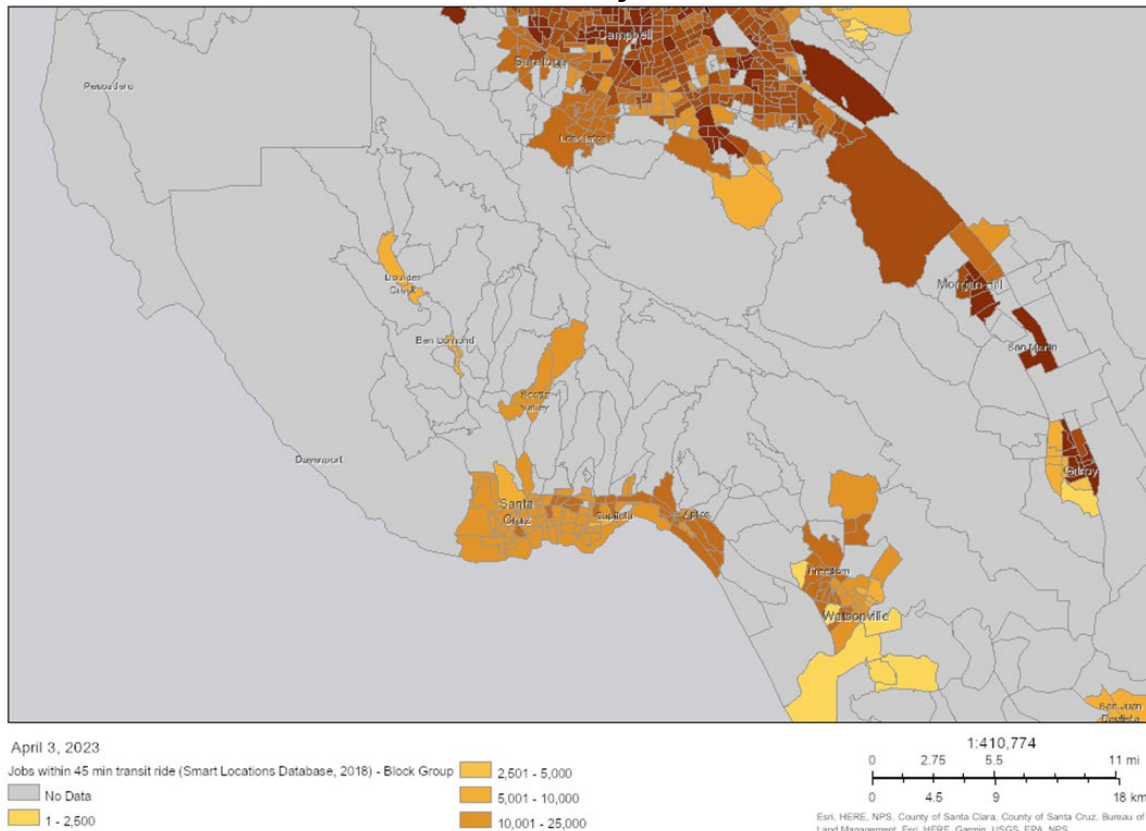


Figure HE-A-60: Jobs Within a 45 Minute Transit Ride by Block Group, Santa Cruz County, 2018



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 carpool (9%) or took public transportation (2%).

Modes of transportation to work vary by characteristic. Table HE-A-10 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-10: 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-61 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.

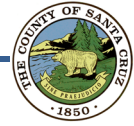
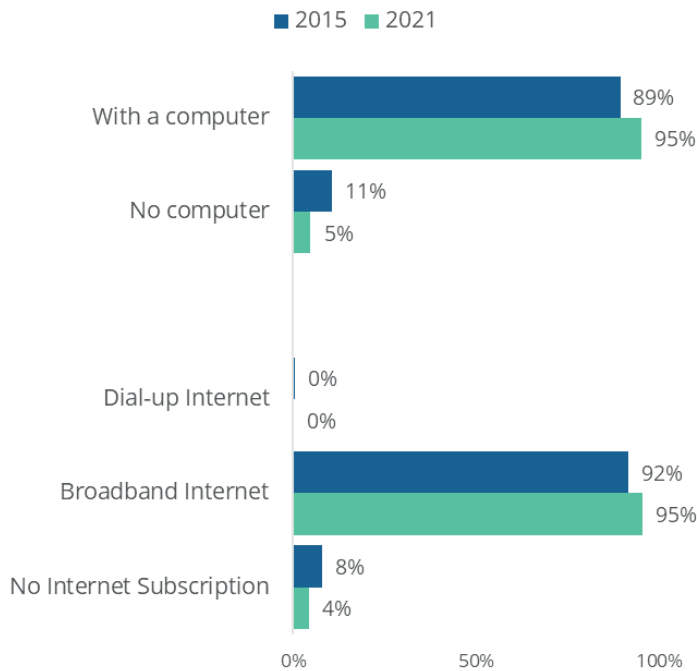


Figure HE-A-61: Presence of a Computer and Internet Subscription in Households, Santa Cruz County, 2015 and 2021



Source: 2021 5-year and 2015 1-year ACS.

Note: 5-year estimates are not available by ACS prior to 2017.

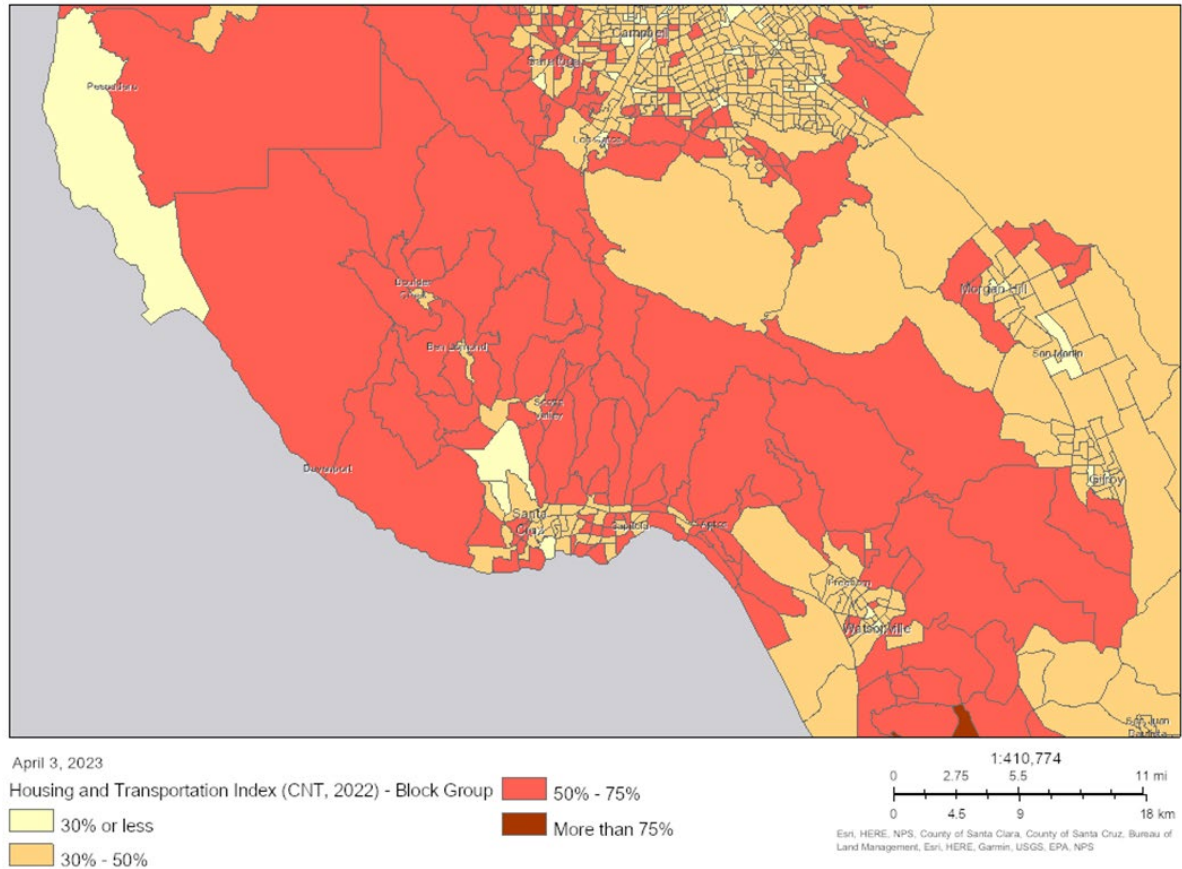
TRANSPORTATION

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.³⁵ Figure HE-A-62 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.

³⁵ [AARP Livability Index, Santa Cruz County, 2022.](#)



Figure HE-A-62: 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.³⁶ 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.”³⁷

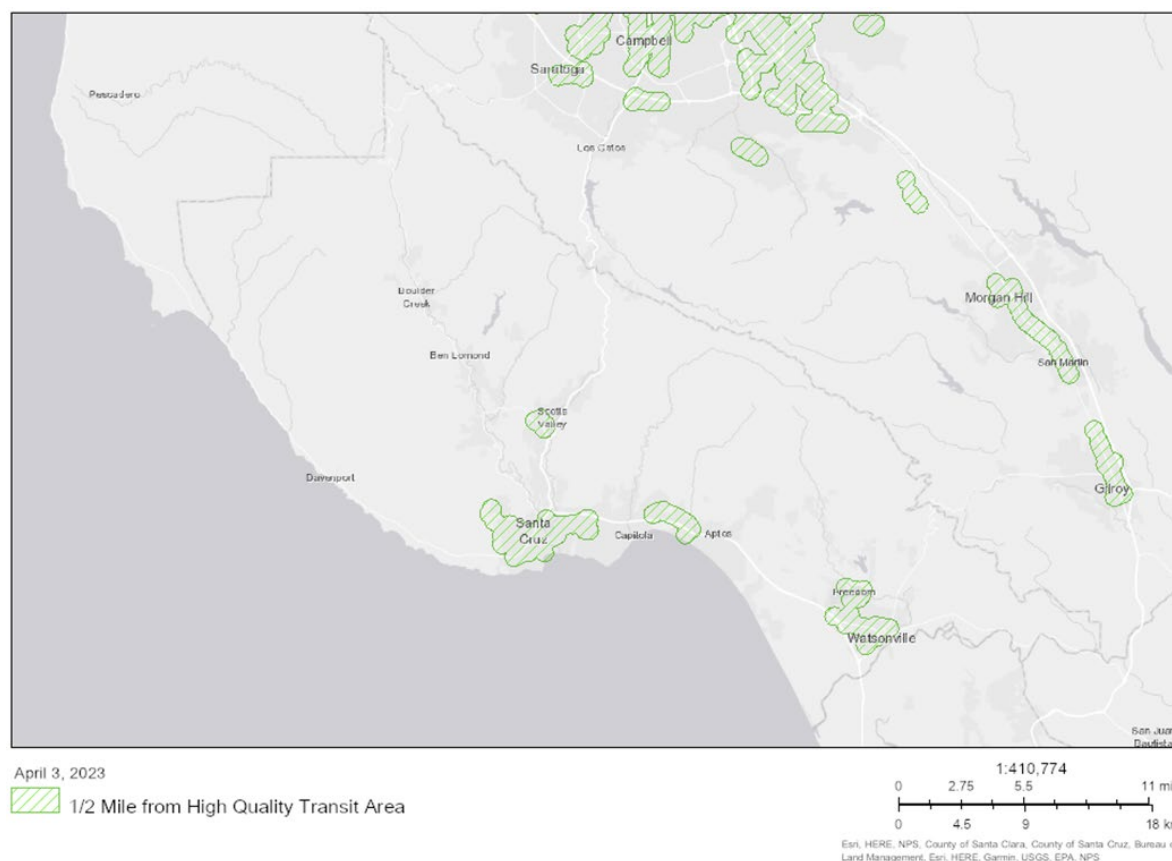
³⁶ <https://sccrtc.org/meetings/elderly-disabled/>

³⁷ <https://sccrtc.org/rtc-awarded-786800-for-two-sustainable-transportation-planning-grants/>



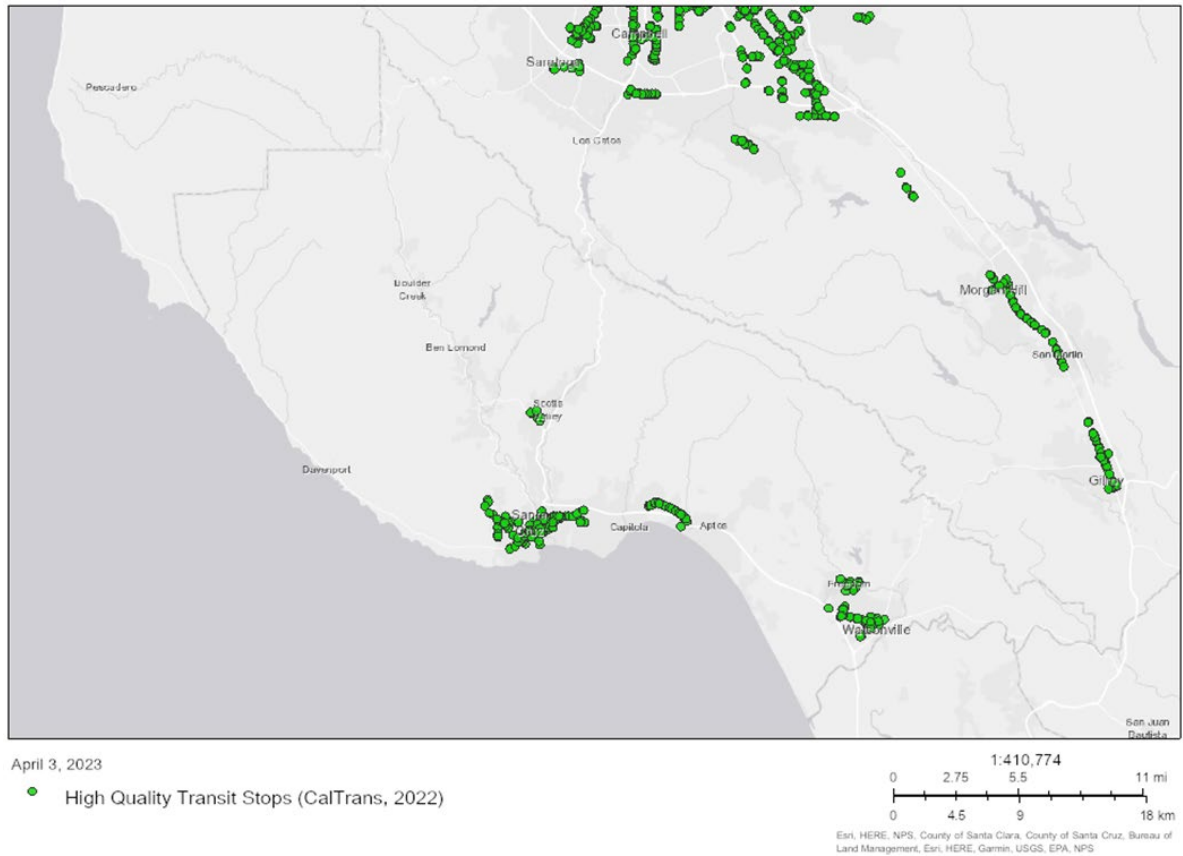
Figure HE-A-63 maps high quality transit areas in Santa Cruz County. The only high quality transit areas located in unincorporated Santa Cruz County are in Aptos along Soquel Drive and Live Oak along Capitola Drive and Soquel Avenue.

Figure HE-A-63: High Quality Transit Areas in Santa Cruz County



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

Similarly, Figure HE-A-64 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-64: 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.³⁸ 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.

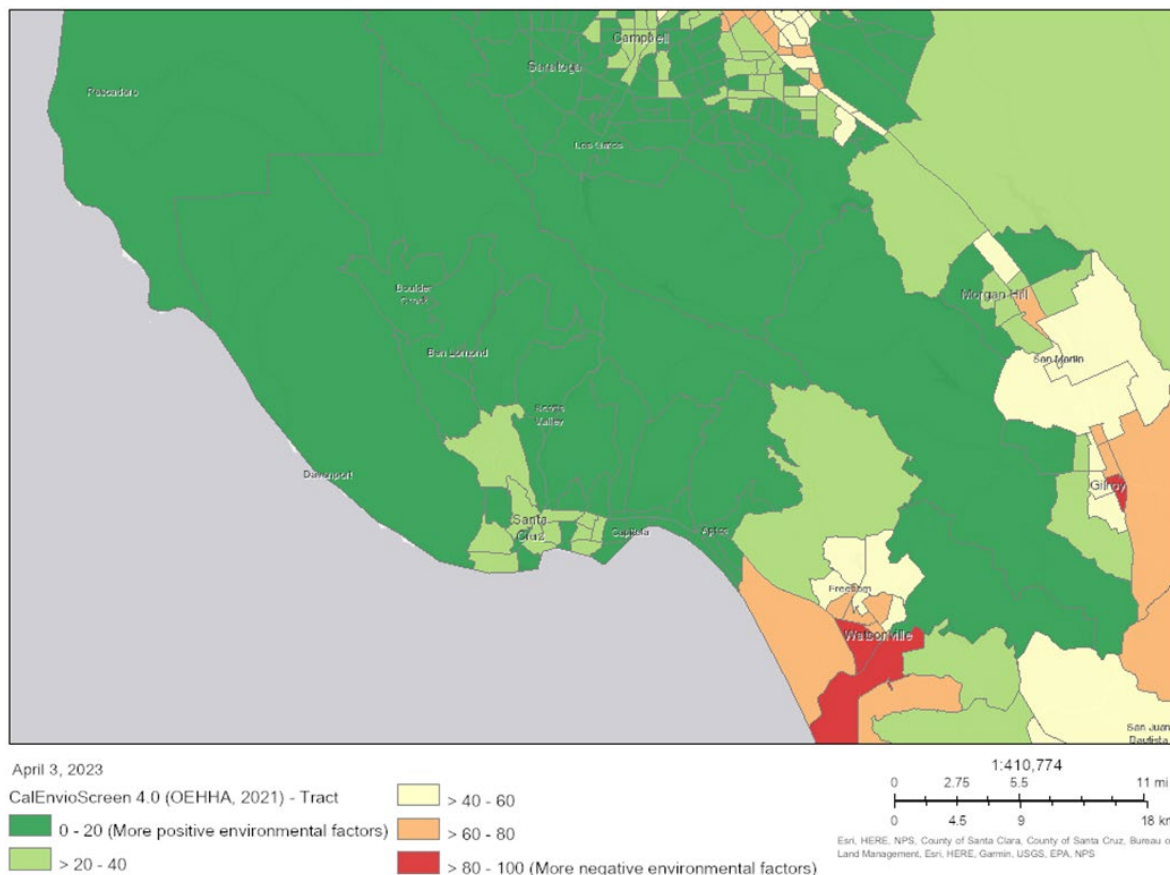
Figure HE-A-65 shows the CalEnviroScreen 4.0 for Santa Cruz County. The map shows that all of the unincorporated areas in the northern part of the county experience positive environmental outcomes. However, unincorporated areas in the southern part of the county experience worst environmental outcomes, particularly the census tract that includes La Selva Beach and Pajaro

³⁸ <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-65: CalEnviroScreen 4.0 by Census Tract, Santa Cruz County, 2021

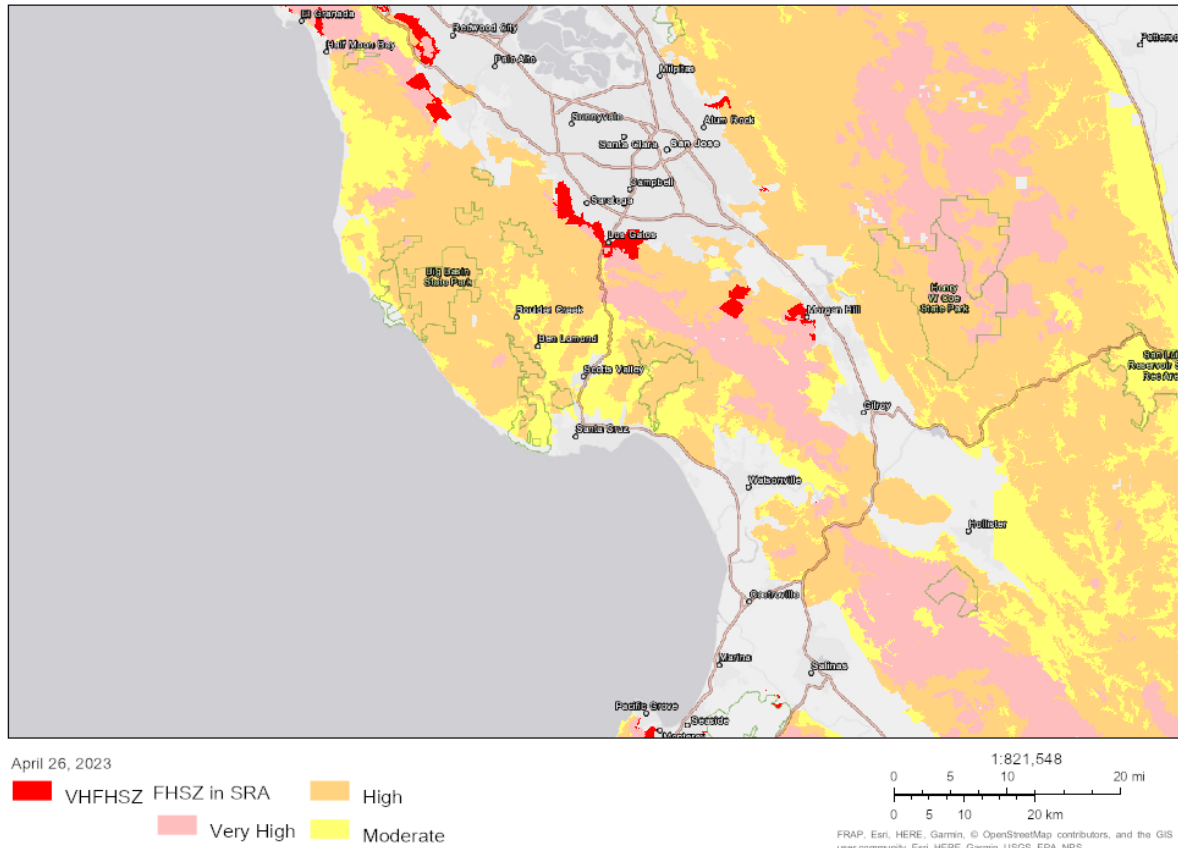


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-66 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-66: Fire Hazard Severity Zones (CalFire) in Santa Cruz County

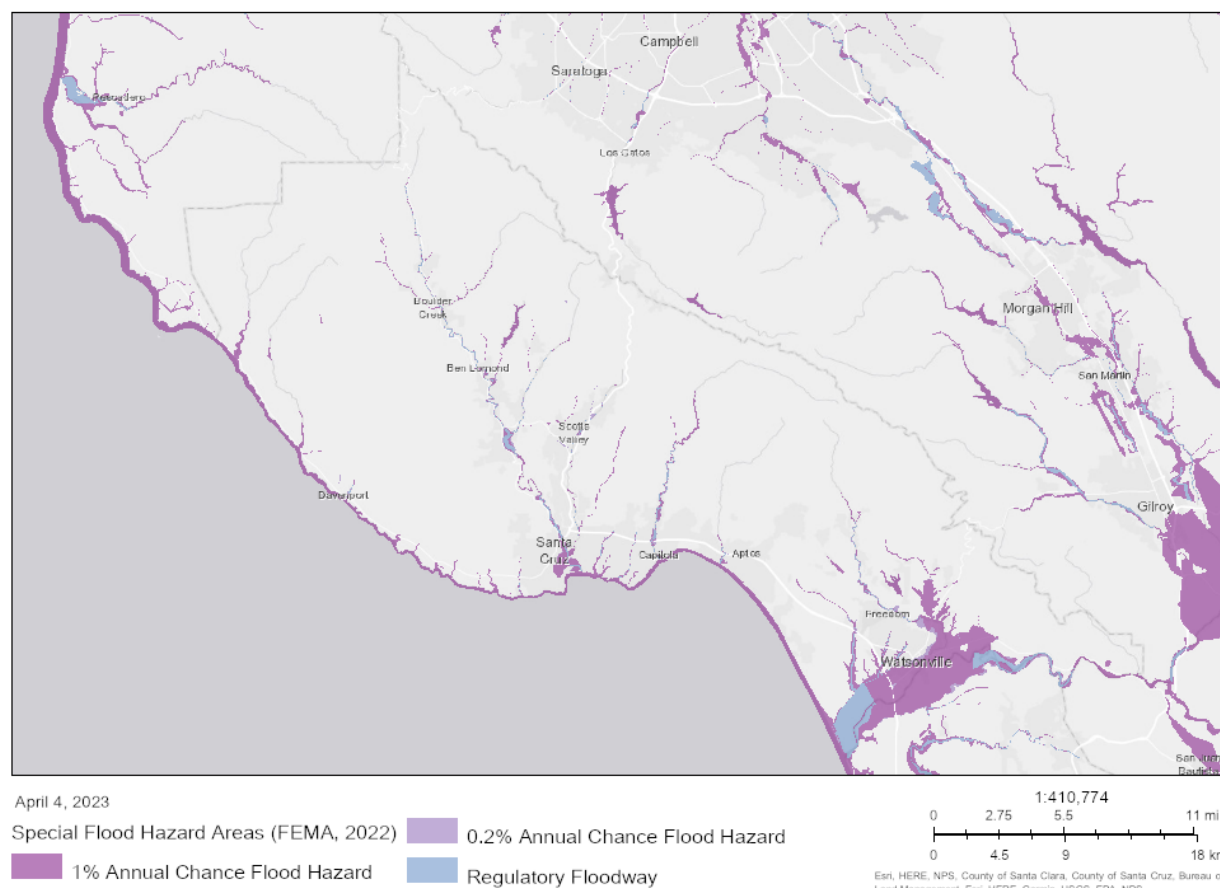


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-67 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-67: Special Flood Hazard Areas, Santa Cruz County, 2022



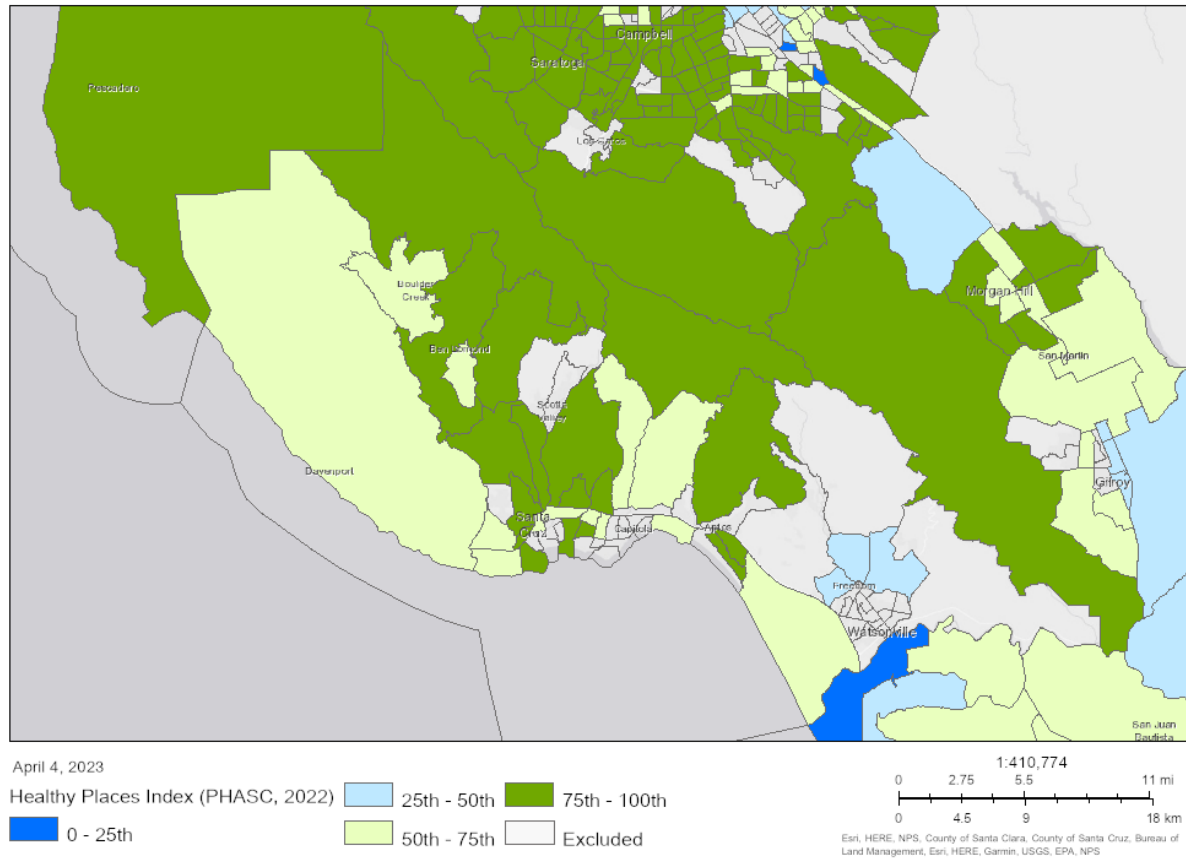
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-68 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.³⁹ 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.

³⁹ <https://www.healthyplacesindex.org/>.



Figure HE-A-68: 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

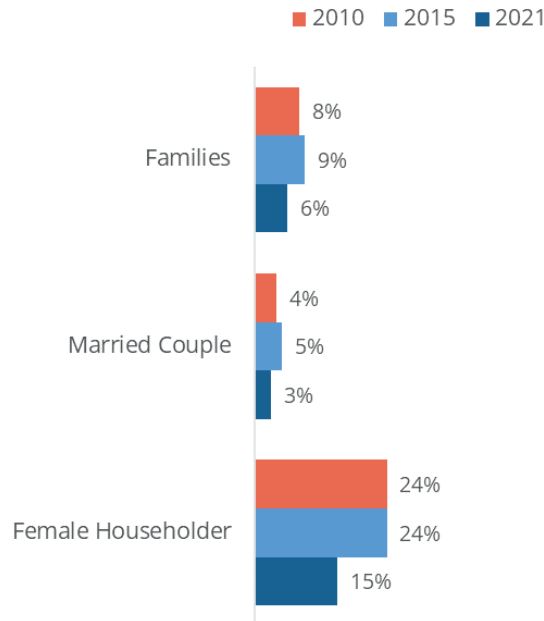
Households with children often have unique housing and community development needs—families often need housing with more than one bedroom and prefer housing located near quality schools. In addition to high housing costs, low to moderate income families, as well as single parents, face greater barriers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

Figure HE-A-69 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-69:
Poverty Status by
Family Households,
Santa Cruz County,
2010-2021**

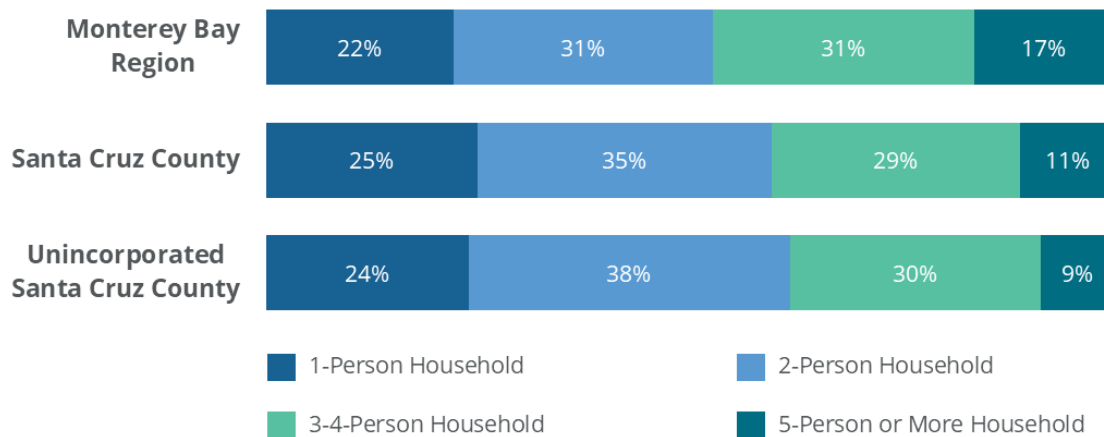
Source: 2010, 2015, and 2021 5-year ACS.



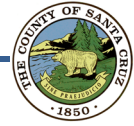
LARGE HOUSEHOLDS

Nine percent (9%) 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-70).

Figure HE-A-70: Share of Population by Disability Status and Jurisdiction, 2021



Source: 2021 5-year ACS.

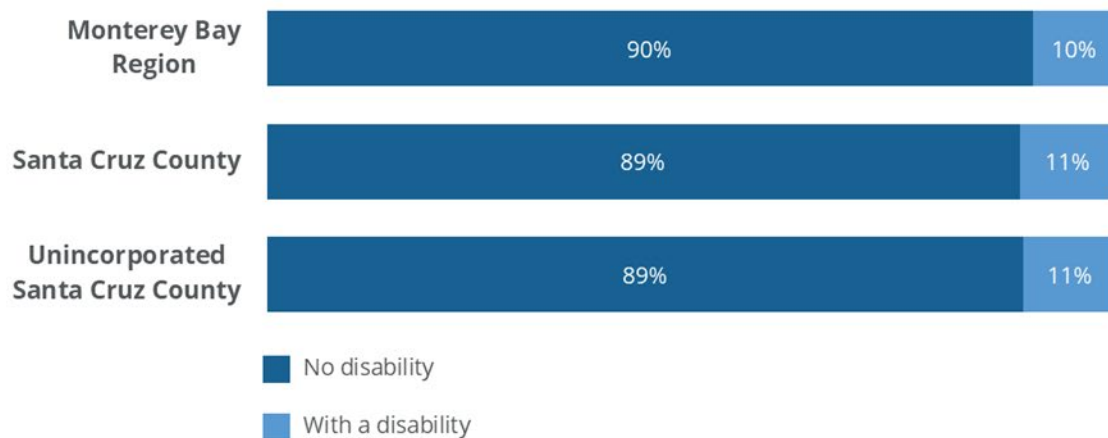


According to HUD AFFH data⁴⁰, there are nearly 9,500 large households in Santa Cruz County. Of these households, nearly two thirds (65%) have one or more housing problems.⁴¹ Comparatively, just 39% of households with five or fewer people and 52% of non-family households experience one or more housing 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%).

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-71).

Figure HE-A-71: Share of Population by Disability Status and Jurisdiction, 2021



Source: 2021 5-year ACS.

Disability

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

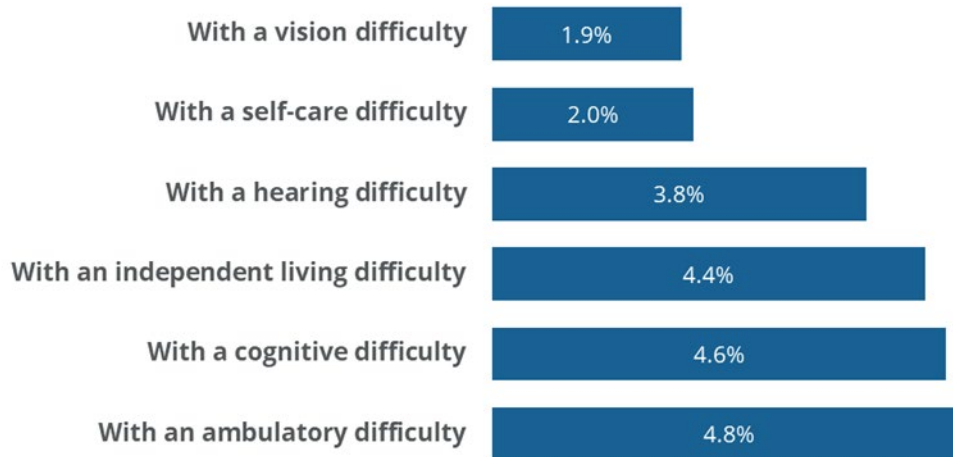
⁴⁰ HUD does not provide data for unincorporated Santa Cruz County so data for the Santa Cruz-Watsonville region (Santa Cruz County) was used.

⁴¹ The four housing problems are incomplete kitchen or plumbing facilities, overcrowding (more than one person per room), and cost burden (greater than 30%).



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-72).

Figure HE-A-72: Disability by Type the Population 18 Years and Over, Unincorporated Santa Cruz County, 2021



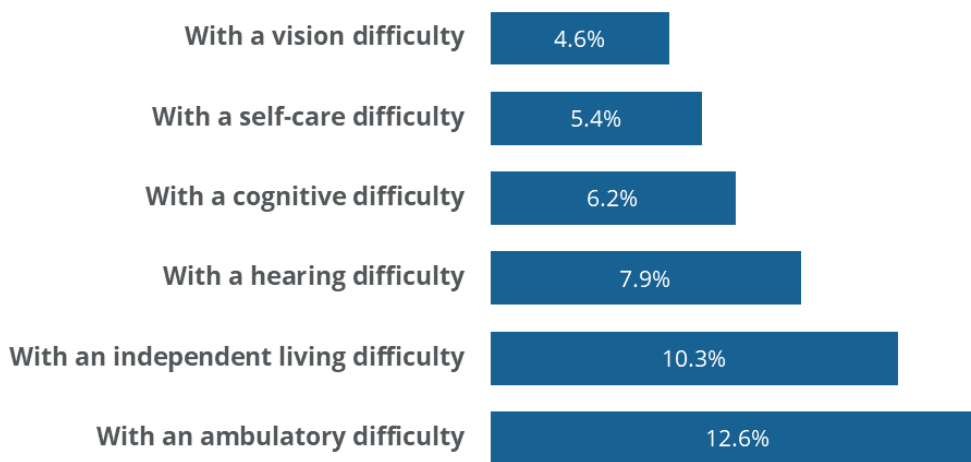
Source: 2021 5-year ACS.

Figure HE-A-73 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-73: Disability by Type the Population 18 Years and Over, Unincorporated Santa Cruz County, 2021

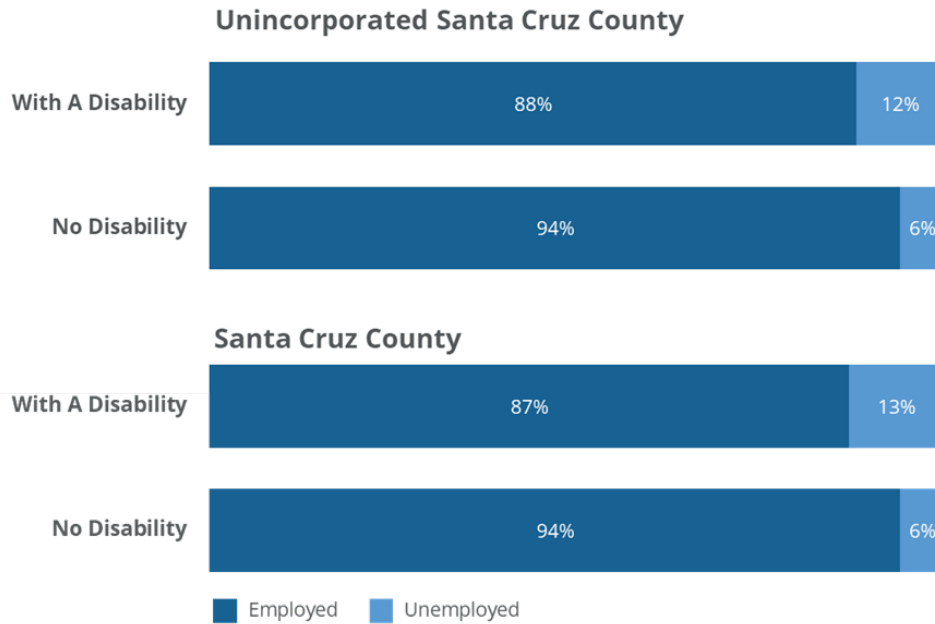


Source: 2021 5-year ACS.

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-74). 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-74: 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-75, 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-75:
Seniors by
Characteristic, Santa
Cruz County, 2021**

*Note: Seniors includes the
population 65 years and over.*

Source: 2021 5-year ACS.

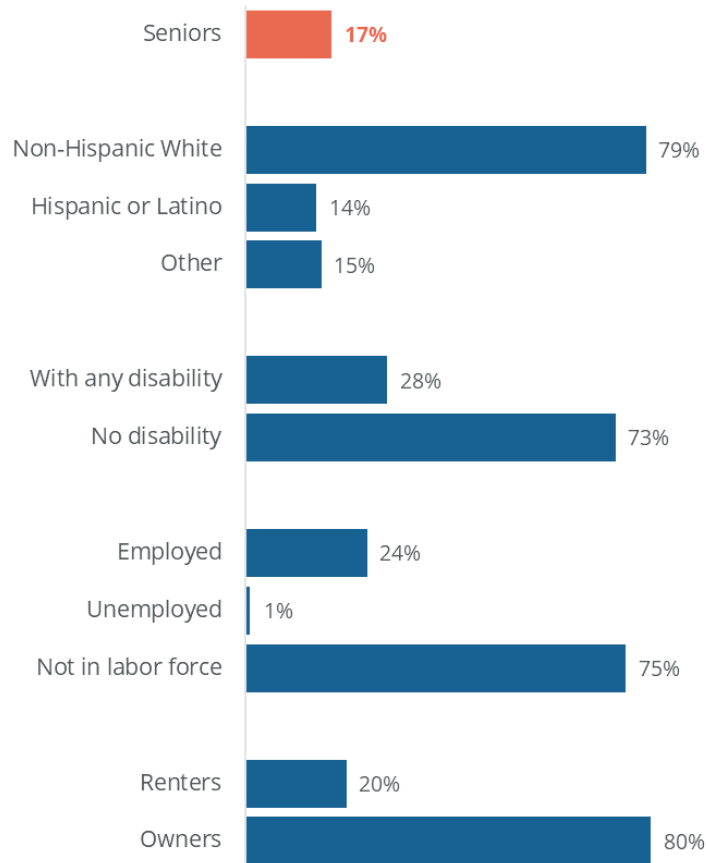
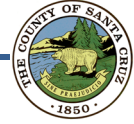
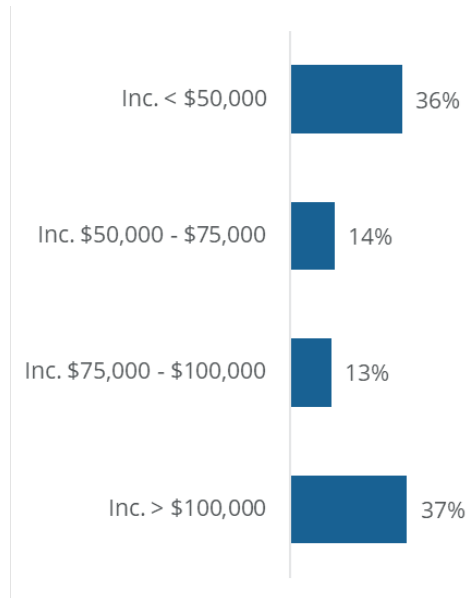


Figure HE-A-76 shows the share of seniors in Santa Cruz County by household income. The largest share of seniors have incomes below \$50,000 (36%) or above \$100,000 (37%). More than a quarter (27%) have incomes between \$50,000 and \$75,000. According to 2021 5-year ACS data, **16% of seniors in the county have incomes below the poverty level.**



**Figure HE-A-76:
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-11), 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-11: 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%	-

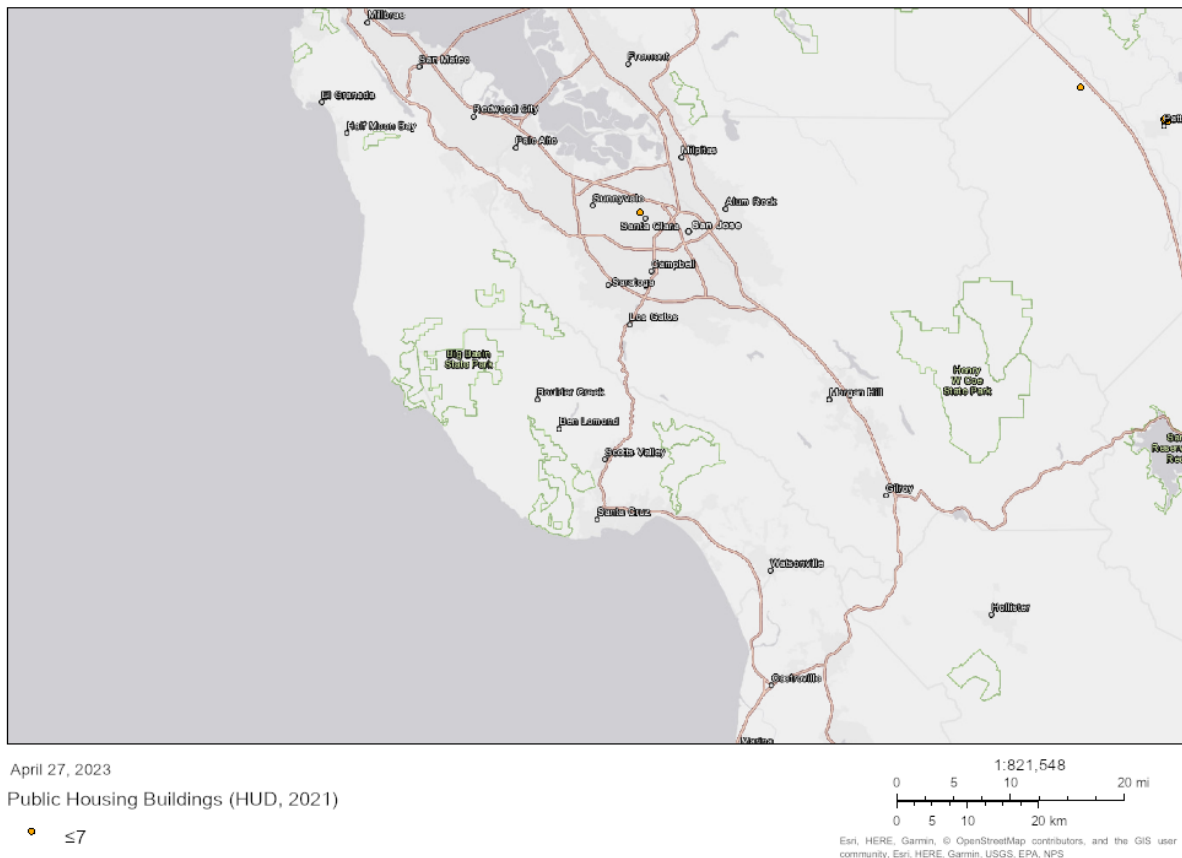
Source: 2021 5-year ACS.



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-77 shows there is no public housing located in the county.

Figure HE-A-77: Public Housing Buildings, Santa Cruz County, 2021

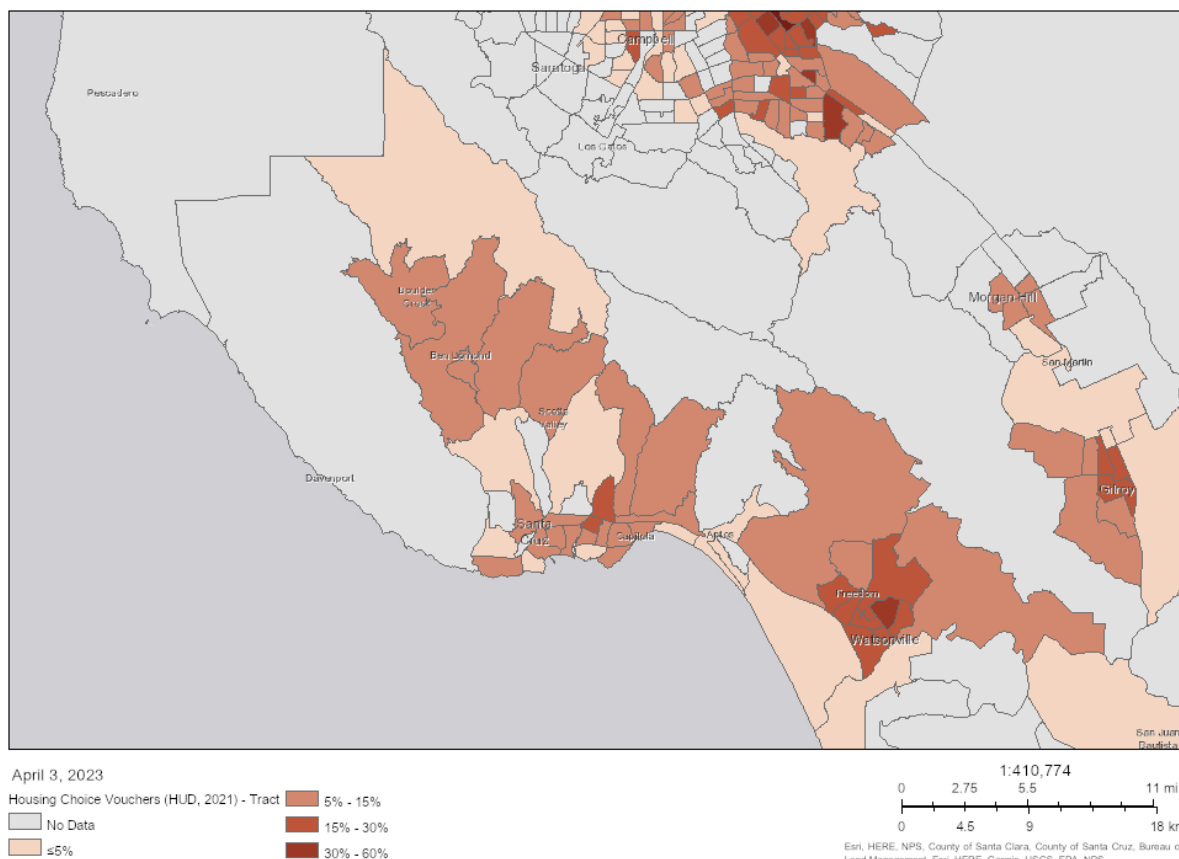


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-78 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-78: Housing Choice Vouchers as a Percentage of Renter Occupied Units, Santa Cruz County, 2021



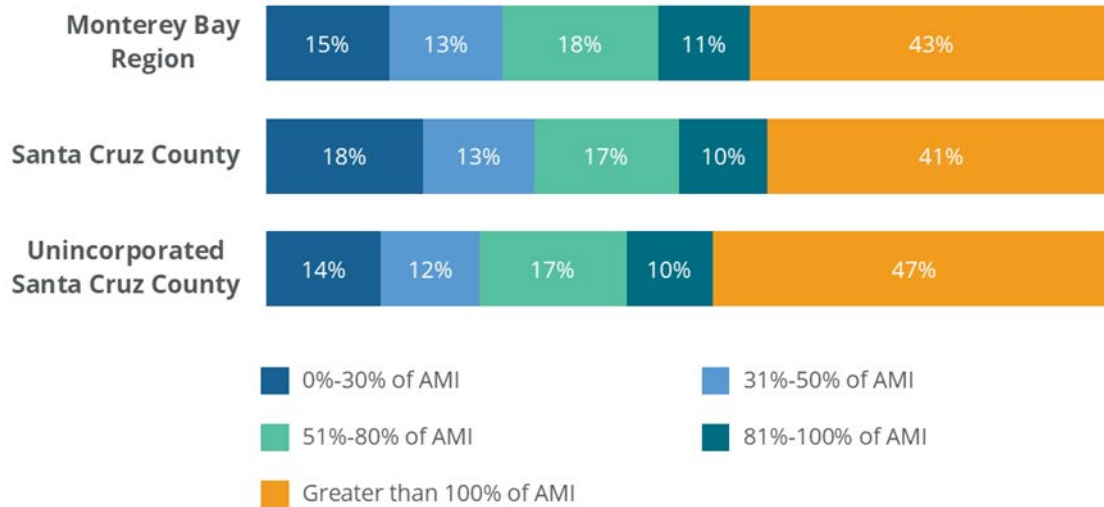
Source: California Department of Housing and Community Development AFFH Data Viewer.

Extremely Low Income (ELI) households

Government Code Section 65583(a) defines extremely low-income households as earning 30 percent or below area median income and considers them as a subset of the very low-income category. The extremely low-, very low-, and low-income groups are referred to as lower-income. Figure HE-A-79 presents the share of households by area median income 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%).



Figure HE-A-79: Share of Households by Area Median Income, Unincorporated Santa Cruz County, 2021



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

PERSONS AND HOUSEHOLDS EXPERIENCING HOMELESSNESS

In 2022, 2,299 people were experiencing homelessness in Santa Cruz County, with a 6% increase since 2019, with 23% of people in emergency or transitional shelter while the remaining 77% were unsheltered. The majority of people experiencing unsheltered homelessness were in households without children while the majority of households experiencing homelessness with children were sheltered (Table HE-A-12).

People who identify as Black or African American (12% of the homeless population compared to 1% of the total population), American Indian or Alaskan Native (3%, 1%), White (74%, 59%), and Hispanic (39%, 35%) are overrepresented in the homeless population compared to their share of the general population (Figure HE-A-80 and Figure HE-A-81). Additionally, people living with a disabling condition⁴² (1,770 people) and those struggling with chronic substance abuse (1,540 people) represent a substantial share of the homeless population in 2022.

⁴² A disabling condition is defined by HUD as a developmental disability, HIV/AIDS, or a long-term physical or mental impairment that impacts a person's ability to live independently but could be improved with stable housing.

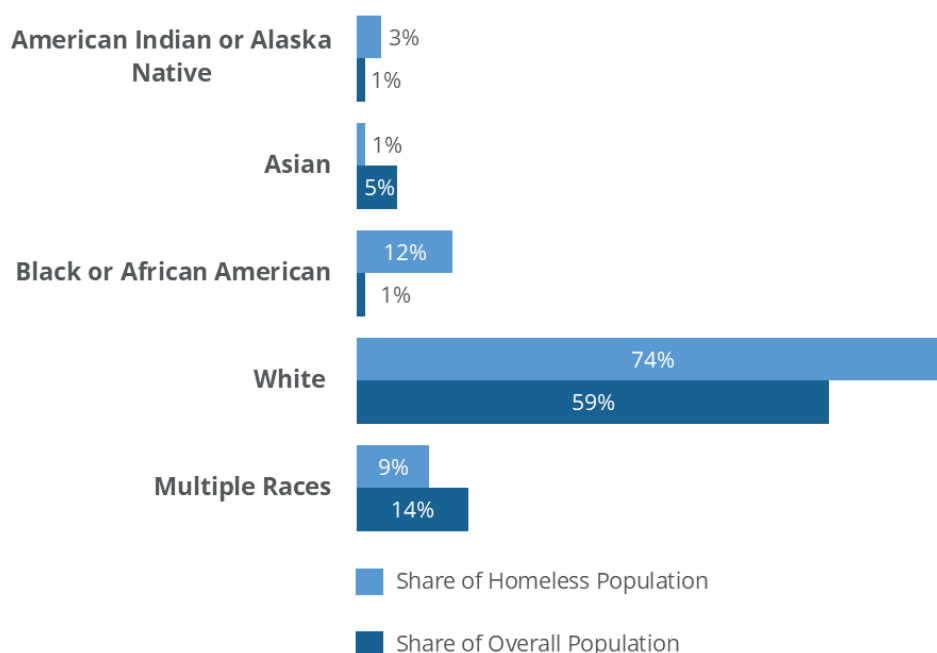


**Table HE-A-12:
Homelessness by
Household Type and
Shelter Status,
Santa Cruz County,
2022**

	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered	0	144	492
Unsheltered	0	14	1,649

Source: 2022 PIT Count.

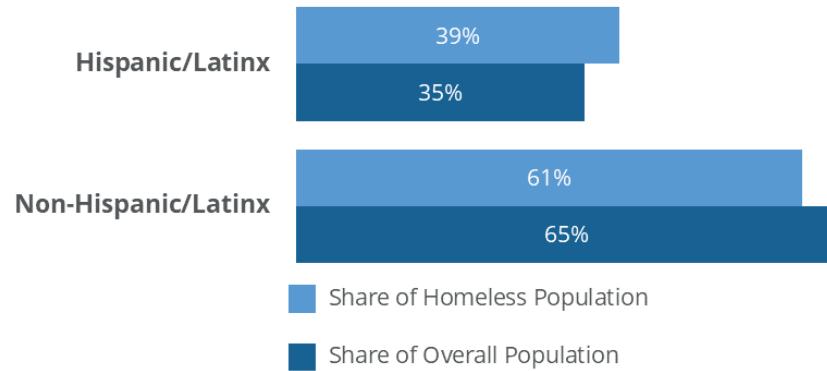
Figure HE-A-80: Share of General and Homeless Populations by Race, Santa Cruz County, 2022



Source: 2022 PIT Count.



Figure HE-A-81: Share of General and Homeless Populations by Ethnicity, Santa Cruz County, 2022

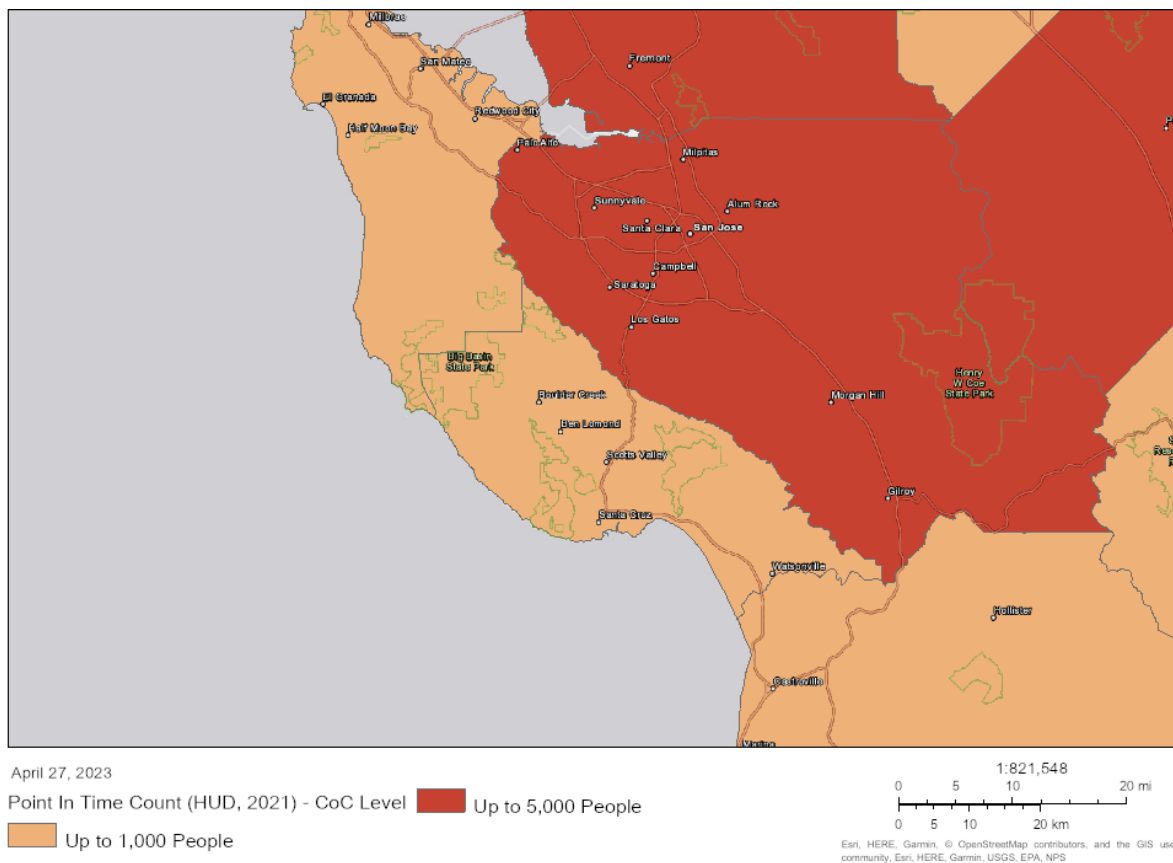


Source: 2022 PIT Count.

In unincorporated Santa Cruz County, 396 people were identified as experiencing homelessness— a 23% decrease since 2019. All people experiencing homelessness in unincorporated areas in 2020 were unsheltered. Figure HE-A-82 maps Santa Cruz County's PIT counts with adjacent counties.



Figure HE-A-82: Point in Time (PIT) Count, Santa Cruz County, 2021

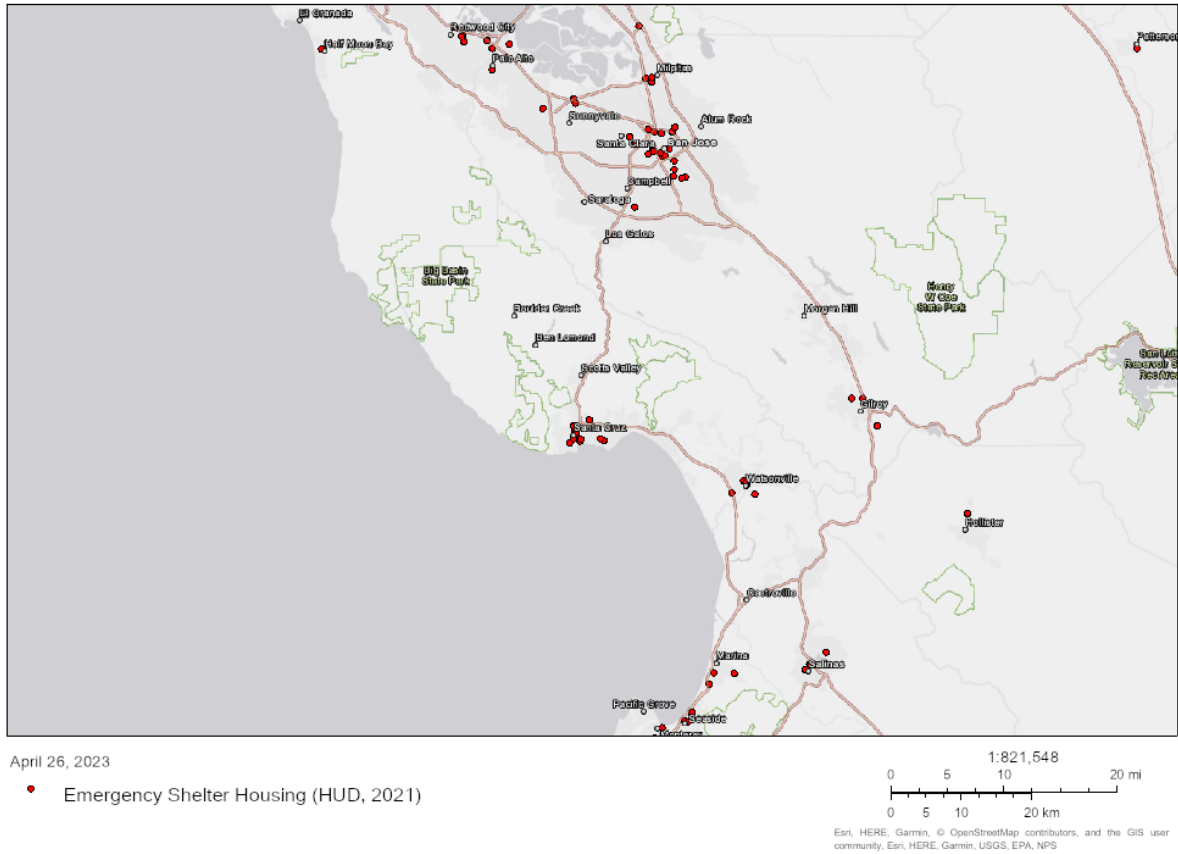


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-83 shows the location of Santa Cruz County’s emergency shelter housing. There are only two emergency shelters in unincorporated Santa Cruz County—both located in Twin Lakes. The 2022 PIT Count identified 27 individuals residing at the two shelters out of a total of 37 beds available.



Figure HE-A-83: Emergency Shelter Housing, Santa Cruz County, 2021



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



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

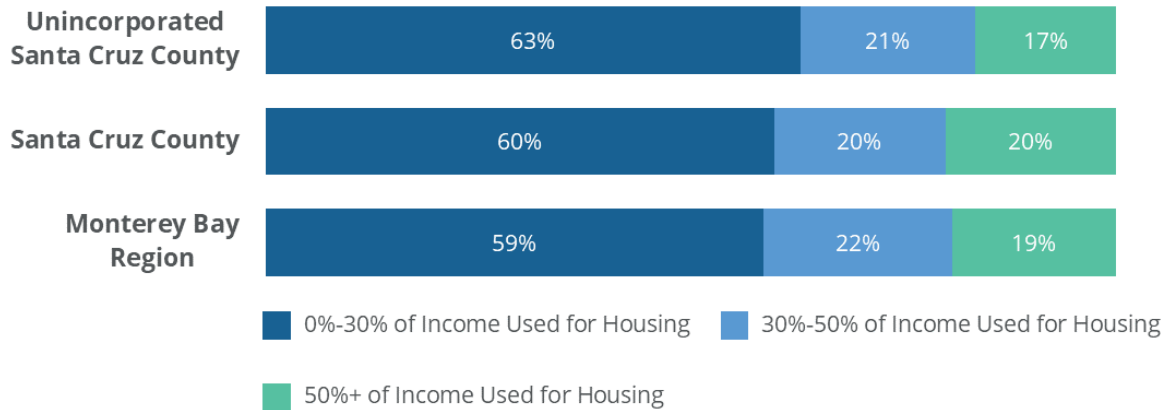
Cost burden or overpayment is measured as households spending more than 30 percent of their gross income on housing (including utilities); severe cost burden or overpayment is measured as households spending 50 percent or more of their gross income for housing.

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-84 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-84: Cost Burdened Households, 2021

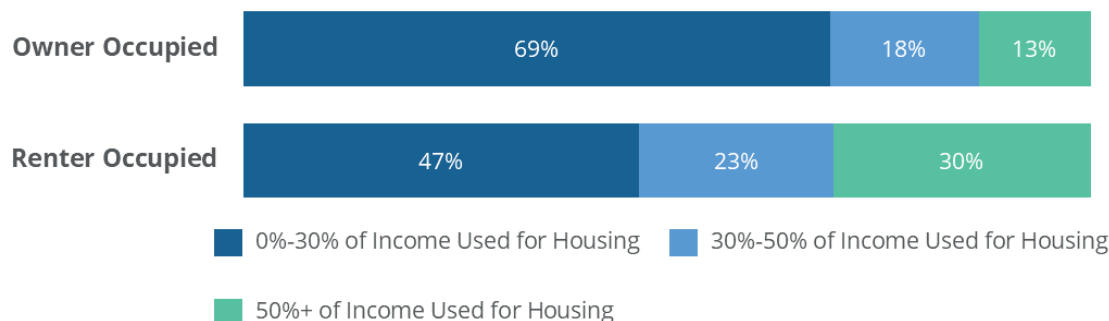


Source: 2021 5-year ACS.

Figure HE-A-85 presents the number of cost burdened households by tenure in unincorporated Santa Cruz County in 2021. More than half of renter-occupied households (53%) experience cost burden, with 30% of these households experiencing severe cost burden. Owner-occupied households are less likely to experience cost burden in unincorporated Santa Cruz County, with just 18% of households experiencing cost burden and 13% of households experiencing severe cost burden, respectively. Nearly six in ten households earning less than 30% AMI—considered extremely low income households—are severely cost burdened, compared to only 2% of households earning more than 100% of AMI (Figure HE-A-86).

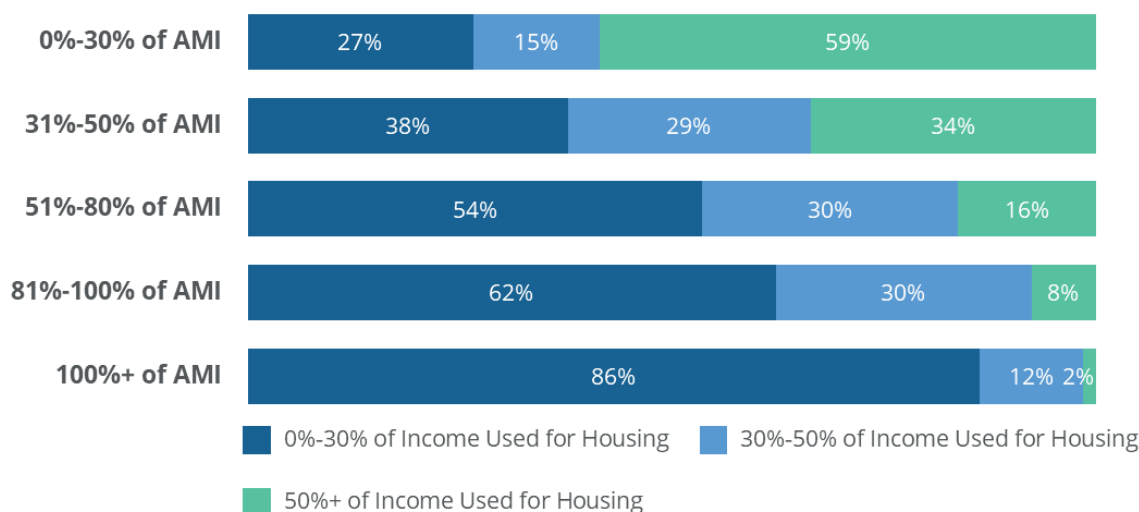


Figure HE-A-85: Cost Burdened Households by Tenure, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

Figure HE-A-86: Overpayment (Cost Burden) by Area Median Income, Unincorporated Santa Cruz County, 2021



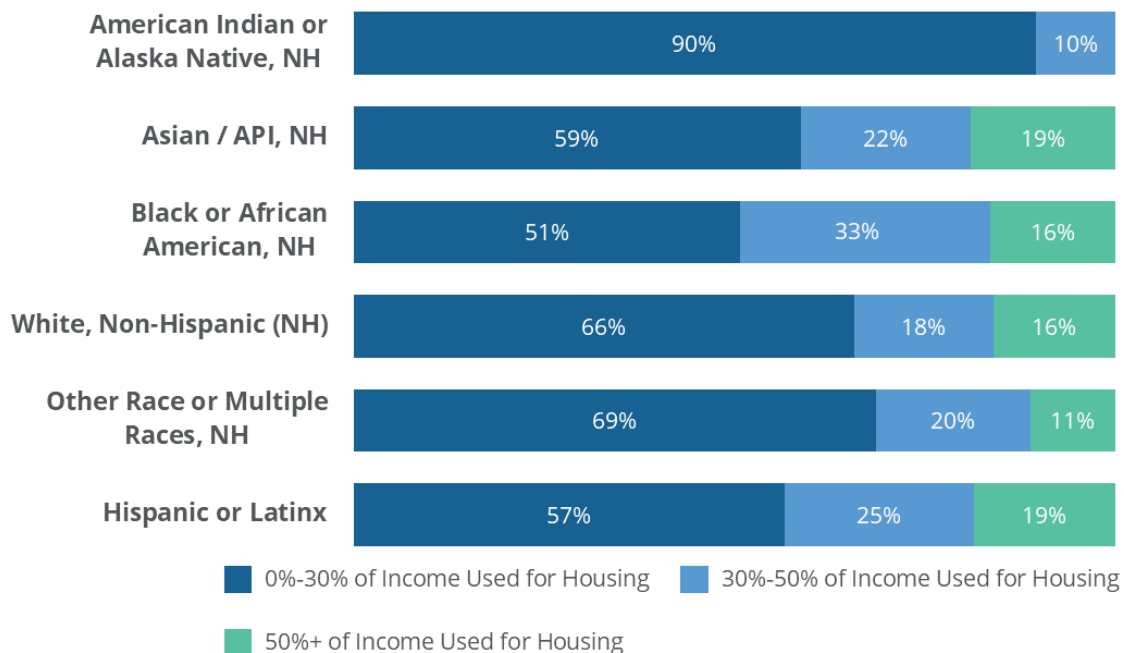
Source: 2021 5-year ACS.

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-87). Large family households—considered households with five or more persons—experience cost burden at a similar rate to other household types (Figure HE-A-88).



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 report⁴³ 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."⁴⁴ 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."⁴⁵ 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.⁴⁶ Since the report was produced, the County has passed County Code amendments aimed at increasing the supply of agricultural employee housing.

Figure HE-A-87: Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated Santa Cruz County, 2021



Source: 2021 5-year ACS.

⁴³ [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)

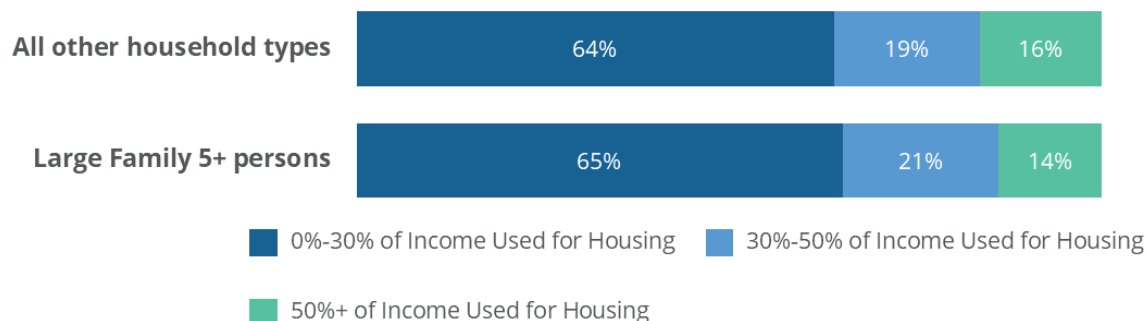
⁴⁴ <https://www.goodtimes.sc/how-the-push-for-farmworker-housing-is-hindered-by-persistent-myths/>

⁴⁵ Ibid.

⁴⁶ Ibid.



Figure HE-A-88: Overpayment (Cost Burden) by Family Size, Unincorporated Santa Cruz County, 2021

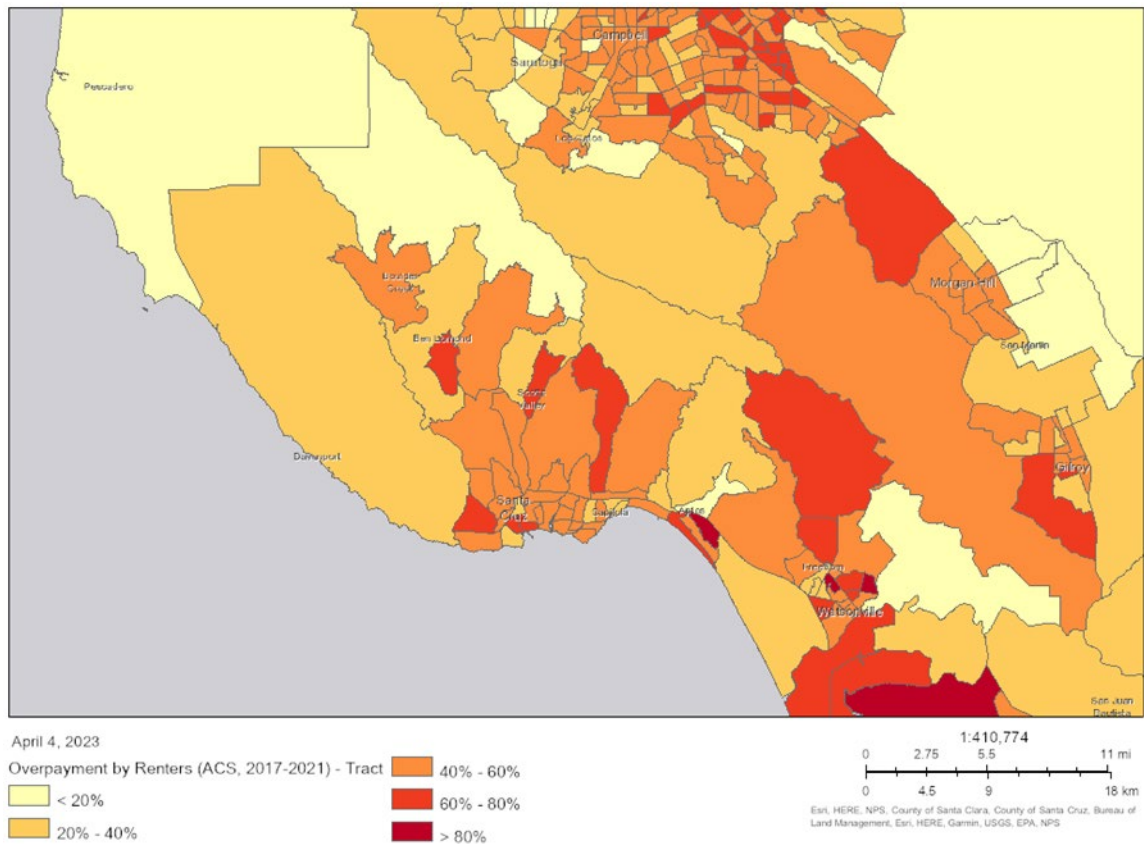


Source: 2021 5-year ACS

Figure HE-A-89 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-89: Overpayment by Renters by Census Tract, Santa Cruz County, 2021



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

Figure HE-A-90 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.

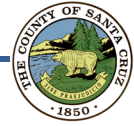
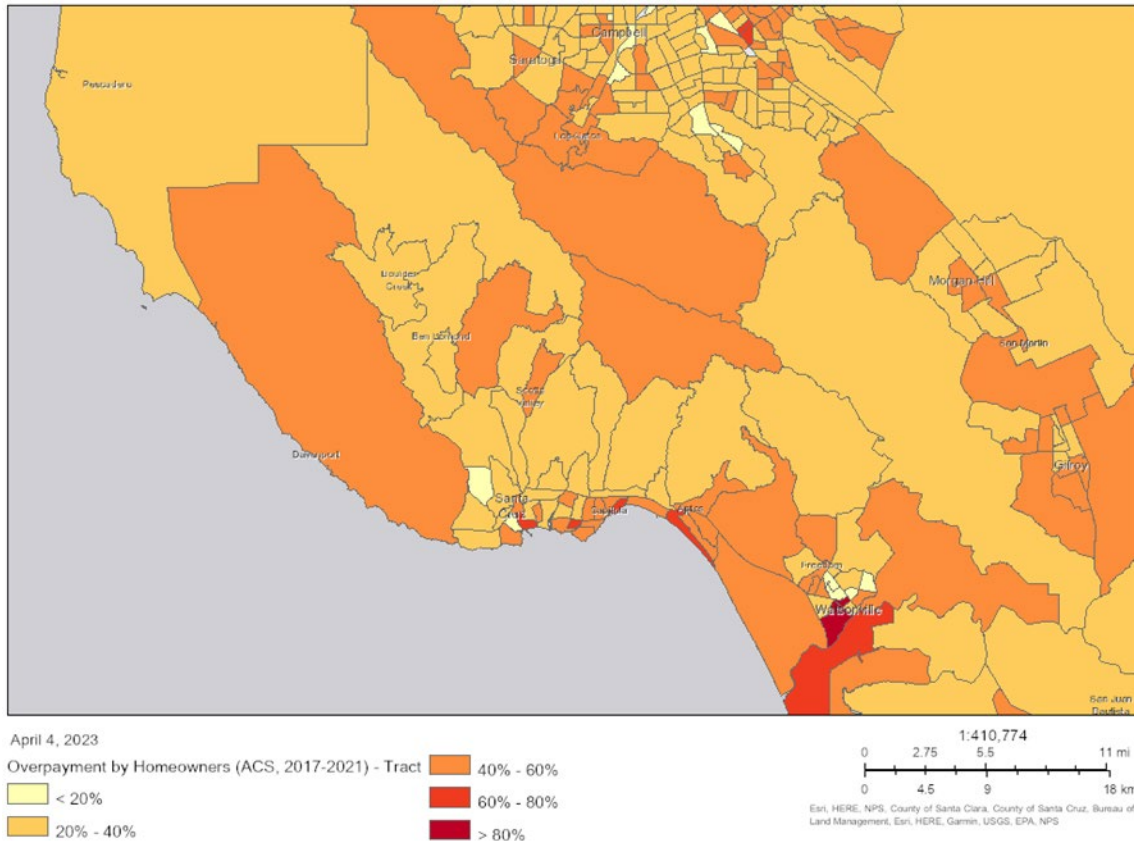


Figure HE-A-90: Overpayment by Homeowners by Census Tract, Santa Cruz County, 2021



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

OVERCROWDING

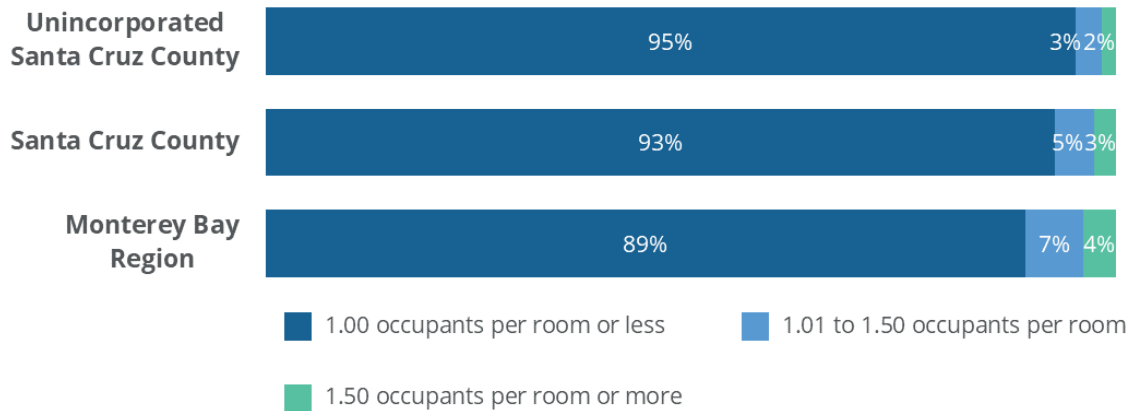
Understanding the prevalence of overcrowded households within a community helps determine the need for affordable and adequately sized housing units. Overcrowding is defined as a household with more than one occupant per room excluding bathrooms and kitchens. Units with more than 1.5 persons per room are considered severely overcrowded.

Overcrowding may occur due to a lack of affordable housing that meets the needs of households. Cultural norms and customs can also be a factor of overcrowding.

The vast majority of households (95%) in unincorporated Santa Cruz County are not overcrowded—indicated by more than one occupant per room (Figure HE-A-91). However, renter households are nearly five times as likely to be overcrowded than owner-occupied households (Figure HE-A-92).

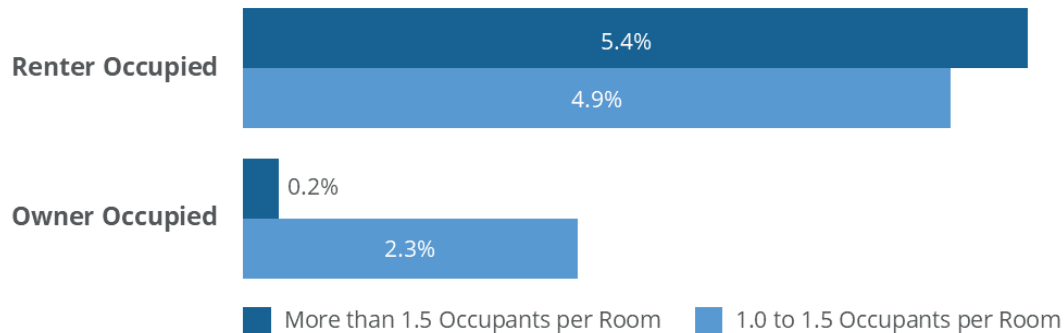


Figure HE-A-91: Occupants per Room by Jurisdiction, 2019



Source: 2019 CHAS.

Figure HE-A-92: Occupants per Room by Tenure, Unincorporated Santa Cruz County, 2019

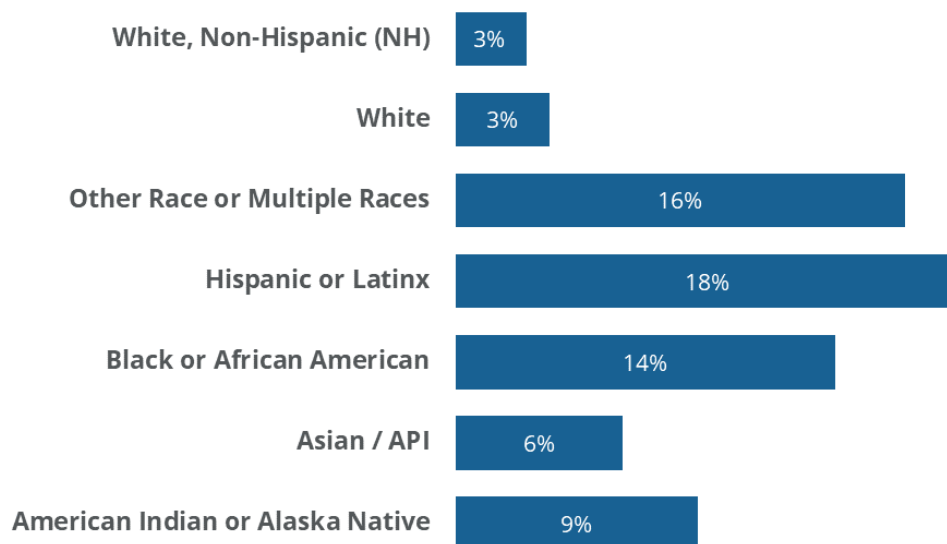


Source: 2019 CHAS.

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-93). Households earning between 31-50% AMI are most likely to be overcrowded among households by area median income (Figure HE-A-94).

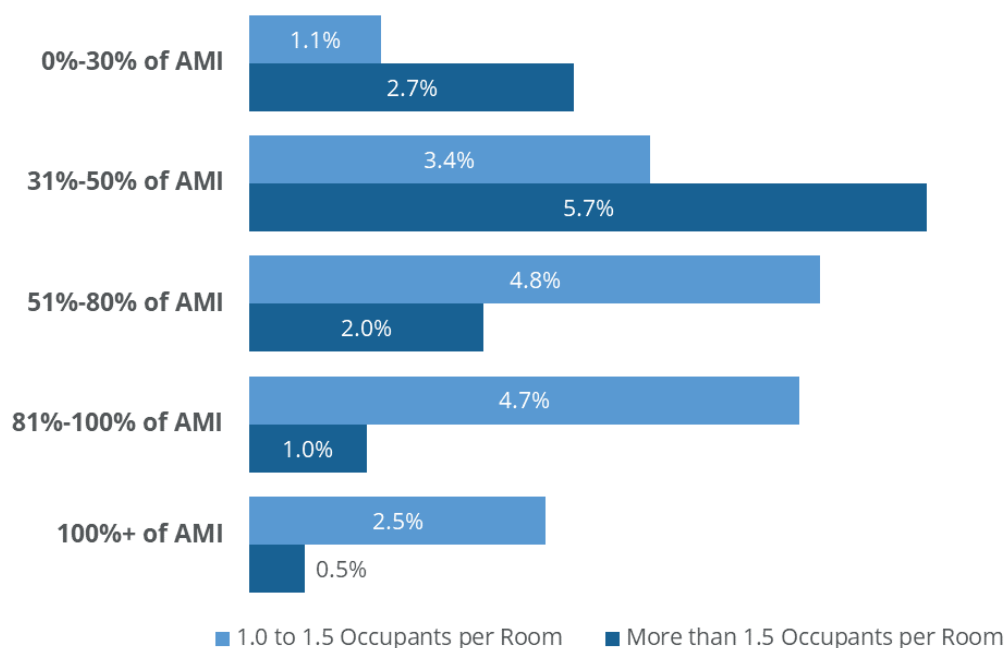


Figure HE-A-93: Overcrowding by Race and Ethnicity, Unincorporated Santa Cruz County, 2021



Source: 2021 ACS 5-year estimates

Figure HE-A-94: Occupants per Room by AMI, Unincorporated Santa Cruz County, 2019

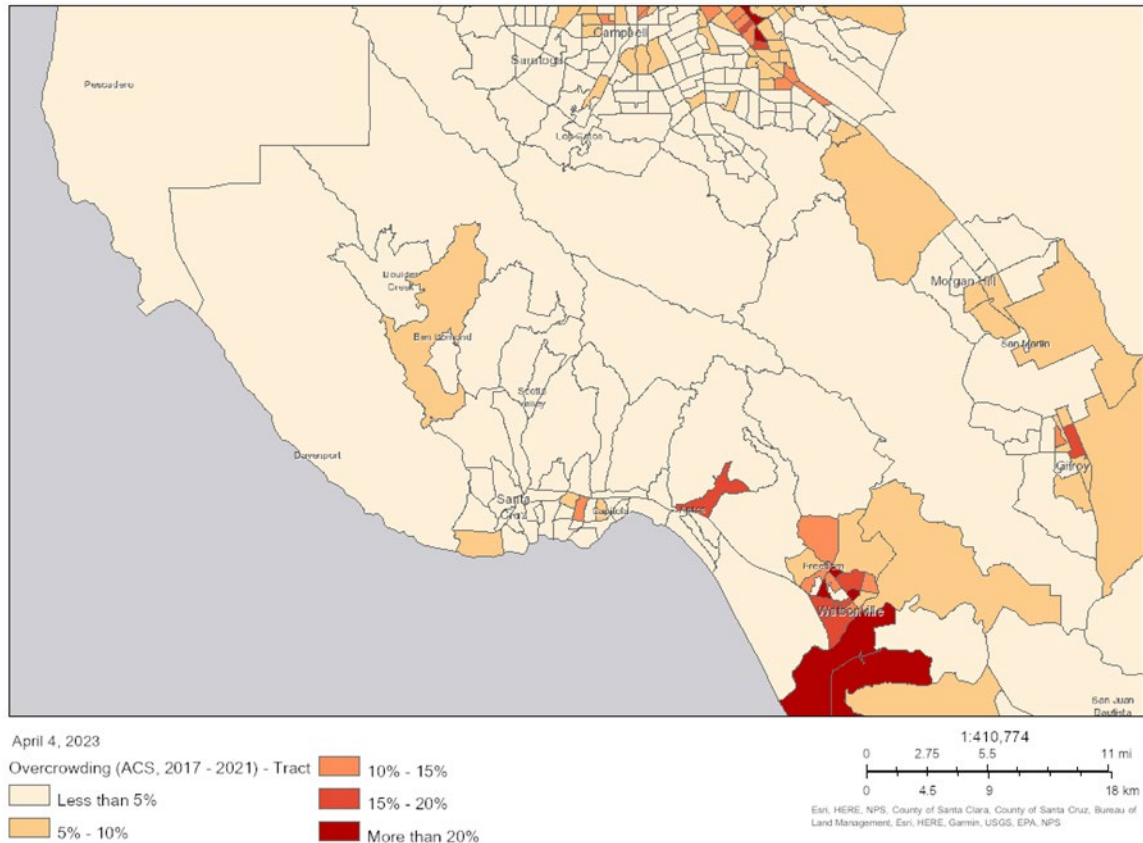


Source: 2019 CHAS



Figure HE-A-95 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-95: Overcrowding by Census Tract, Santa Cruz County, 2021

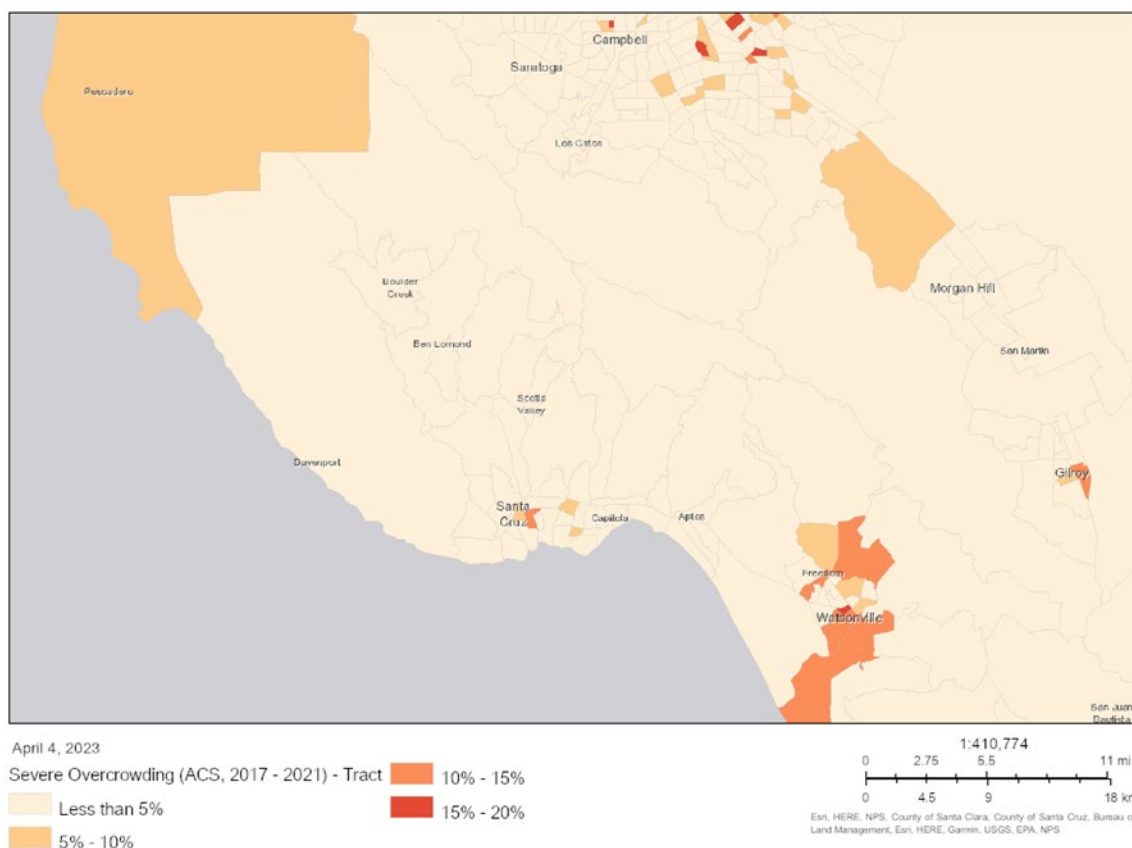


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-96 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-96: Severe Overcrowding by Census Tract, Santa Cruz County, 2021



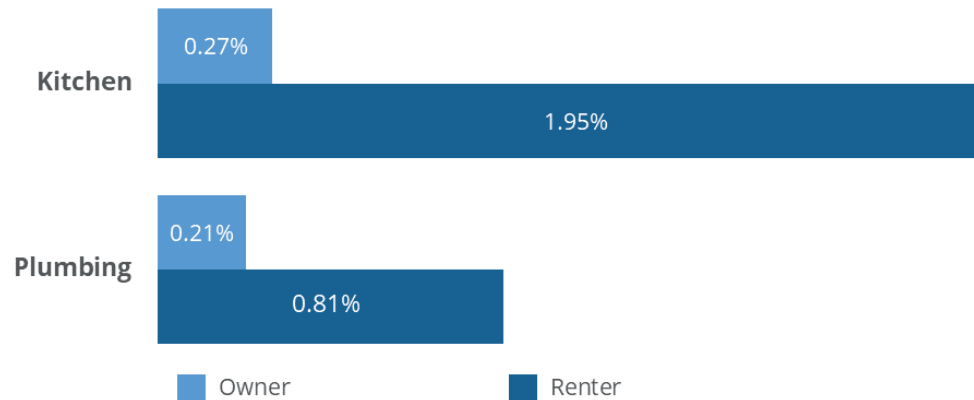
Source: California Department of Housing and Community Development AFFH Data Viewer.

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, a low share of households are lacking kitchen facilities or plumbing. For renters, almost 2% are lacking kitchen facilities while less than 1% report lacking plumbing. For owners, less than 1% are lacking either kitchen or plumbing facilities (Figure HE-A-97).



Figure HE-A-97: Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Unincorporated Santa Cruz County, 2021

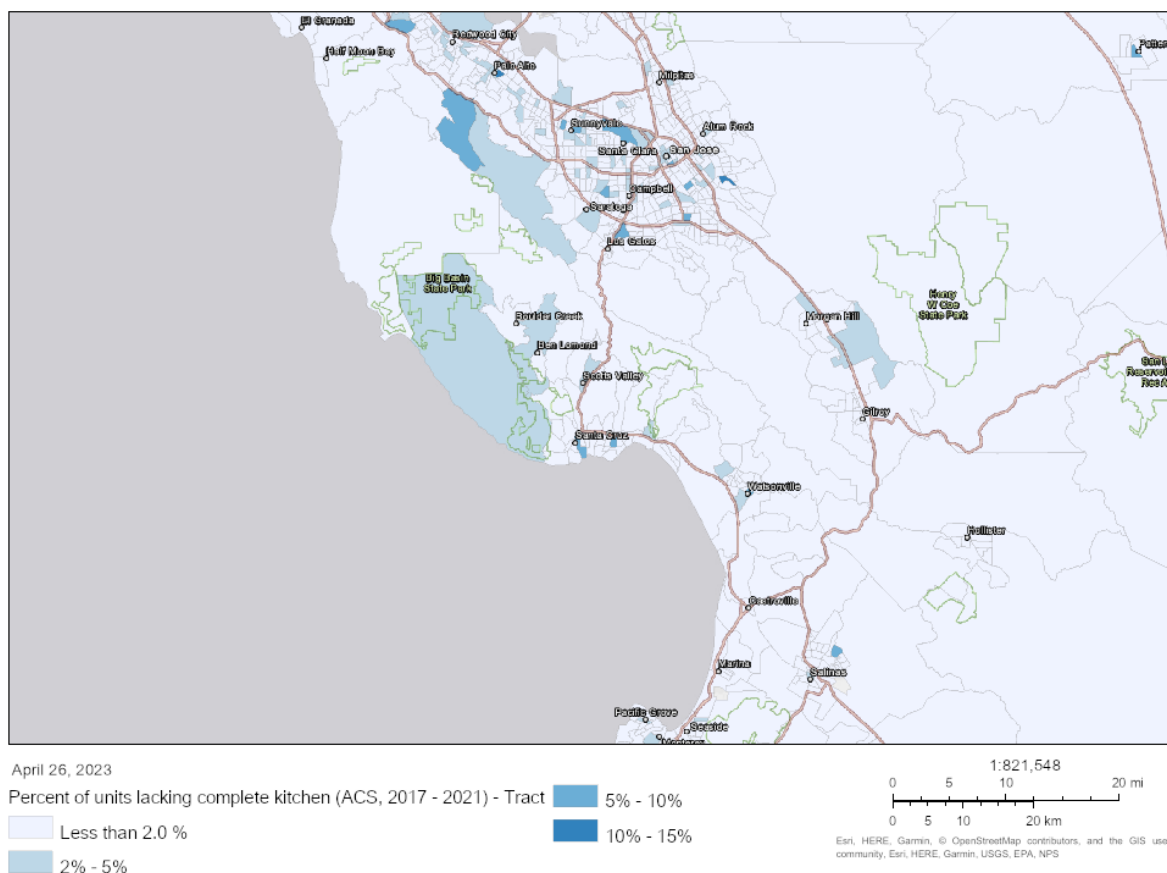


Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure HE-A-98 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 are located in Davenport, Felton, Aptos, and Freedom. Figure HE-A-99 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 Aptos.



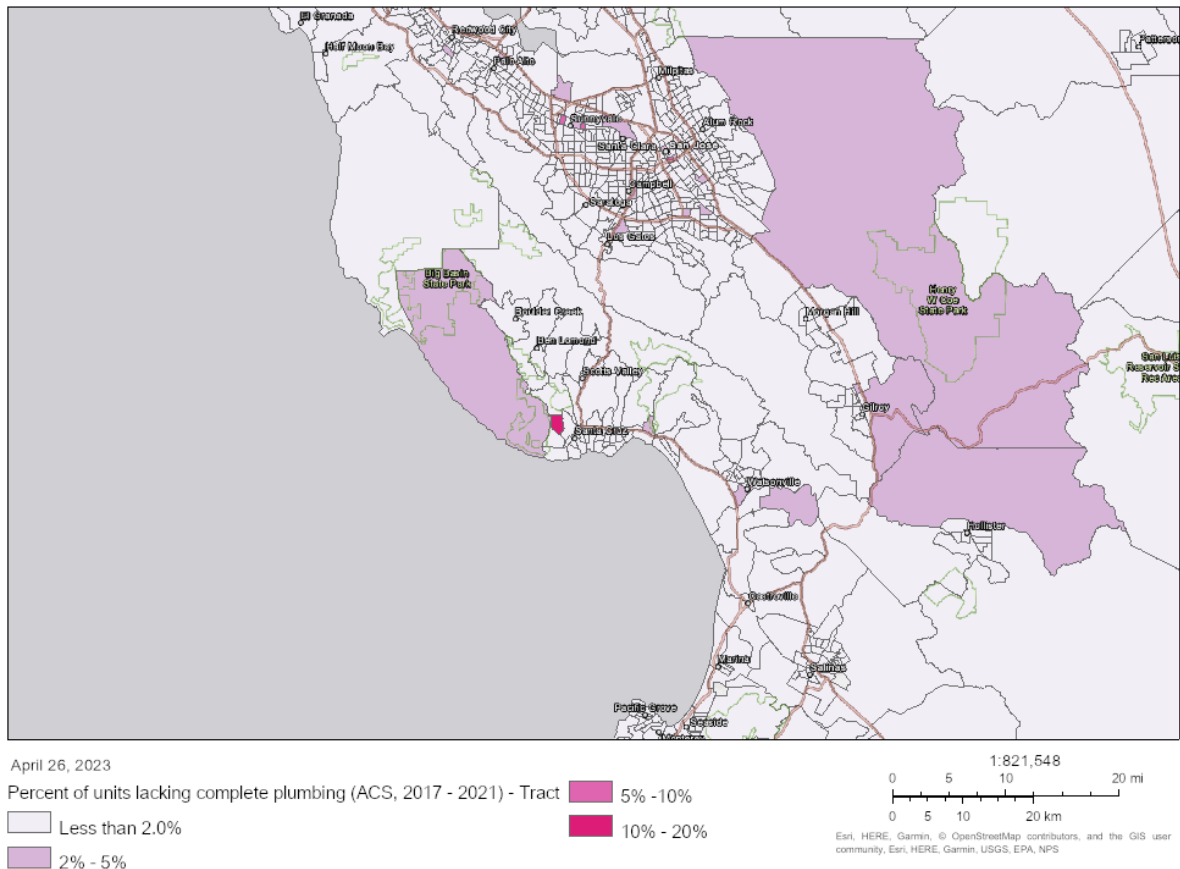
Figure HE-A-98: Percent of Units Lacking Complete Kitchen Facilities by Census Tract, Santa Cruz County, 2021



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



Figure HE-A-99: Percent of Units Lacking Complete Plumbing by Census Tract, Santa Cruz County, 2021



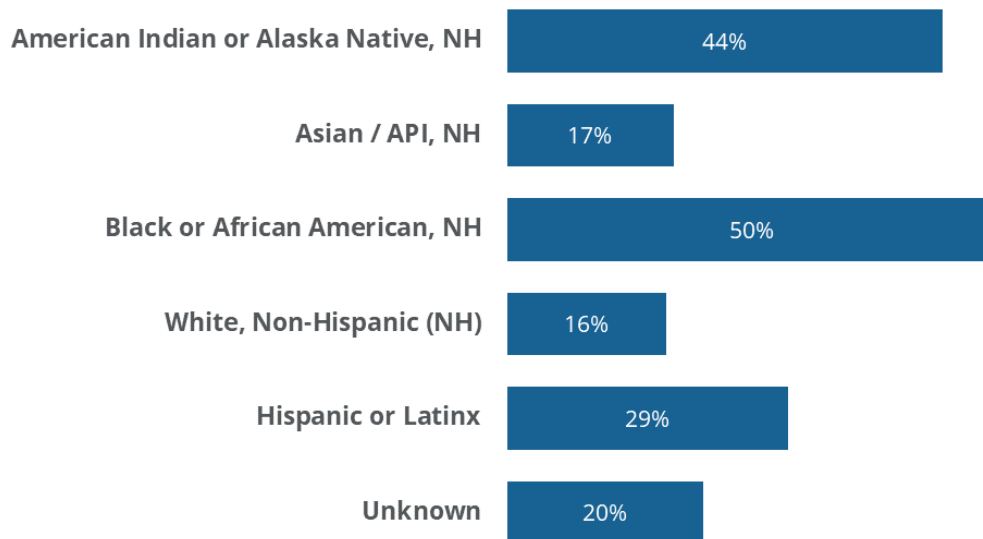
Source: California Department of Housing and Community Development AFFH Data Viewer.

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-100).



Figure HE-A-100: 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).

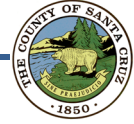
Formerly the California Department of Fair Employment in Housing (DFEH), the California Civil Rights Department (CRD) was established in 1980 and is now the largest civil rights agency in the United States. According to their website, CRD's mission is, "to protect the people of California from unlawful 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".⁴⁷

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.⁴⁸ 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-13).

⁴⁷ <https://calcivilrights.ca.gov/>

⁴⁸ <https://calcivilrights.ca.gov/complaintprocess/>



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 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-13: 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-14). Ninety complaints occurred in the county between 2013 and 2022 — with 14 complaints coming from unincorporated county communities (Figure HE-A-101). 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-14:
Fair Housing
Complaints Filed with
HUD by Basis, Santa
Cruz County, 2006-
2020

Note:

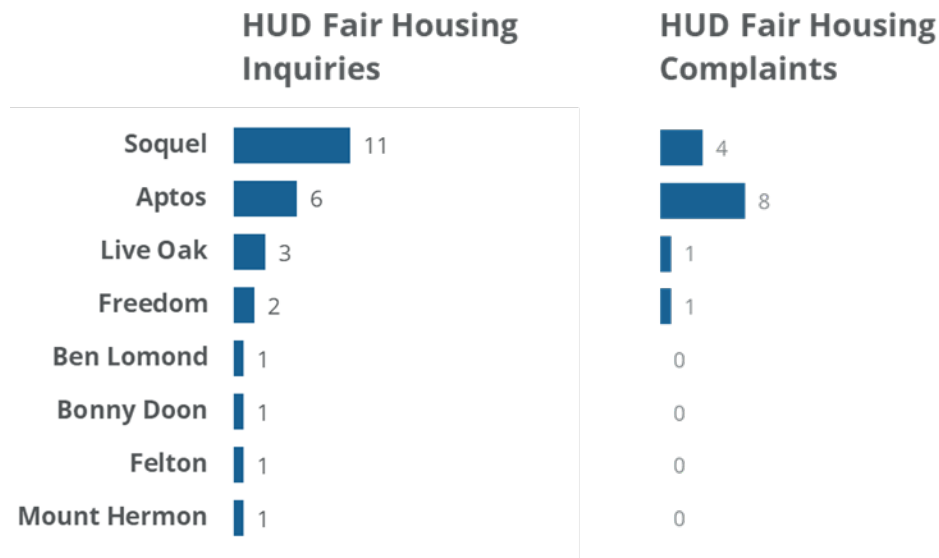
Because cases can be filed with one or more bases, the total number of cases (n=155) reflected in the figure is less than the number of cases by basis in the "Cases" column (n=198). The "% of Total" percentages are calculated using n=198 as the denominator.

	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%

Source:

HUD, 2020 and Root Policy Research.

Figure HE-A-101: HUD Fair Housing Inquiries and Cases by City, Unincorporated
Santa Cruz County, January 2013-November 2022

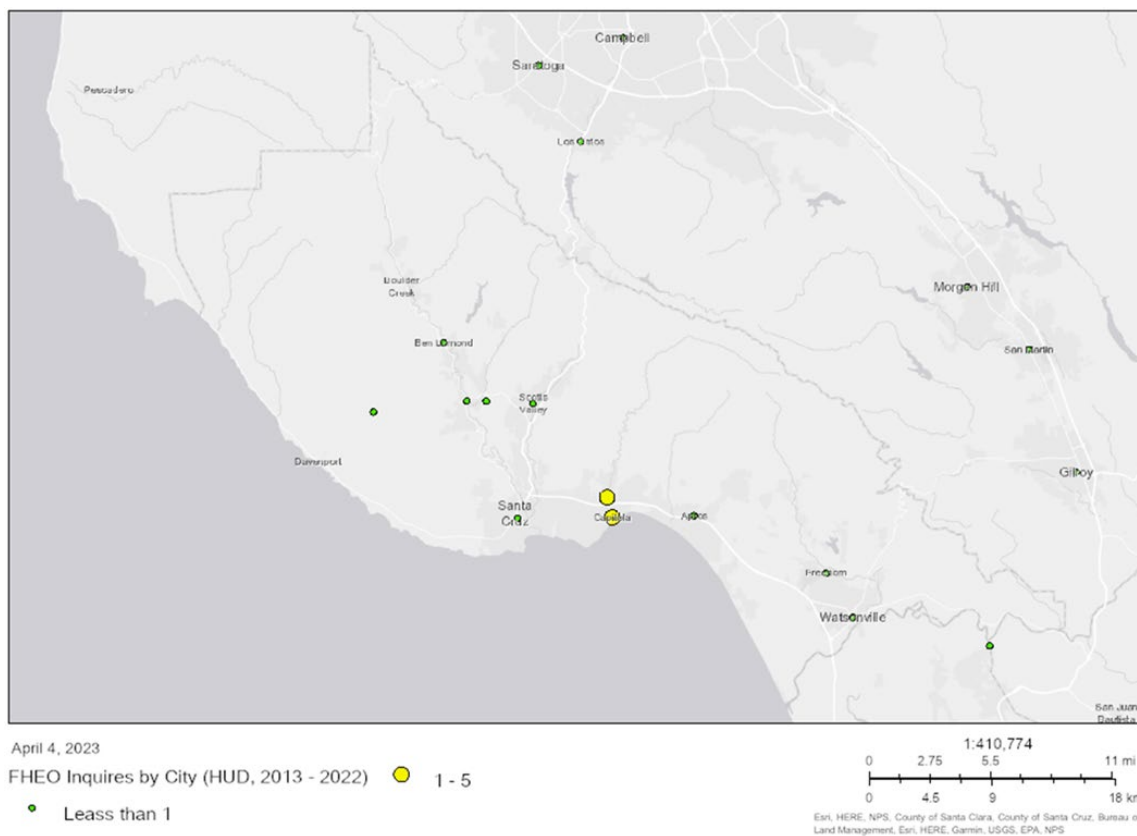


Note: If an unincorporated community is not reflected above, no inquiries or cases were submitted by residents of that community to HUD during the time period noted above.

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



Figure HE-A-102: FHEO Inquiries by City to HUD, Santa Cruz County, 2013-2022



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

**Table HE-A-15: 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-16: 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.

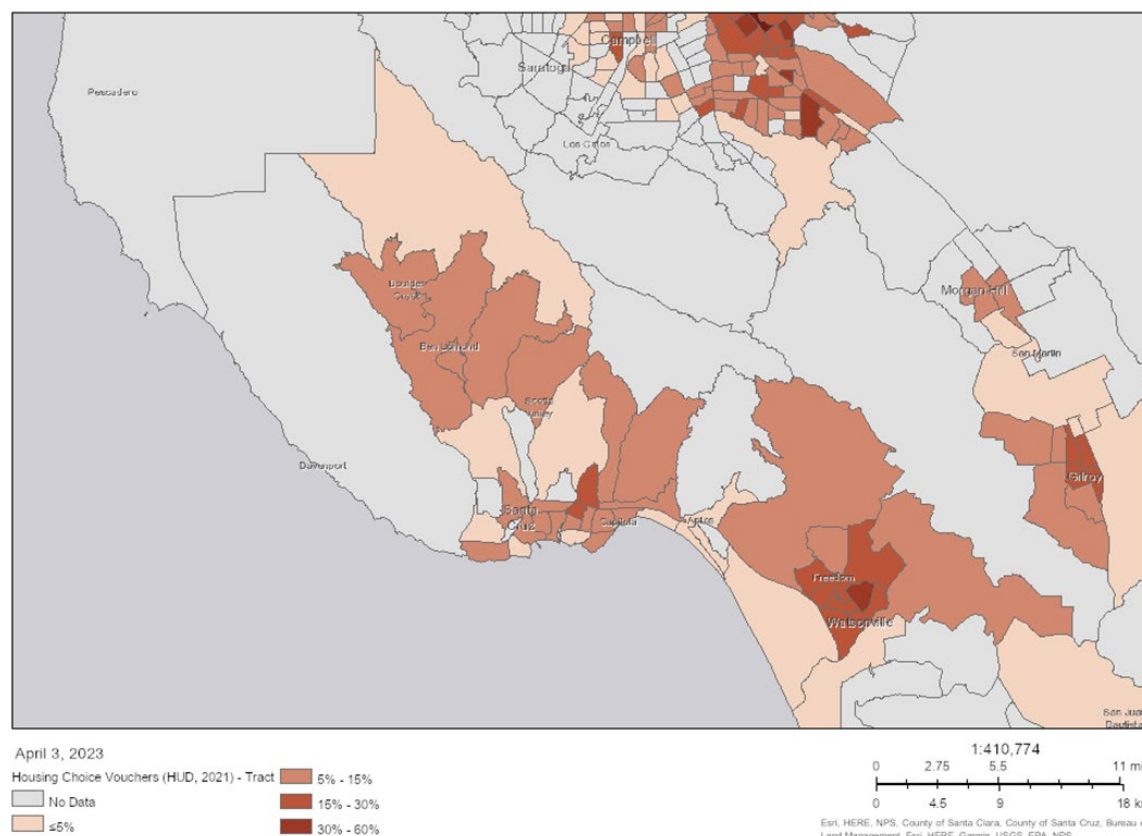
Source: California Department of Housing and Community Development AFFH Data Viewer.



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-103 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-103: 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.”⁴⁹

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.”⁵⁰
- 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.

OUTREACH 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:

⁴⁹ <https://nationalfairhousing.org/resource/2022-fair-housing-trends-report/>

⁵⁰ <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.

CENSUS TRACT SITES ANALYSIS

The proposed RHNA sites in unincorporated Santa Cruz County can accommodate approximately 3,812 housing units and 1,971 potential housing units. Figure 1 shows the distribution of those units across Census Tracts, 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. Figure 2 shows the distribution of potential RHNA housing units across Census Tracts.

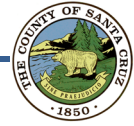


Table HE-A-17: Unincorporated Santa Cruz County Proposed RHNA Sites by Census Tract Summary

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-18: Unincorporated Santa Cruz County Potential RHNA 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 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 includes the community of Pasatiempo and is primarily made up of low density, single family residential. 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 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. Fifty-one RHNA 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. 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. Propose 51 RHNA units in Census Tract 1208 for above moderate income households.



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 located east of Scotts Valley, north of Cabrillo Highway, 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 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 moderate share of low or 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. Seventeen RHNA 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. 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.



Considerations. Propose 17 RHNA units in Census Tract 1212 for above moderate income households.

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 the 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, Seascap 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 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 53 units for above moderate 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 none are proposed, the introduction of affordable housing for low income households in this Tract would help further efforts to integrate this RCAA and unincorporated Santa Cruz County.

Considerations. Propose 53 RHNA units in Census Tract 1222.02 for above moderate income households.

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. Seascap Golf Course and Seascap 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 5 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 RCA.

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 11% (259 units) of proposed RHNA housing units for low income households and 12% (453 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 (112 units) for low income households and 9% of proposed RHNA housing units (324 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 (2,093 units) for low income households and 84% of proposed RHNA housing units (3,206 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 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
		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.	
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
	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 - Identify suitable sites for newly created designations and zoning districts, and propose appropriate sites for re-designation and rezoning.		
Goal 2: Encourage and Assist in the Development of Housing			
Program 2.1	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.	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	Continue See Program H-3A



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		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.	
Program 2.2	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.	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.	Continue See Program H-3B
Program 2.3	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	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	Modify See Programs H-6A through H-6C



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	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.	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.	
Program 2.4	Explore expanding local funding sources to assist in the financing of affordable housing, including transfer taxes, bonds for affordable housing projects and other opportunities.	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	Delete Completed



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		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



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		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.	
Program 2.7	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.	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.	Delete Completed
Program 2.8	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.	Ongoing as opportunities are identified. See Program 2.7 for example.	Modify See Policy H-1.9
Program 2.9	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.	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.	Delete Complete
Program 2.10	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	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	Modify



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	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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		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.	
Program 3.2	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.	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.	Delete Completed



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		"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.	
Program 3.3	Explore options to reduce the cost of infrastructure requirements for Accessory dwelling units through working with water and fire agencies.	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.	Delete Completed
Program 3.4	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.	On-going	Continue See Program H-3C
Program 3.5	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	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	Delete Completed



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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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		<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.	<p>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</p>	<p>Modify See Program H-3E</p>



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		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 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	Continue to seek all available sources of financing for affordable housing opportunities for special needs households. Specifically target the following sources: <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		Continue See Program H-4B
Program 5.3	Review policies that affect group homes, transitional housing, and the full range of licensed healthcare programs and facilities in order to: <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.	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	Modify See Program H-4C



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<ul style="list-style-type: none"> Ensure that local requirements conform to State law regarding transitional housing and shelters, especially the number of beds triggering a discretionary permit. 	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.	
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 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 - 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>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>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>Modify See Program H-4A</p>



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		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, benefitting all residents, particularly those without homes.	
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.	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 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.	Modify See Program H-4D
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	Modify See Program H-4E



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		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.	
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 mobile/manufactured homes consistent with State and federal laws; and • 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. 	<p>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.</p>	<p>Modify See Program H-4F</p>
Program 5.8	<p>Support the development of projects and programs that serve the housing needs of people living with mental illness, including:</p>	<p>Previously, Housing staff in the Planning Department supported Mental Health Services Act (MHSA) programs in coordination with County Health Services Agency Mental</p>	<p>Modify See Program H-4B</p>



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Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	<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 programsSupport 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.	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.	
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	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	Modify See Program H-4b



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
	such projects that come forward with HCD funding through the Joe Serna Jr. Farmworker Housing Grant Program.	Atkinson Lane in Watsonville. Building permits are issued and this project is under construction.	
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: <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. 	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 code updates and/or market-driven design decisions of private developers.	Modify See Program H-4d



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
Program 5.13	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.	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.	Modify See Program H-4G
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	Modify See Program H-5.2



Table HE-B- 1: Overview of Adopted Programs

Program Number	Programs/Actions	Achievements/Effectiveness	Continue/ Modify/ Delete
		promoting energy efficiency in existing and new residential structures.	
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 percent of all units produced were affordable to households with above-moderate incomes and approximately 56 percent were affordable to very low-, low-, and moderate-income households.

Table HE-B- 2: Housing Units Produced, 2015-2023			
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 it 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.



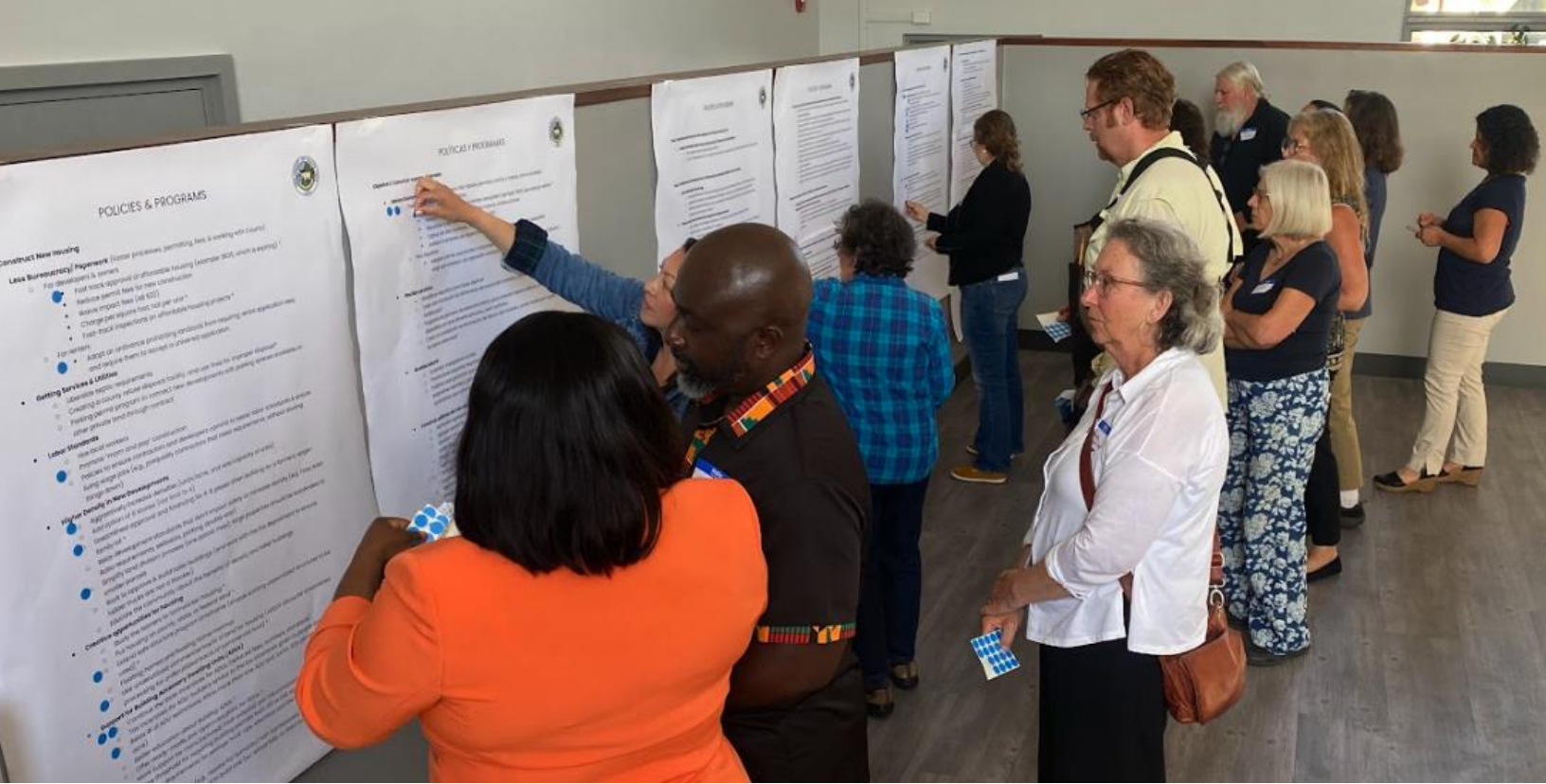
The goals, objectives, and policies identified in the 2015 Housing Element were appropriate for the 2015-2023 timeframe because they complied with the program requirements mandated by State law at the time. The 6th Cycle Housing Element will be revised to address new state mandates and to put County of Santa Cruz on track to fully meets its housing obligations.



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.

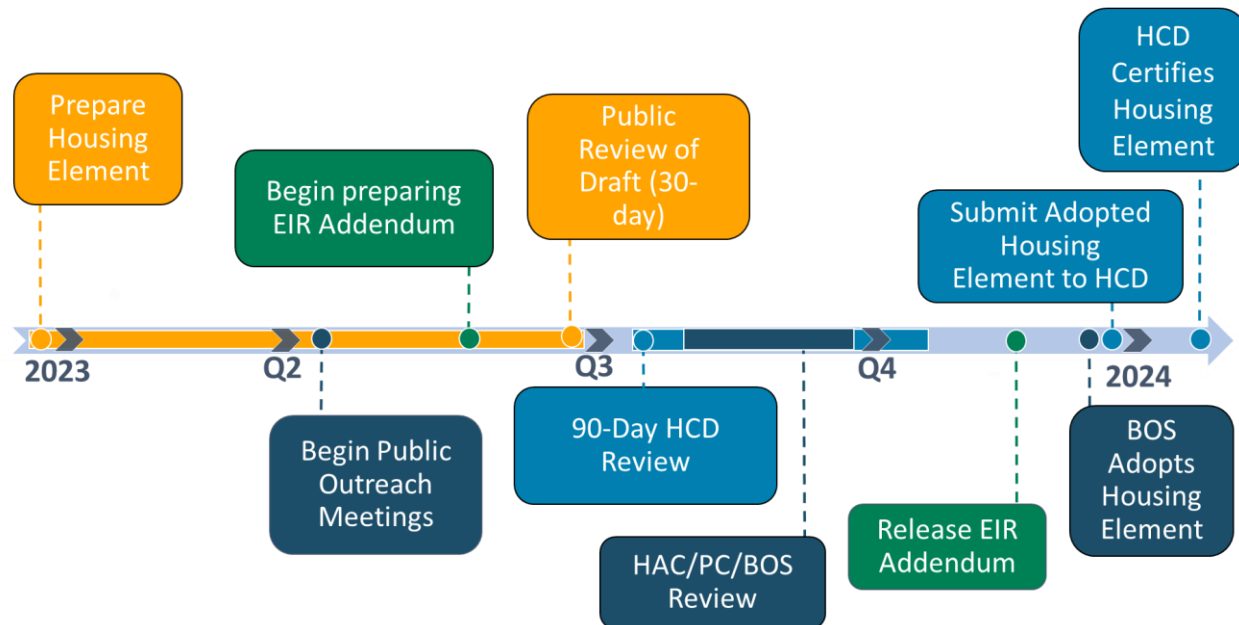
CivicMakers ensured that the groups represented diverse demographics, lived experiences, and subject matter expertise. We also worked to make the facilitation of the meetings accessible, trauma informed, multi-lingual, and understandable at a 5th grade reading level. Each meeting included a concise overview 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 of 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 Pfotenhauer

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 Age ³			
	<u>Goal</u> (of 20 candidates)	<u>Committed Participation</u> (19 selected)	<u>Final Attendance</u> (14 participants)
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 District ⁴			
	<u>Goal</u> (of 20 candidates)	<u>Committed Participation</u> (19 selected)	<u>Final Attendance</u> (14 participants)
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
Supervisory District 2 & 4			
TOTAL	4	3 Confirmed	2 Participated
Homeowners	1	1	0
Renters	2	1	1
Unhoused	1	1	1
Supervisory District 3			
TOTAL	5	2 Confirmed	2 Participated
Homeowners	2	0	0
Renters	3	1	1
Unhoused	-	1	1
Supervisory 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](#)

	<u>Goal</u> (of 20 candidates)	<u>Committed Participation</u> (19 selected)	<u>Final Attendance</u> (14 participants)
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			
	<u>Goal</u> (of 20 candidates)	<u>Committed Participation</u> (19 selected)	<u>Final Attendance</u> (14 participants)
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 Language ⁷			
	<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 & Ethnicity ⁸			
	<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 Status ⁹			
	<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.

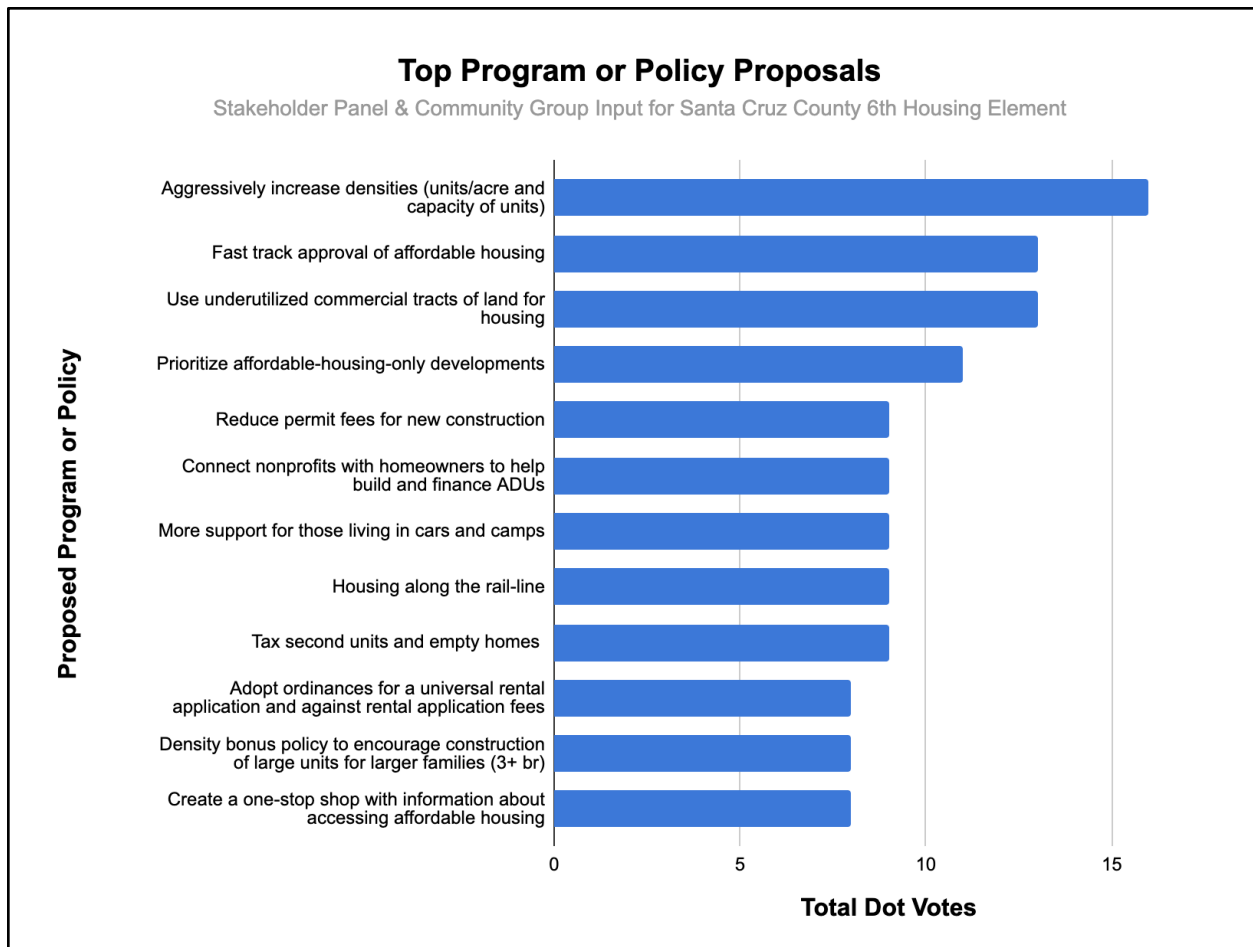
The program ideas that emerged as the highest priority from the dot voting exercise were then selected for further conversation in the break-out conversations. Full notes of these conversations is in the appendix: [Meeting #5 - Notes from break out rooms](#).

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

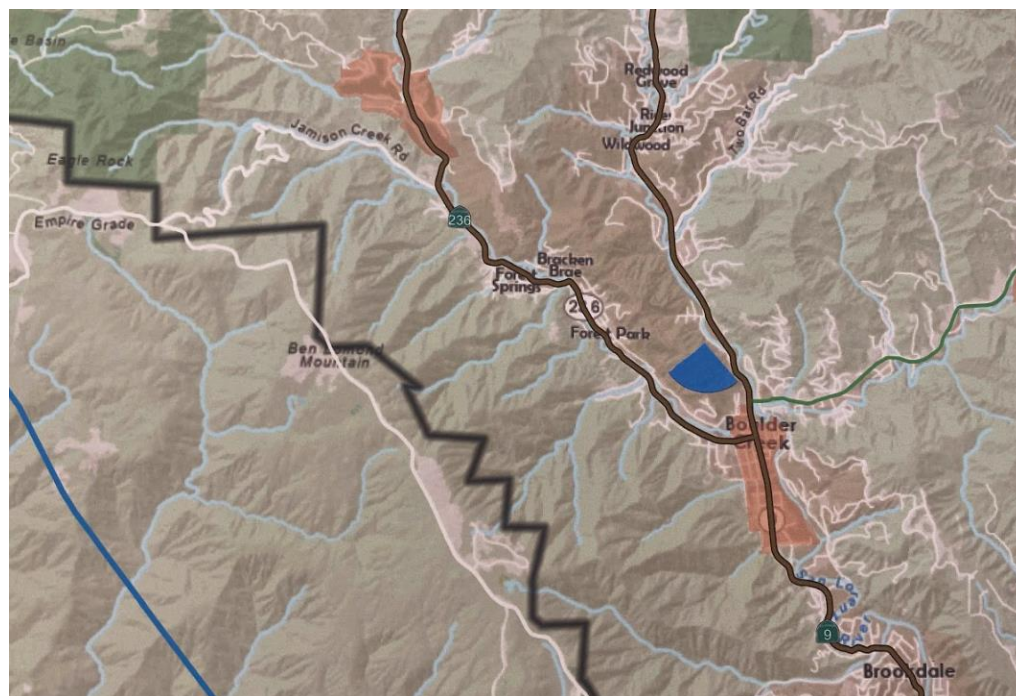
In Meeting #5, both groups got a chance to do a mapping exercise together where they were able to specifically indicate where they'd like to put what kind of housing. Per the two groups' own requests, there were options that surpassed the six story maximum currently in place.



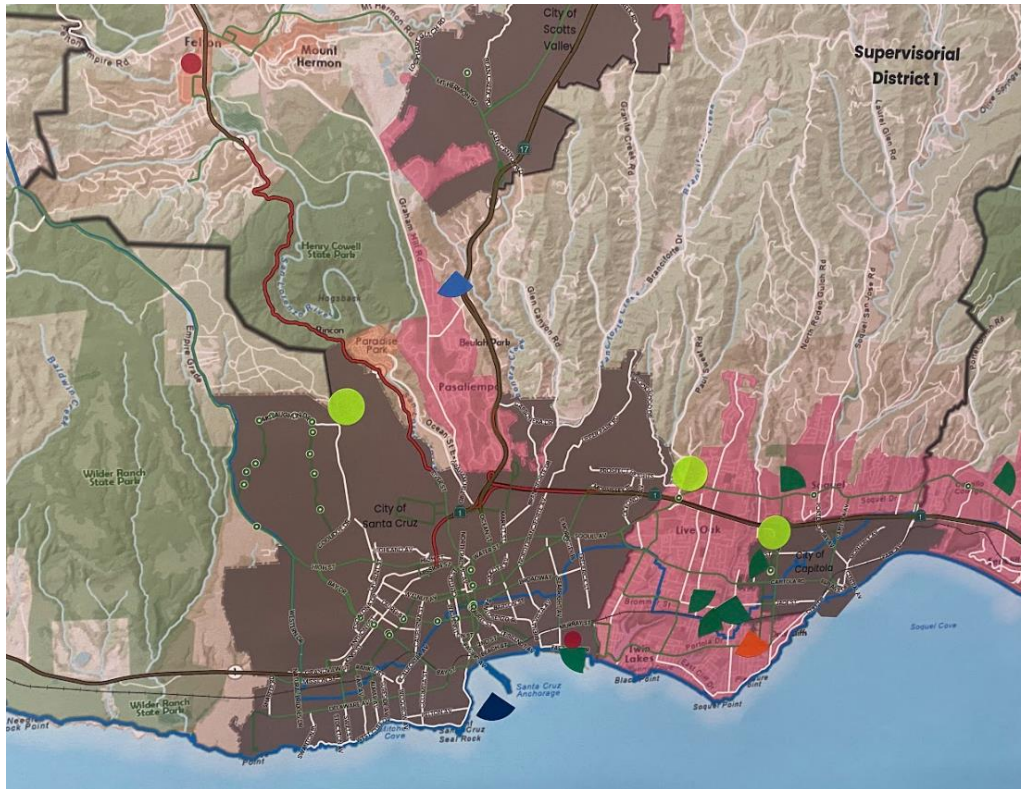
Participants provided input on where and what type of housing they would like to see.

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.

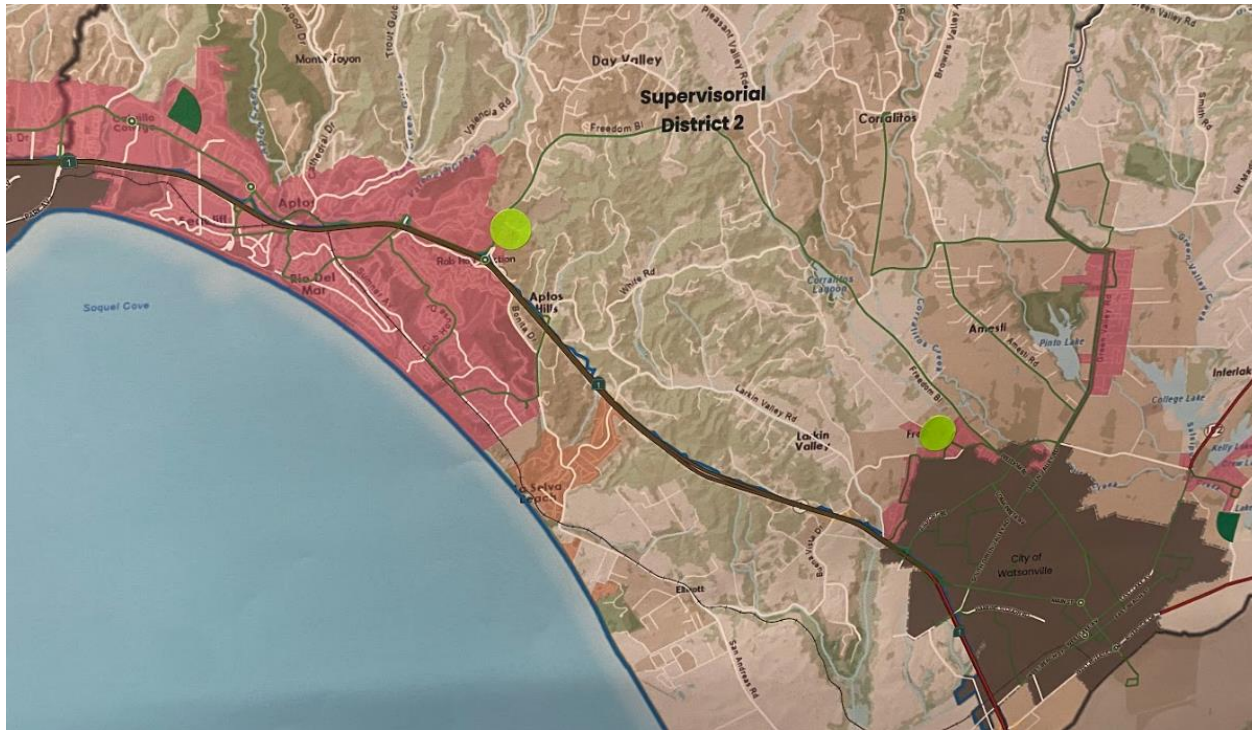


- Boulder Creek – one residential flex over 4 stories



(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 • 1 mic 1 voice – raise hand • 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>)

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/vacation-rentals).

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/senate-bill-9).

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																
	95010	95033	95062	95065	95073	95003	95019	95076	94060	95017	95060	95064	95005	95006	95018	95066	TOTAL
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 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 angry • 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 ingles

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 HHLD 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 there 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 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 we 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 paying 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

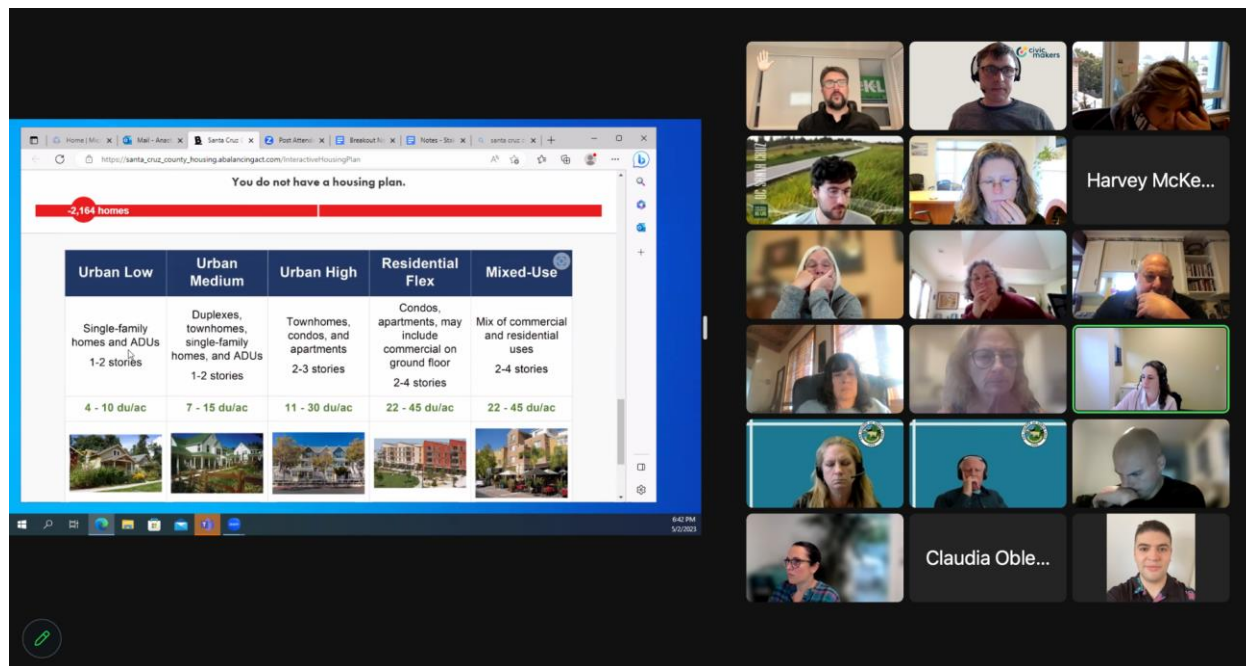
to grow, tend to become more vibrant and thrive. Those communities which avoid including and steamroll the sentiments of the public, tend to fail. Jane Jacobs was a brilliant activist who saved several vibrant neighborhoods from being torn down to make way for highway expansions that cut through neighborhoods. 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



The screenshot shows a Zoom meeting interface. On the left, a presentation slide titled "You do not have a housing plan." displays a progress bar for "2,164 homes" and a table of housing types. On the right, a grid of 18 participants is visible, with names like "Harvey McKe..." and "Claudia Oble..." partially shown.

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

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:

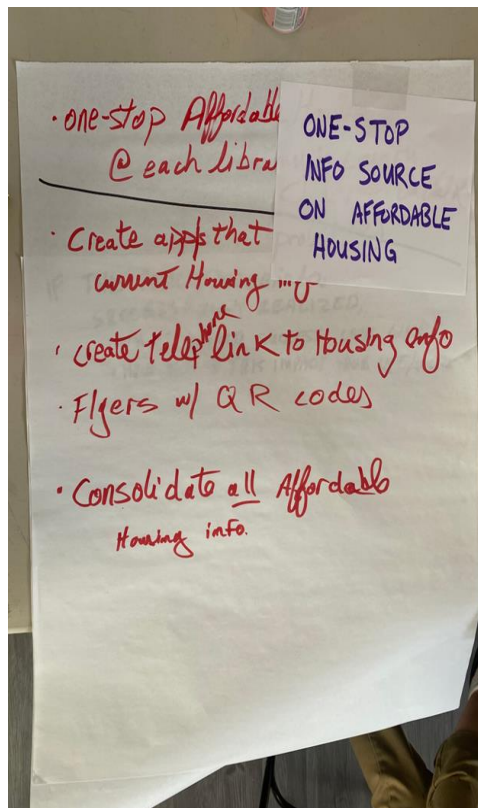
- Develop Par 3
- Increase density on Soquel Drive and Avenue
- Tall buildings get push back from angry neighbors because of the loss of light
- All of Live Oak should be rezoned for higher density
- Pure Water Soquel property near 7th and Brommer should be considered for HD development
- If a mixed-use 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

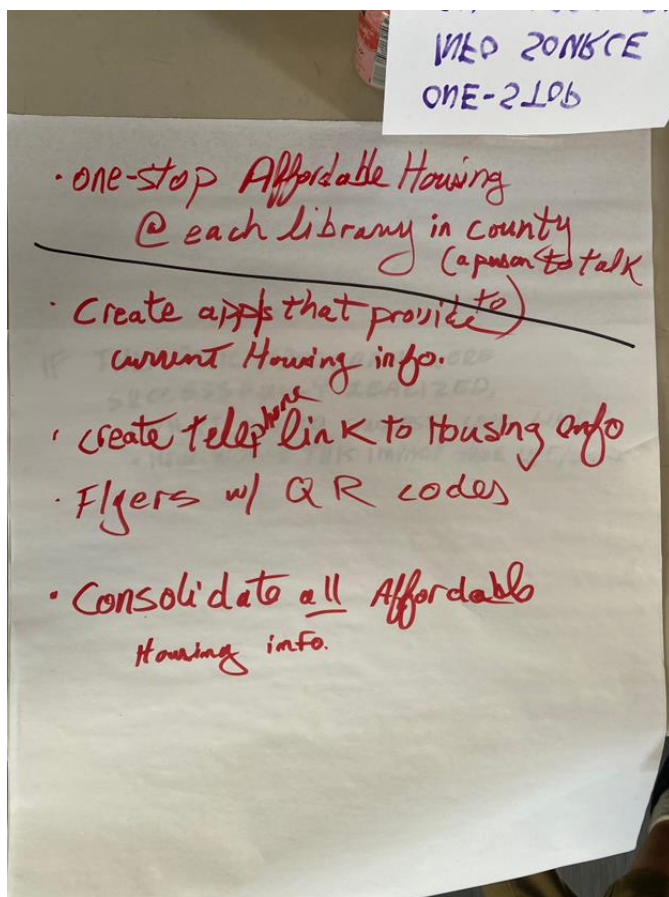
Meeting #5 Stakeholder Group and Community Panel - May 11

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

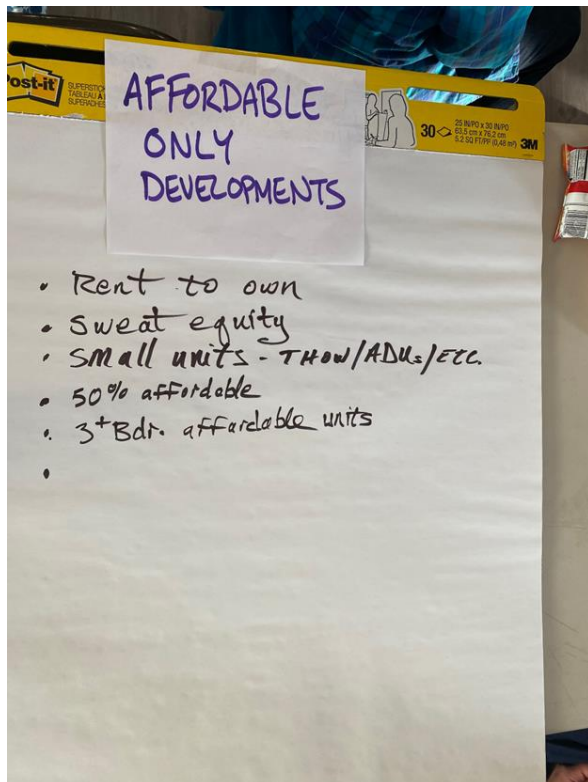
Where to put housing

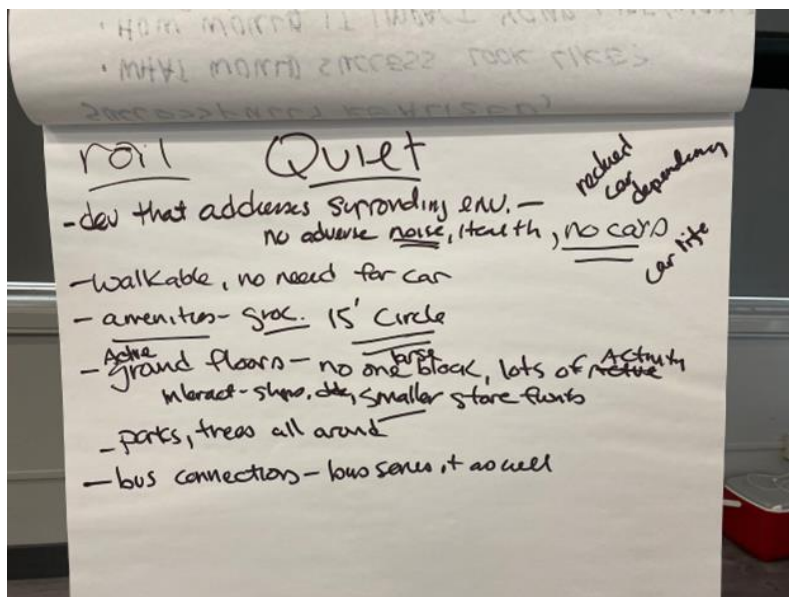
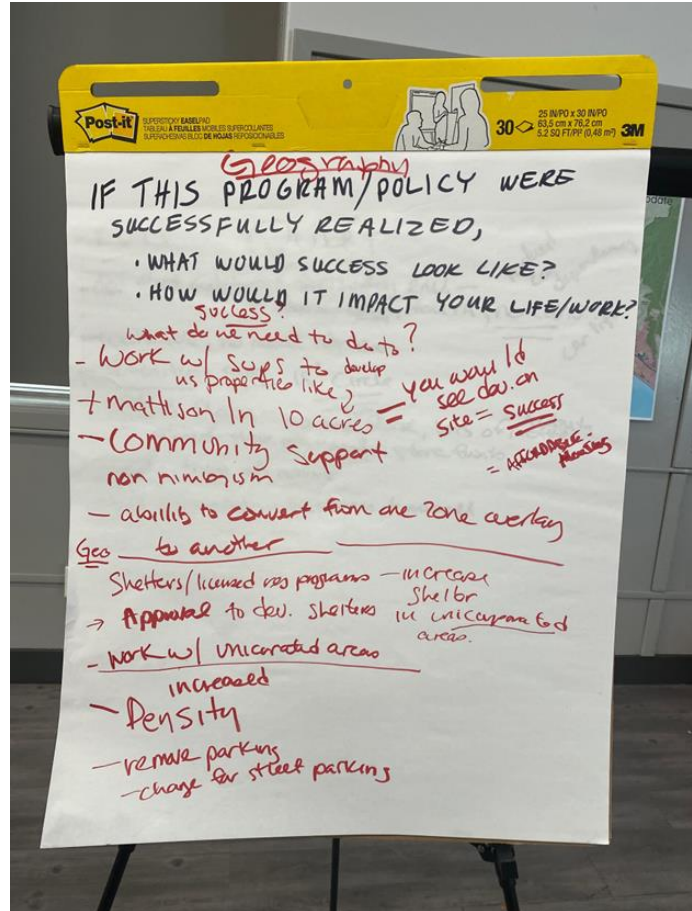
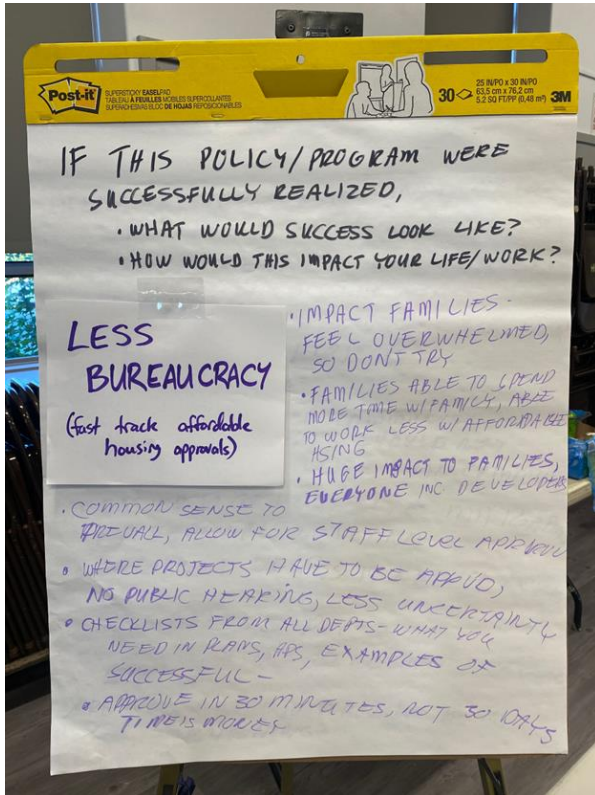
- This included her desire to have the community be able to work with the Supervisors to identify properties in the County, like the Mattison Lane property (10 acre vacant parcel) for example, and to be provided with community support without nimbyism so they would see affordable housing development 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

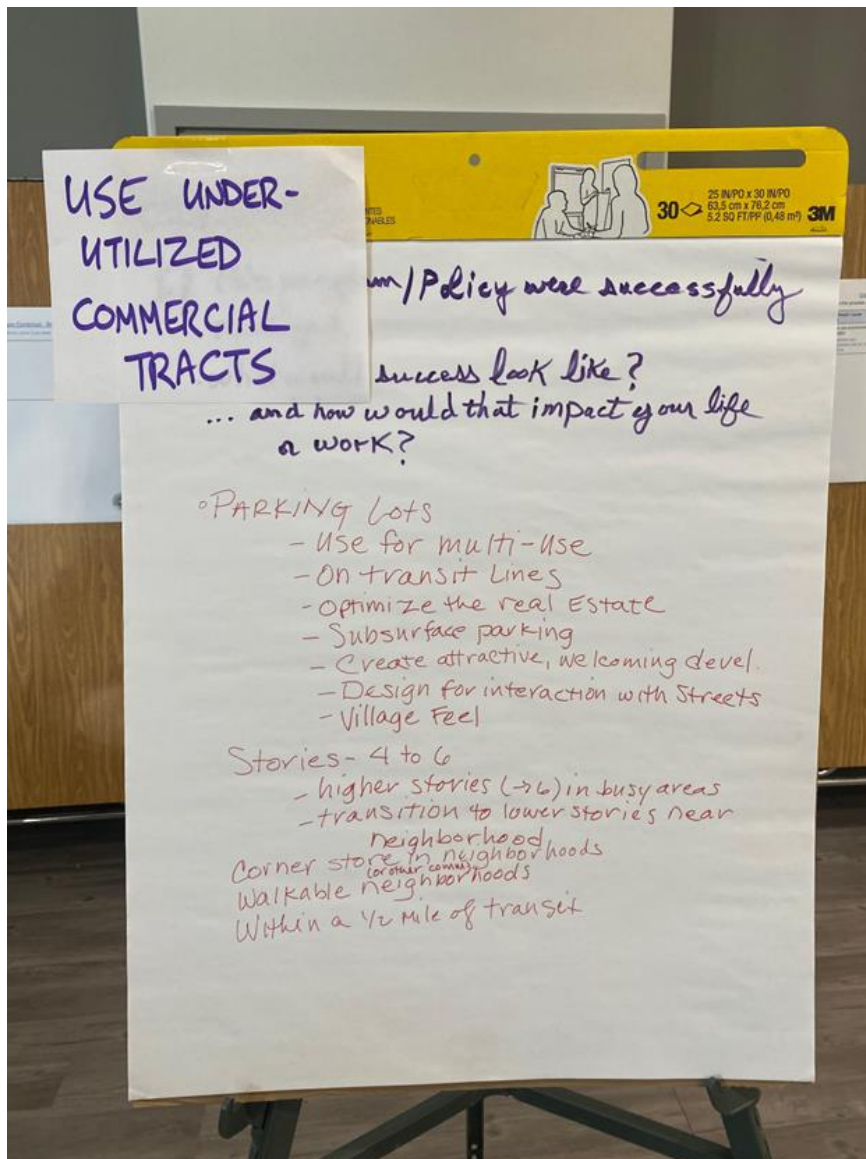




Break Out Group 3 : Use under-utilized commercial tracts

- 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

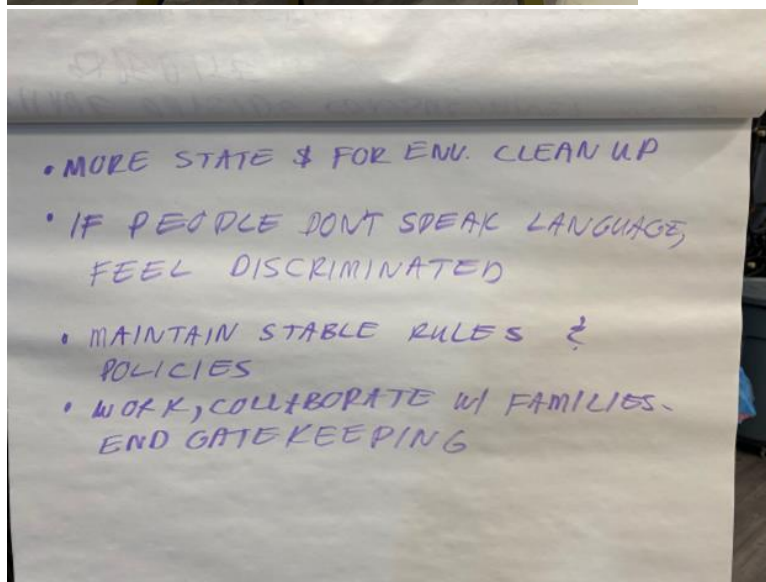
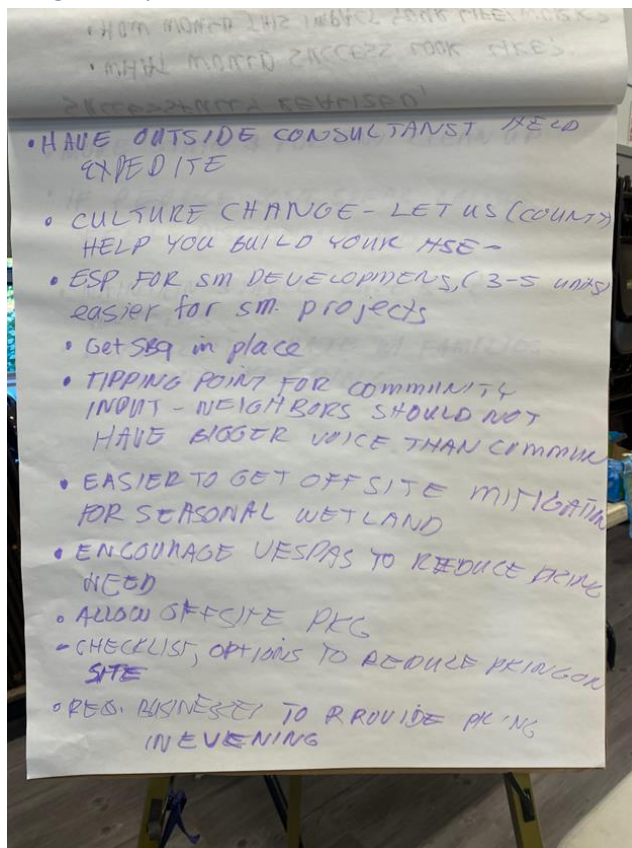
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Break Out Group 4 : Less Bureaucracy + Fast Track Affordable Housing Approvals

- 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

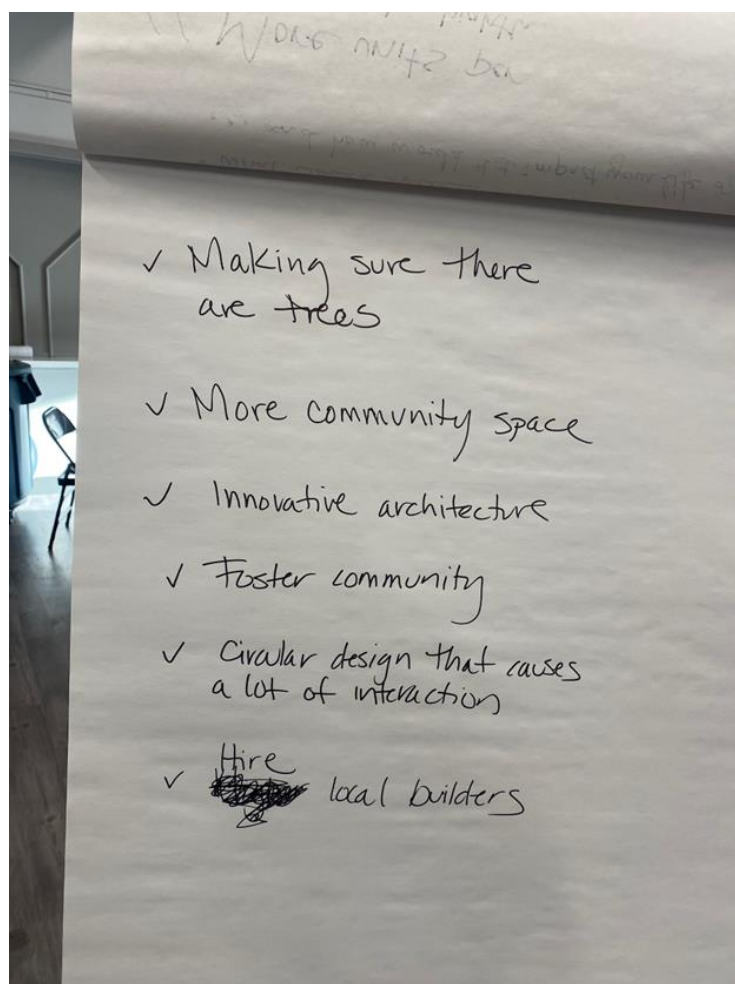
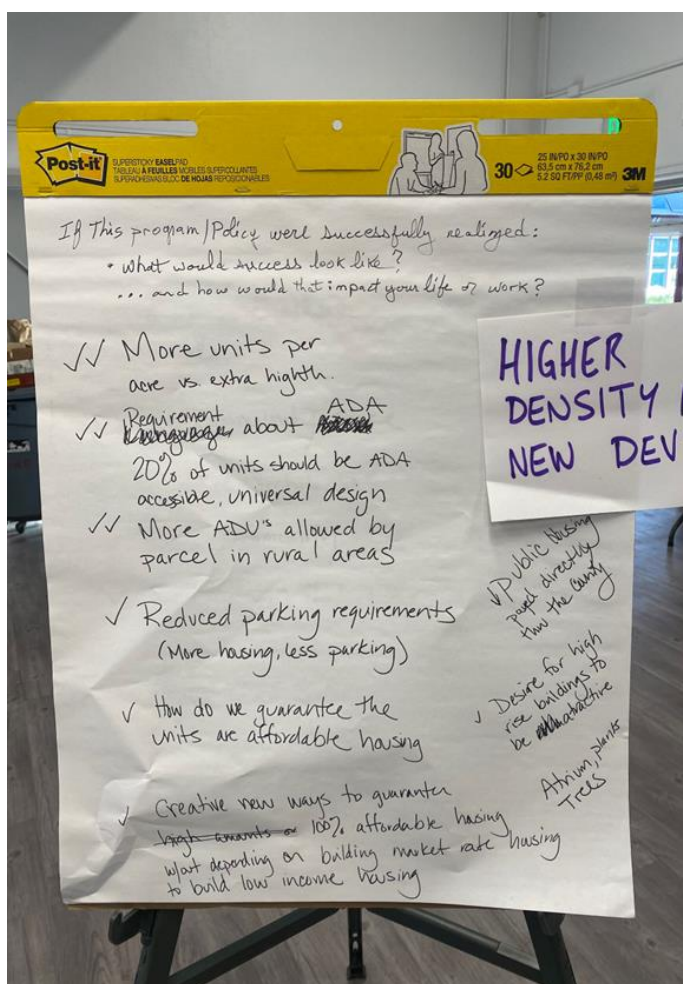
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Break Out Group 5: Higher Density in New Developments

- 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.

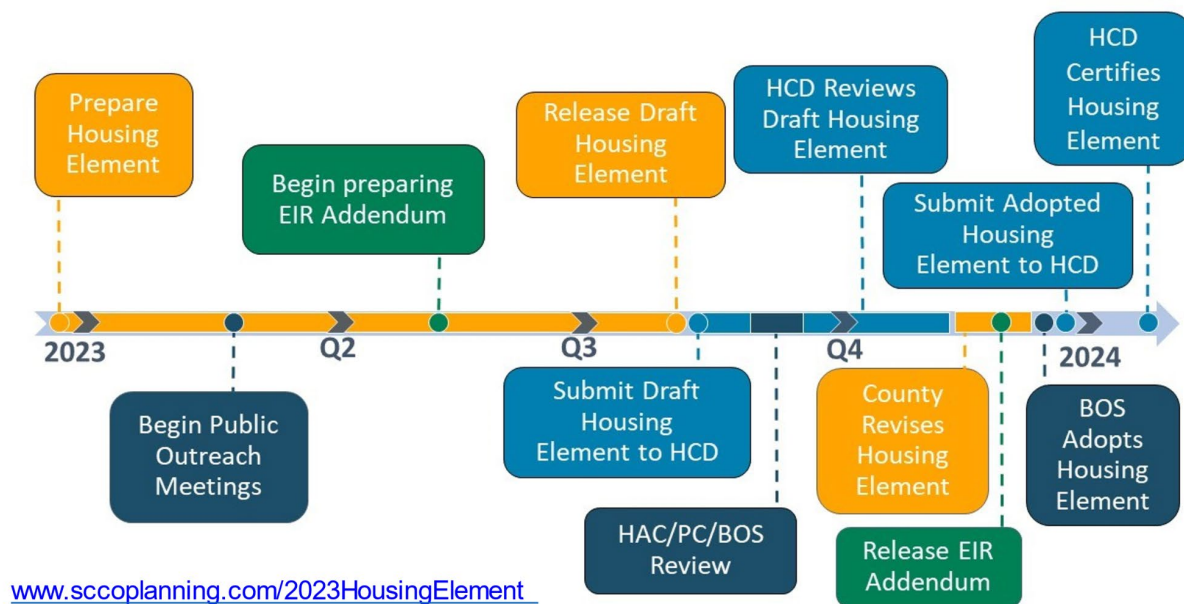
Income Level	5th Cycle RHNA (# housing units)	6th Cycle RHNA (# housing units)	Percent Increase
Very Low	317	1,492	471%
Low	207	976	471%
Moderate	240	586	244%
Above Moderate	550	1,580	287%
Total RHNA	1,314	4,634	353%

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

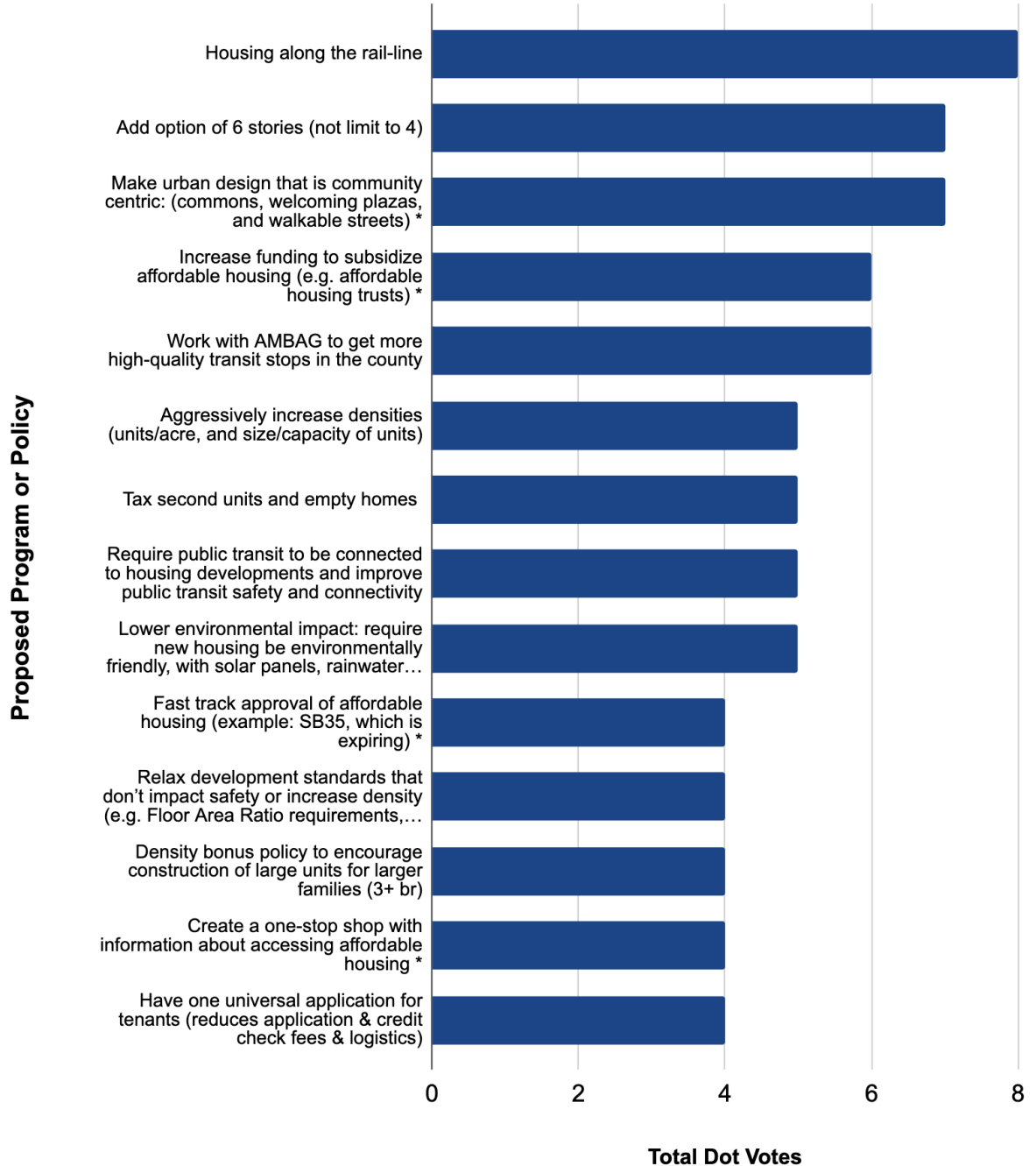
***Activity:** The intention of the **Programs and Policies Dot Voting Activity**, was to work towards **consensus**. A large paper poster hung on the wall with programs and policies (which were created from a parallel engagement process with a [Stakeholder Group and Community Panel](#)). Participants 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.)

Top Program or Policy Proposals

May 15 Public Meeting: Santa Cruz County 6th Housing Element



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
				
<small>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.</small>				

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 stories ⁵	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-served (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

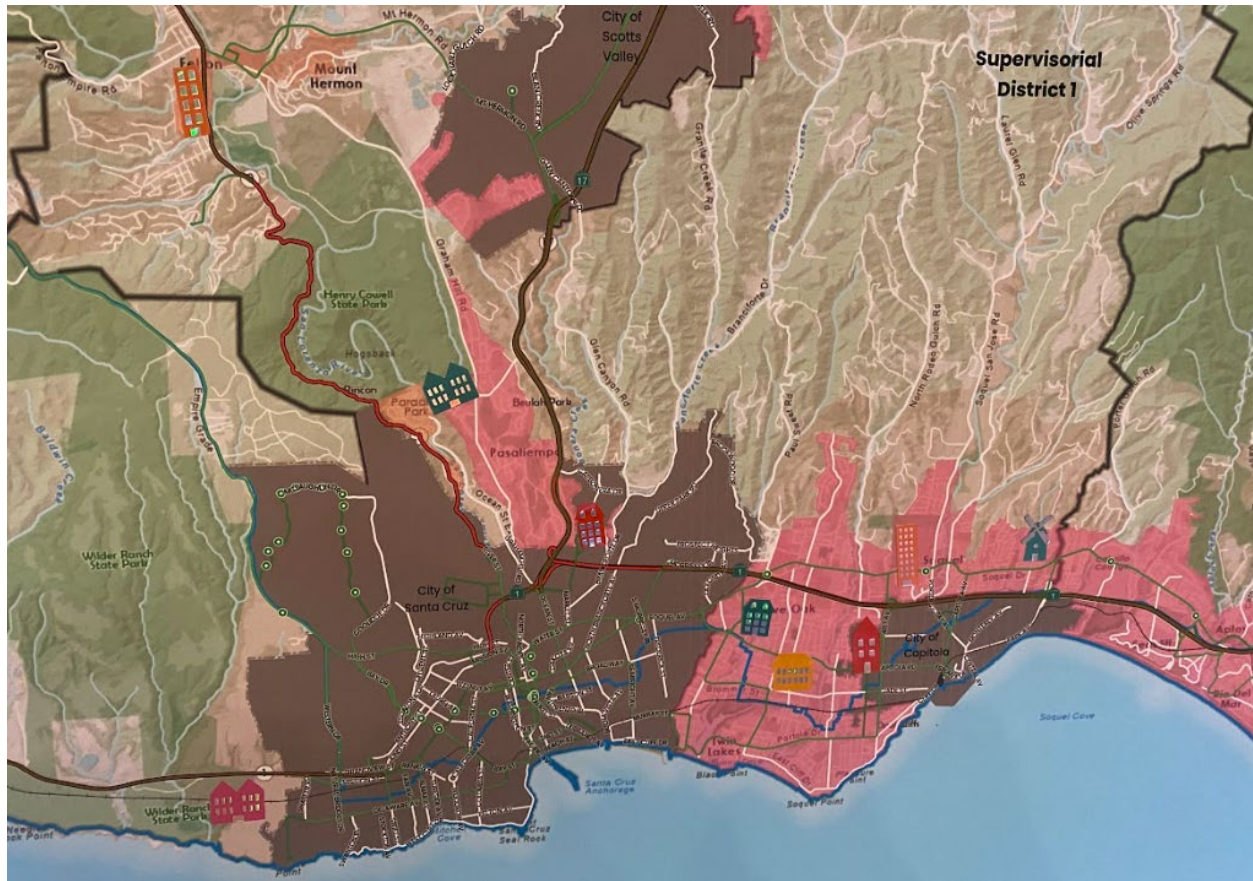
Housing Types & Locations

Key for map activity

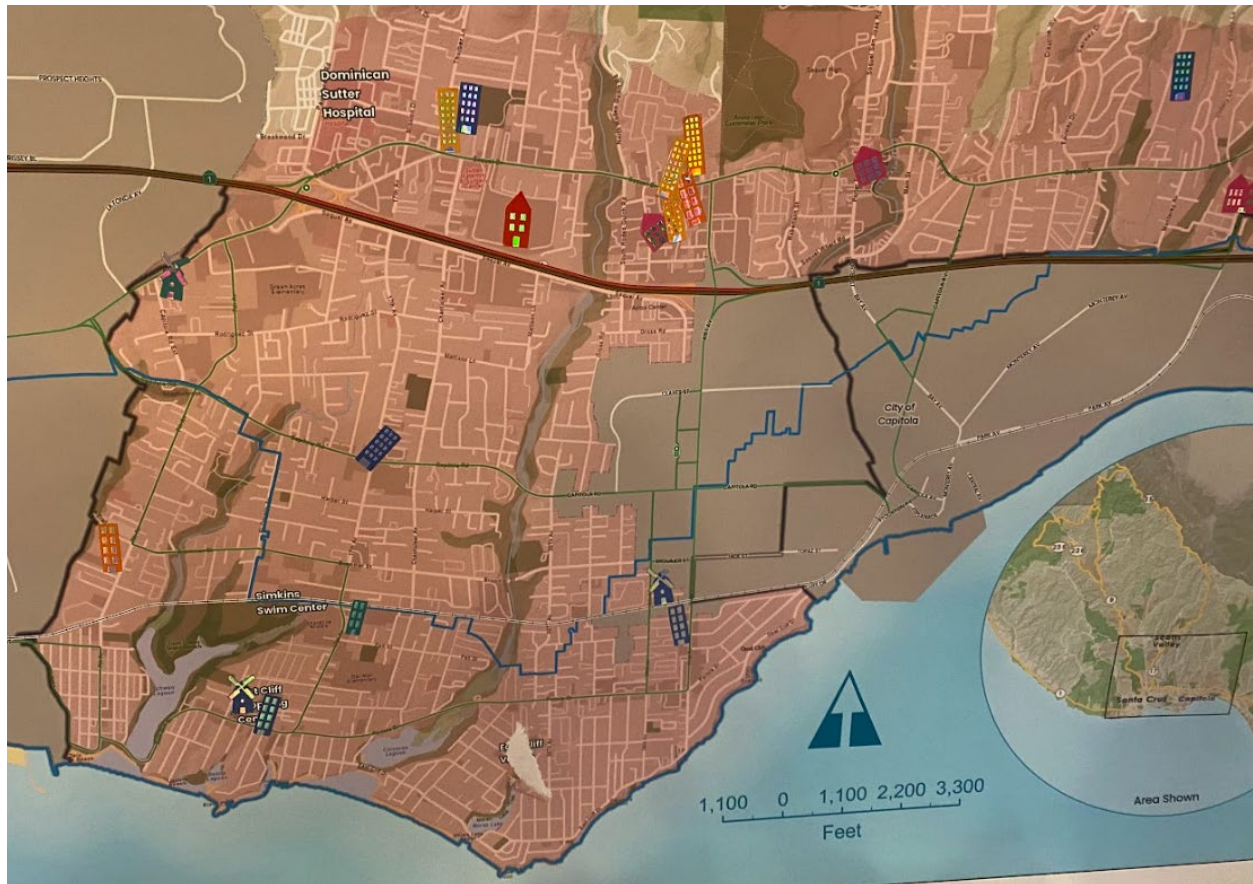
Urban Medium Medianamente Urbano 7-15 du/ac 	Urban High Altamente Urbano 11-30 du/ac 	Residential Flex (up to 4 stories) Flexible residencial (hasta 4 pisos) 22-45 du/ac 
Mixed Use (up to 4 stories) Uso mixto (hasta 4 pisos) 22-45 du/ac 	Residential Flex (over 4 stories) Flexible residencial (más de 6 pisos) >22-45 du/ac 	Mixed Use (over 4 stories) Uso mixto (más de 4 pisos) >22-45 du/ac 

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



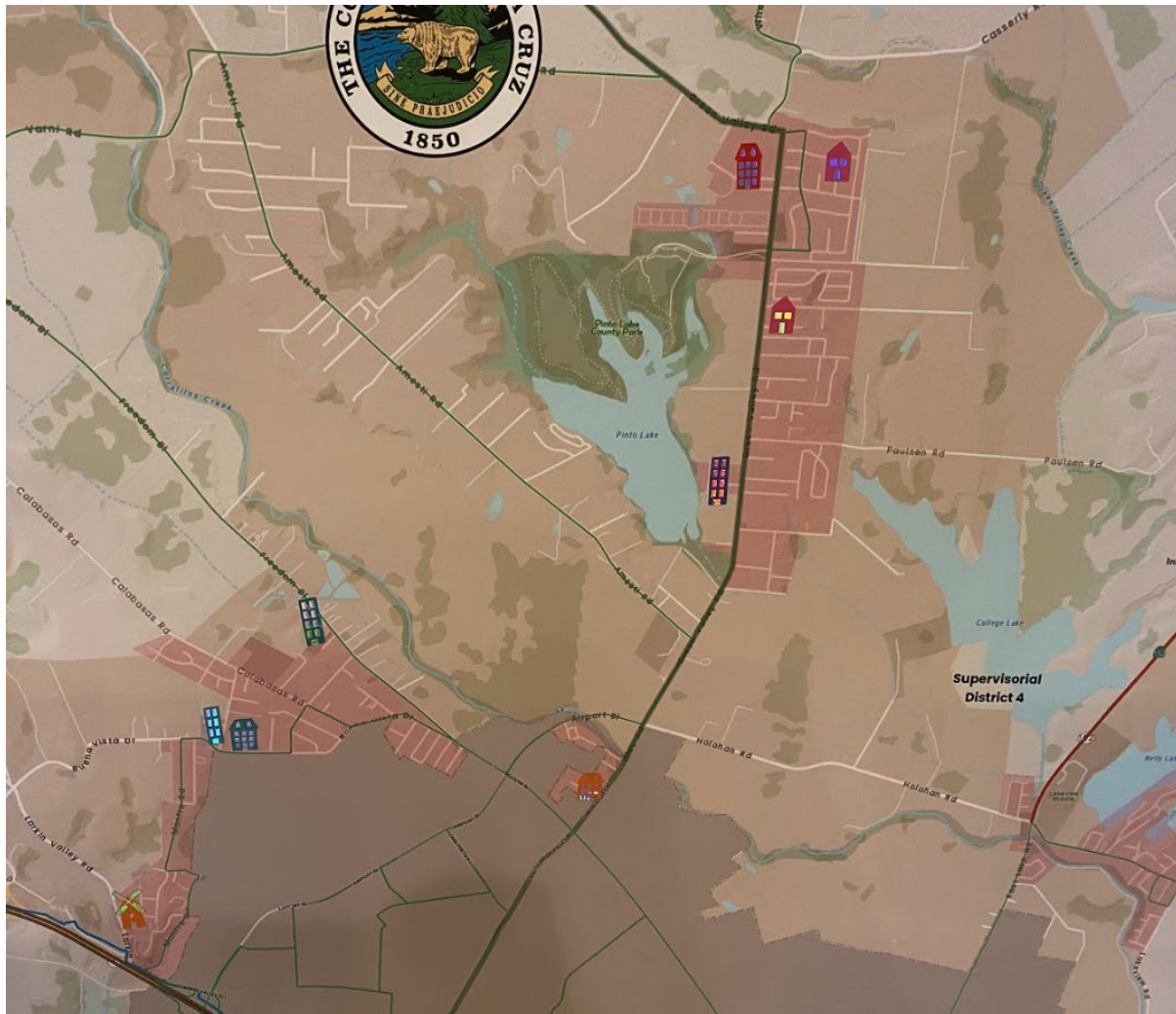
- Seacliff Shopping Center – one Residential Flex up to 4 stories
- Seacliff Shopping Center – one Residential Flex over 4 stories
- 7th and Brommer / County lands - one Mixed-use over 4 stories
- 17 th at Rail trail – one Residential Flex up to 4 stories
- 17 th at Capitola – one Residential Flex over 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.

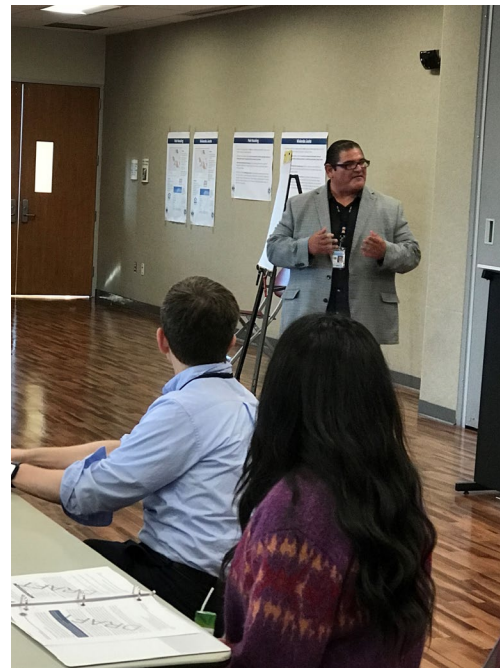
- Permit streamlining built into housing element law that we'll look into.
- Figuring out the fine print of what's required.
- Pre-application process
- Really look at moving down categories of the approval process (fewer things go to board ... admin review is hugely time consuming). Hire writers to 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 5 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. 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
<p>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 <i>Appendix F</i>).</p> <p>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. The table also adds estimated Accessory Dwelling Unit (ADU) residents to the high end of the population density range for each land use designation except for R-UHF, since ADUs are not expected to be common at this high level of building intensity.</p> <p>³R-1 = Single Family Residential; RB = Ocean Beach Residential, RM = Multifamily Residential, RF = Residential Flex.</p>					

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

**Table HE-D-2: Rural Residential Land Use Designations**

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. Development standards, such as building height, parking requirements, lot coverage and setbacks, are typical of those applied in other suburban California jurisdictions.

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. Urban residential districts also permit housing projects utilizing the State Density Bonus law. The basic use allowed in each of these 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.

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.

For the following discussion refer to Table HE-D-1 and HE-D-2, above, for General Plan density and residential development standards, respectively.

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.

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. 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 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 R-1-4: 0.6	0.5	0.5	0.5	NA	NA
Maximum parcel coverage ("lot coverage")	40%	45%	40%	40%	40%	20%	10%

**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
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

**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
Side yard setback – street (feet)	8	8	8	8	8	8
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.

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 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.

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 except for RM (Multifamily Residential) zone unless approved with a Conditional Use Permit. 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. 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.



These conditions are comparable to all similar uses within the designated zoning district and would not impose constraints to the development of care facilities.

Transitional and Supportive Housing

Transitional housing is generally defined as a facility that provides shelter for homeless individuals, and generally involves integration with other social services and counseling programs to assist in the transition of self-sufficiency through the acquisition of permanent income and housing. Transitional housing is temporary housing (generally six months to two years) for a homeless individual or family who is transitioning to permanent housing. This housing can take several forms, including group housing or multi-family units, and often includes a supportive services component to allow individuals to gain necessary life skills in support of independent living. According to the Housing for a Healthy Santa Cruz 2021-2024 report, there are approximately 400 temporary housing beds currently available in the county with a goal of expanding that number to 600.

Supportive housing is generally defined as permanent, affordable housing with on-site services that help residents transition into stable, more productive lives. Services may include childcare, after-school tutoring, career counseling, etc.

The County's Zoning Ordinance permits transitional housing in PF (Public Facility) zones and supportive housing by right in all residential zoning districts, when less than six persons the facility serves.

Emergency Shelters

Emergency shelters are generally defined as a facility which provides immediate short-term housing for homeless individuals. Emergency housing for up to 75 beds is permitted in the County's PF (Public Facilities) Zoning District. The County has approximately 466 emergency shelter beds available between April 16 and November 14 each year, and an additional 100 beds available between November 15 and April 15 when the temporary winter shelters open. The shelters are located within the cities of Watsonville and Santa Cruz. Emergency shelters are a discretionary use (requiring a use permit approval) in several zone districts and are a principally permitted use in the County's PF (Public Facilities) zone district.

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. The County's zoning code has special parking standards for Emergency Shelters in the PF zone district of 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.



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 the element to review land use policies and County Codes for consistency with state laws.

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 zoning ordinance includes provisions for minor exceptions to site standards that provides a procedure



for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures. Applications are reviewed and approved administratively.

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.

Planning and Design Review 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, programs. Typical fees associated with a new single-family residential project on a vacant lot and a new ADU on a lot with an existing single-family dwelling in the urban area of the county are shown below in Table HE-D-5, Summary of Planning Fees. Compared to the high costs of undeveloped, unimproved land and high site development costs in the county, processing and connection fees represent a relatively small percentage and, therefore, do not present a significant constraint to development.

Table HE-D-5: Summary of Planning 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	
1. Building Permit Fees:	\$28,162
2. Impact Fees:	\$24,274
Total:	\$52,436
1. Building Permit Fees	
Processing	\$4,073
Building Plan Check	\$3,624
Green Building Plan Check	\$653
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
Grading	-
Zoning Plan Check	\$742
Public Works Fees	
Roads Review	\$433
Drainage Review	\$970
Impervious Surface Fee	-
Sewer/Sanitation Connection	\$3,000
Roadside Improvement	\$3,000
Transportation Improvement	\$3,000
Fire Review	\$1,302
Subtotal	\$28,162
2. 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	
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	
Summary of Fees	
1. Building Permit Fees:	\$4,900
2. Impact Fees:	\$0
Total:	\$4,900
1. Building Permit Fees	
Processing	\$-
Building Plan Check	\$-
Permit Fee (Inspections)	\$-
CA Building Standard Administration	\$3



Technical Training Fee	\$24
CA Strong Motion Fee	\$8
General Plan & Technology Fee	\$-
Records Management Fee	\$15
Soils Report Review	\$-
Environmental Plan Check	\$-
Environmental Inspections	\$-
Grading	\$-
Zoning Plan Check	\$-
Public Works Fees	
Roads Review	\$460
Drainage Review	\$1,075
Impervious Surface Fee	-
Sewer/Sanitation Connection	\$3,000
Roadside Improvement	\$-
Transportation Improvement	\$-
Fire Review	\$315
Subtotal	\$4,900
2. Development Impact Fees	
Park Dedication Fees	\$-
Child Care Fees	\$-
School Fees	\$-
Affordable Housing Impact Fee	\$-
Subtotal:	\$0

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. Although the Board of Supervisors and Planning Commission generally meet twice a month, determination on a project is usually reached in one meeting or two (if the Board of Supervisors is required to hear the matter). There is no separate Design Review Board in the County. The typical processing time for discretionary review is therefore two or three months. This procedure assists in achieving project acceptability and allows for neighborhood participation.

Santa Cruz County's development process can be summarized in the following six 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, including Building, Fire, and Public Works. A planner is assigned to serve as the developer's liaison, helping to expedite the permit process and coordinating the department reviews. During a 30-day review period for completeness, individual departments assess the completeness of the application, work with the Project Applicant to correct any project deficiencies, and prepare 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);
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. **Planning Commission/Board of Supervisors Approval** - If a project is determined to require discretionary action, it will be scheduled for review by the Planning Commission. A Public Notice will be provided and all property owners within 300 feet of the project site will be notified by mail. In some instances (for example, a property rezoning), the project will require Board of Supervisors approval. After projects receive approval by the Planning Commission there is a ten-day appeal period during which the project may be appealed to the Board of Supervisors or, if applicable, California Coastal Commission. The Board of Supervisors (or Coastal Commission) decision is final. There are different levels of planning review/approval depending on the scope of work proposed;



6. **Plan Check** - After the project receives any required approvals, the full plans may be submitted to the Building Department for a plan check for building permits. The plans will be routed to the County's Public Works and Planning Departments. 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 Department 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. Table HE-D-6: Typical Processing Times, shows the typical processing time for a residential development application.

Table HE-D-6 : Typical Processing Times	
Permit/Procedure	
Ministerial Review	2-4
Conditional Use Permit (Public Hearing)	4-6
Zone Change	9-12
General Plan Amendment	9-12
Development Review with public hearing	4-6
Tentative Map	24
Subdivision	24
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	24
Multi-family	24
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 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, and the more active involvement of other departments and agencies outside of Planning. 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. 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.

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 County's 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-7 summarizes parking requirements.

Table HE-D-7: 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/DAS DA) 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/DAS DA) 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
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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.

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, Chapter 2 of this plan (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.



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).

Length of Time between Application Approval and Building Permit Issuance

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 issuance is influenced by a number of factors, including required technical or engineering studies; completion of construction drawings and detailed site and landscape design; securing construction and permanent financing; retention of a building contractor and subcontractors, and County staffing levels. Where staffing levels have impacted plan check times, the Building section has brought on consultant assistance, as necessary.



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 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

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 County's environmental policies and codes limit development from occurring where hazards are present and, in most cases, require substantial setbacks from these hazards. Seismic safety standards are a requirement for all building permits. The objective of the policies in the 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.

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.

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).

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 suffered 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).

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).

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).



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).



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).

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-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
029-144-01	1652 Chanticleer Ave, Santa Cruz	95062	R-UM	R-1-4	0.182	Vacant	7	15	0	0	1	1
029-144-51	2228 Capitola Rd, Santa Cruz	95062	R-UM	R-1-4	0.131	Vacant	7	15	0	0	1	1
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 Staggy 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	Urbain 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 Marguarita 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
056-101-13	305 Old Coach Rd, Scotts Valley	95066	R-UVL	R-1-1AC	0.767	Vacant	1	5	0	0	1	1
056-111-07	Kendell Ln & Kendell Ln	95066	R-UVL	R-1-1AC	1.113	Vacant	1	5	0	0	1	1
056-121-29	Old Coach Rd & Blossom Wy	95066	R-UVL	RA	0.580	Vacant	1	5	0	0	1	1
056-131-04	Jonathan Way, Scotts Valley	95066	R-UVL	R-1	1.138	Vacant	1	5	0	0	2	2
060-031-19	Graham Hill Rd & Deer Path Rd	95060	R-UVL	R-1-20	0.369	Vacant	1	5	0	0	1	1
060-051-35	Graham Hill Rd & Deer Path Rd	95060	R-UVL	R-1-20	0.241	Vacant	1	5	0	0	1	1
060-111-05	Stone Crest & El Rancho Dr	95060	R-UVL	R-1-20	1.916	Vacant	1	5	0	0	2	2
060-111-10	Eastridge Dr & Eastridge Ct	95060	R-UVL	R-1-20	0.350	Vacant	1	5	0	0	1	1
060-111-11	Eastridge Dr & Eastridge Ct	95060	R-UVL	R-1-20	0.703	Vacant	1	5	0	0	1	1
060-111-12	Eastridge Dr & Eastridge Ct	95060	R-UVL	R-1-20	0.523	Vacant	1	5	0	0	1	1
060-194-06	Old Graham Hill Rd & Corday Ln	95060	R-UVL	RA	2.800	Vacant	1	5	0	0	2	2
060-194-09	220 Corday Ln, Santa Cruz	95060	R-UVL	RA	1.800	Vacant	1	5	0	0	2	2
060-201-20	Tanglewood Tr & Graham Hill Rd	95060	R-UVL	R-1-20	0.257	Vacant	1	5	0	0	1	1
060-281-02	South Circle Dr, Santa Cruz	95060	R-UVL	R-1	0.677	Vacant	1	5	0	0	1	1
060-282-21	South Circle Dr & Hollins Dr	95060	R-UVL	R-1-20	0.123	Vacant	1	5	0	0	1	1
060-282-22	South Circle Dr & Hollins Dr	95060	R-UVL	R-1-20	0.562	Vacant	1	5	0	0	1	1
060-301-18	Hollins Dr & Hollins Ln	95060	R-UVL	R-1-20	0.536	Vacant	1	5	0	0	1	1
060-361-13	Tanglewood Tr & Graham Hill Rd	95060	R-UVL	R-1-20	1.011	Vacant	1	5	0	0	1	1
061-341-16	Meyer Dr & Graham Hill Rd	95060	R-UVL	R-1-15	0.441	Vacant	1	5	0	0	1	1
061-371-11	Lockewood Ln & Graham Hill Rd	95060	R-UL	R-1-6	0.107	Vacant	4	10	0	0	1	1
061-371-13	Lockewood Ln & Hidden Glen Dr	95060	R-UL	R-1-6	0.214	Vacant	4	10	0	0	1	1
061-392-03	La Canada Wy & Geneva Ct	95060	R-UVL	R-1-15	0.325	Vacant	1	5	0	0	1	1
061-404-01	Treetop Dr & Brook Knoll Dr	95060	R-UVL	R-1-15	0.326	Vacant	1	5	0	0	1	1
061-411-11	Sims Rd & Pasatiempo Dr	95060	R-UVL	R-1-15	0.565	Vacant	1	5	0	0	1	1
061-441-01	Lockewood Ln & Graham Hill Rd	95060	R-UVL	R-1-20	1.280	Vacant	1	5	0	0	2	2
061-471-16	663 Henry Cowell Dr, Santa Cruz	95060	R-UVL	R-1-15	0.510	Vacant	1	5	0	0	1	1
067-202-22	Sims Rd & Pied Piper Ln	95060	R-UVL	R-1-20	0.359	Vacant	1	5	0	0	1	1
067-252-35	Pasatiempo Dr & Moreno Dr	95060	R-UVL	R-1-20	0.342	Vacant	1	5	0	0	1	1
067-481-23	66 Sims Ct, Santa Cruz	95060	R-UVL	R-1-15	0.507	Vacant	1	5	0	0	1	1
067-481-26	Sims Ct & Sims Rd	95060	R-UVL	R-1-15	0.274	Vacant	1	5	0	0	1	1
067-491-30	Kite Hill Rd & Pasatiempo Dr	95060	R-UVL	R-1-20	0.992	Vacant	1	5	0	0	1	1
067-491-31	Kite Hill Rd & Pasatiempo Dr	95060	R-UVL	R-1-20	0.952	Vacant	1	5	0	0	1	1
067-531-19	Spreading Oak Dr & Hidden Glen Dr	95060	R-UVL	R-1-20	0.516	Vacant	1	5	0	0	1	1
068-241-30	Bartlett Wy & Via Hermosa	95060	R-UVL	R-1-20-O	13.635	Vacant	1	5	0	0	1	1
068-251-11	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.065	Vacant	1	5	0	0	1	1
068-251-16	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.098	Vacant	1	5	0	0	1	1
068-251-17	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.086	Vacant	1	5	0	0	1	1
068-252-21	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.319	Vacant	1	5	0	0	1	1
068-261-06	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.092	Vacant	1	5	0	0	1	1
068-262-06	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.187	Vacant	1	5	0	0	1	1
068-262-08	Creekside Ln & Branciforte Dr	95060	R-UVL	R-1-6	0.256	Vacant	1	5	0	0	1	1
068-262-09	Old Sand Pit Rd & Branciforte Dr	95060	R-UVL	R-1-20	1.137	Vacant	1	5	0	0	1	1
102-181-71	50 Indy Cir, Soquel	95073	R-UL	R-1-10	0.301	Vacant	0	10	0	0	1	1
102-181-72	Panorama Dr, Soquel	95073	R-UL	R-1-10	0.688	Vacant	4	10	0	0	3	3
102-181-73	Panorama Dr, Soquel	95073	R-UL	R-1-10	0.549	Vacant	4	10	0	0	3	3
Total											406	

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

037-061-08	3401 Cunnison Ln, Soquel	95073	O-U; R-UVL	R-1	1.520	Residential	1	5	0	0	1	1
037-061-54	3367 Cunnison Ln, Soquel	95073	O-U; R-UL	R-1	1.593	Residential	4	10	0	0	5	5
037-131-06	3430 Maplethorpe Ln, Soquel	95073	R-UVL	R-1	1.972	Residential	1	5	0	0	1	1
037-171-25	2600 Orchard St, Soquel	95073	R-UM	RM	0.714	Residential	7	15	0	0	4	4
039-021-18	7121 Viewpoint Rd, Aptos	95003	O-U; R-UL	R-1	1.623	Residential	4	10	0	0	6	6
039-031-02	7148 Viewpoint Rd, Aptos	95003	R-UL	R-1	1.397	Residential	4	10	0	0	5	5
039-121-18	7569 Sunset Way, Aptos	95003	R-UL	R-1	2.473	Residential	4	10	0	0	9	9
039-311-51	401 Aptos Creek Rd, Aptos	95003	R-UL	R-1	1.021	Residential	4	10	0	0	4	4
039-521-03	7311 Viewpoint Rd, Aptos	95003	R-UL	R-1	1.750	Residential	4	10	0	0	6	6
040-232-32	215 Quail Run Rd, Aptos	95003	R-S; R-UVL	R-1; RA	3.970	Residential	1	5	0	0	3	3
040-323-01	3709 Vienna Dr, Aptos	95003	R-UL	R-1	1.484	Residential	4	10	0	0	5	5
041-052-08	9028 Soquel Dr, Aptos	95003	R-UH	RM	0.661	Residential	11	30	0	0	7	7
041-061-03	275 Aptos School Rd, Aptos	95003	O-U; R-UVL	R-1	5.572	Residential	1	5	0	0	5	5
041-221-14	9384 Monroe Ave, Aptos	95003	R-UL	R-1	1.657	Residential	4	10	0	0	6	6
041-221-40	9457 Monroe Ave, Aptos	95003	R-UVL	R-1	3.253	Residential	1	5	0	0	3	3
041-481-15	3120 Wallace Ave, Aptos	95003	R-UVL	R-1	3.060	Residential	1	5	0	0	3	3
041-481-17	3160 Wallace Ave, Aptos	95003	R-UVL	R-1	1.431	Residential	1	5	0	0	1	1
049-221-20	20 Calabasas Rd, Freedom	95019	R-UL	R-1	0.997	Residential	4	10	0	0	2	2
049-261-21	25 Landen Ln, Watsonville	95076	R-UL	R-1	1.555	Residential	4	10	0	0	6	6
049-303-12	125 Manfre Rd, Watsonville	95076	O-U; R-UVL	R-1	1.130	Residential	1	5	0	0	1	1
049-312-03	206 Manfre Rd, Watsonville	95076	O-U; R-UL	R-1	1.437	Residential	4	10	0	0	5	5
049-312-05	222 Manfre Rd, Watsonville	95076	O-U; R-UL	R-1	1.876	Residential	4	10	0	0	7	7
049-312-11	250 Manfre Rd, Watsonville	95076	O-U; R-UL	R-1	1.447	Residential	4	10	0	0	5	5
049-321-15	40 Bradford Rd, Watsonville	95076	R-UL	R-1	0.901	Residential	4	10	0	0	2	2
050-041-12	11 Poultry Ln, Watsonville	95076	R-UVL	R-1	1.331	Residential	1	5	0	0	1	1
051-331-16	121 Klassen Ln, Watsonville	95076	R-UL	R-1	1.162	Residential	4	10	0	0	4	4
051-401-57	98 Cunningham Way	95076	R-UL	R-1	0.773	Residential	4	10	0	0	4	4
051-411-07	37 Paulsen Rd, Watsonville	95076	R-UL	R-1	3.882	Residential	4	10	0	0	15	15
051-411-23	79 Paulsen Rd, Watsonville	95076	R-UL	R-1	1.928	Residential	4	10	0	0	9	9
067-081-50	595 Canepa Dr, Scotts Valley	95066	R-UVL	R-1	4.807	Residential	1	5	0	0	4	4
067-081-52	145 Elena Ct, Scotts Valley	95066	R-UVL	R-1	4.909	Residential	1	5	0	0	4	4
067-081-54	150 Elena Ct, Scotts Valley	95066	R-UVL	R-1	4.729	Residential	1	5	0	0	4	4
067-202-21	205 Sims Rd, Santa Cruz	95060	R-UVL	R-1	6.615	Residential	1	5	0	0	6	6
067-481-04	400 Sims Rd, Santa Cruz	95060	R-UVL	R-1	2.533	Residential	1	5	0	0	2	2
068-241-37	211 Isbel Dr, Santa Cruz	95060	R-UVL	R-1	3.507	Residential	1	5	0	0	3	3
102-171-13	4246 Cornwell Rd, Soquel	95073	R-UVL	R-1	3.252	Residential	1	5	0	0	3	3
104-211-28	981 Soquel San Jose Rd, Soquel	95073	O-U; R-UL	R-1	1.089	Residential	4	10	0	0	4	4
Total												436

Appendix HE-E-Table 3: Vacant and Underutilized Commercial 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
025-071-04	1521 Commercial Way, Santa Cruz	95065	C-C	C-2	0.730	Commercial	22	45	0	2	11	13
025-071-20	1503 Commercial Way, Santa Cruz	95065	C-C	C-2	0.591	Commercial	22	45	0	1	10	11
025-083-04	1725 Soquel Dr, Santa Cruz	95065	C-C	C-2	0.524	Commercial	22	45	0	1	9	10
025-084-23	1600 Soquel Dr, Santa Cruz	95065	C-C	C-2	0.656	Commercial	22	45	0	2	10	12
025-084-24	2850 Commercial Crossing, Santa Cruz	95065	C-C	C-2	0.859	Commercial	22	45	0	2	13	15
025-161-14	1830 Commercial Way, Santa Cruz	95065	C-C	C-2	0.517	Commercial	22	45	0	9	0	9
025-161-15	1900 Commercial Way, Santa Cruz	95065	C-C	C-2	1.863	Commercial	22	45	0	3	17	20
025-351-04	2425 Soquel Dr, Santa Cruz	95065	C-N	C-1	0.950	Commercial	22	45	0	2	16	18
025-351-18	2215 Soquel Dr, Santa Cruz	95065	C-O	PA	0.987	Commercial	22	45	0	0	5	5
026-151-78	1671 Capitola Rd, Santa Cruz	95062	C-N	C-1	0.510	Commercial	22	45	0	1	8	9
026-741-16	1600 Capitola Rd, Santa Cruz	95062	C-N	C-1	1.175	Commercial	22	45	0	3	18	21
026-741-17	1668 Capitola Rd, Santa Cruz	95062	C-N	C-1	0.889	Commercial	22	45	0	2	14	16
026-741-18	1615 17Th Ave, Santa Cruz	95062	C-N	C-1	0.710	Mixed use	22	45	0	2	10	12
028-041-19	840 17Th Ave, Santa Cruz	95062	C-N	C-1	1.018	Commercial	22	45	0	2	16	18
030-061-28	4041 Soquel Dr Ste A, Soquel	95073	C-C; O-U	C-2	2.411	Commercial	22	45	0	5	25	30
030-082-40	3140 Porter St, Soquel	95073	C-C	C-2	0.925	Commercial	22	45	0	2	14	16
030-141-61	2831 Daubenbiss Ave, Soquel	95073	C-C	C-2	0.570	Residential	22	45	0	1	9	10
030-181-80	2631 41St Ave, Soquel	95073	C-C	C-2	0.624	Commercial	22	45	0	1	10	11
030-221-51	2504 S Main St, Soquel	95073	C-C	C-2	0.730	Commercial	22	45	0	2	11	13
030-341-11	Soquel Dr & 41St Av	95073	C-C; O-U	C-2	0.470	Vacant	22	45	0	5	0	5
032-051-29	907 41St Ave, Santa Cruz	95062	C-C	C-2	0.571	Commercial	22	45	0	1	10	11
033-141-30	41St Ave & Portola Dr	95062	C-C	C-2	0.301	Vacant	22	45	0	6	0	6
037-093-25	5505 Soquel Dr, Soquel	95073	C-N; O-U	C-1	0.658	Commercial	22	45	0	2	10	12
037-271-49	Soquel Dr & Mcglenn Dr	95003	C-O	PA	0.735	Vacant	22	45	0	17	0	17
039-111-76	7765 Soquel Dr A, Aptos	95003	C-C	C-2	0.947	Commercial	22	45	0	5	12	17
039-111-77	7701 Soquel Dr, Aptos	95003	C-O	PA	0.633	Commercial	22	45	0	2	10	12
039-121-22	7775 Soquel Dr, Aptos	95003	C-C	PA	0.501	Commercial	22	45	0	1	10	11
039-231-09	7960 Soquel Dr Ste A, Aptos	95003	C-C	C-2	2.018	Commercial	22	45	0	3	17	20
039-471-03	7887 Soquel Dr B, Aptos	95003	C-C; O-U	C-1; RM	0.562	Commercial	22	45	0	1	9	10
039-471-04	7941 Soquel Dr, Aptos	95003	C-C	C-1	0.789	Commercial	22	45	0	2	12	14
039-471-10	7945 Soquel Dr, Aptos	95003	C-C; O-U	C-1	3.260	Commercial	22	45	0	0	10	10
041-011-35	403 Trout Gulch Rd, Aptos	95003	C-C	C-2	0.537	Commercial	22	45	0	1	9	10
041-141-23	9049 Soquel Dr, Aptos	95003	C-O; O-U	PA	1.187	Commercial	22	45	0	2	11	13
041-141-56	9041 Soquel Dr, Aptos	95003	C-O; O-U	PA	0.728	Commercial	22	45	13	0	0	13
041-221-31	9200 Soquel Dr, Aptos	95003	C-O	PA	0.933	Commercial	22	45	0	2	14	16
041-561-11	8035 Soquel Dr 23, Aptos	95003	C-C	C-2	1.395	Commercial	22	45	0	3	17	20
077-081-05	9636 Hwy 9 A, Ben Lomond	95005	C-C	C-1	0.682	Mixed use	22	45	10	0	0	10
078-082-20	10090 Hwy 9, Ben Lomond	95005	C-N	C-1	1.307	Commercial	22	45	0	0	24	24
084-171-01	14670 Hwy 9, Boulder Creek	95006	C-N	C-1	1.378	Commercial	22	45	0	0	25	25
Total												545

Appendix HE-E-Table 4: Pending Projects

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
025-032-17	3522 Mission Dr, Santa Cruz	95065	R-UL	R-1	0.966	Residential	4	10	0	0	3	3
025-054-06	Paul Sweet Rd And Commercial Way (Scmted Park & Ride Lot)	95065	O-U, P	PF	2.923	Parking	11	30	65	0	0	65
025-082-14	3212 Mission Dr., Santa Cruz	95065	R-UH	RM	0.897	Residential	11	30	1	2	18	21
025-112-24	2605 Soquel Dr, Santa Cruz	95065	C-O	PA	0.515	Commercial	22	45	2	11	0	13
025-131-20	2613-2615 Soquel Ave, Santa Cruz	95062	C-C, O-U	C-2	0.645	Vacant	22	45	0	0	1	1
025-211-02	2740 Mattison Ln, Santa Cruz	95065	O-U; R-UL	RM-6	1.903	Vacant	4	10	0	1	9	10
026-043-14	2606 Paul Minnie Ave, Santa Cruz	95062	C-O	PA	0.626	Residential	22	45	4	11	0	15
026-063-50	1287 Rodriguez St, Santa Cruz	95062	R-UM	R-1-5	0.3	Vacant	7	15	0	1	1	2
026-063-51	Rodriguez St & Paul Minnie Av	95062	R-UM	R-1-5	0.12	Vacant	7	15	0	1	1	2
026-071-01	2347 Fin Way, Santa Cruz	95062	R-UM	R-1	0.792	Residential	7	15	0	0	1	1
026-491-40	841 Capitola Rd, Santa Cruz	95062	R-UM	R-1	0.894	Residential	7	15	0	2	13	15
026-631-16	1574 7Th Ave, Santa Cruz	95062	C-N	C-1	0.305	Residential	22	45	1	5	3	9
027-273-17	610 15Th Ave, Santa Cruz	95062	R-UH	RM	0.504	Residential	11	30	0	0	4	4
029-061-19	Mattinson Ln & Maciel Ave, Santa Cruz	95062	O-U; R-UM	R-1	0.2	Agricultural/open space	7	15	0	0	1	1
029-391-01	2450 Mattison Ln, Santa Cruz	95062	O-U; R-UL	R-1-6-D	1.935	Residential	4	10	0	2	6	8
029-391-02	Mattinson Ln & Maciel Ave	95062	O-U; R-UL	R-1	1.089	Agricultural/open space	4	10	0	1	7	8
029-391-03	Mattinson Ln & Maciel Ave	95062	O-U; R-UL	R-1	1.767	Agricultural/open space	4	10	0	1	7	8
029-391-09	1960 Maciel Ave, Santa Cruz	95062	R-UL	SU-D	2.267	Residential	4	10	0	3	18	21
030-161-04	2901 Center St, Soquel	95073	R-UH	RM	0.346	Vacant	11	30	2	2	4	8
032-051-36	3911 Portola Dr., Santa Cruz	95062	CC	C-2	1.208	Commercial	22	45	4	14	15	33
032-092-01	3800 Portola Dr, Santa Cruz	95062	C-C	C-2	0.696	Commercial	22	45	2	10	5	17
032-092-05	3800 Portola Dr, Santa Cruz	95062	C-C	C-2	0.116	Vacant	22	45	2	0	1	3
037-211-01	Monterey Av & Loraine Ln	95073	O-U; R-UL	R-1-9	1.002	Vacant	4	10	0	1	5	6
041-011-40	Aptos Village Wy And Parade St., Aptos	95003	C-C	C-2	0.88	Vacant	22	45	0	0	1	1
041-011-58	Aptos Village Wy And Parade St., Aptos	95003	C-C	C-2	0.3135	Vacant	22	45	0	2	9	11
051-411-20	Cunningham Way & Trembley Ct	95076	R-UL	R-1	2.287	Vacant	4	10	0	1	6	7
078-272-06	8705 Hwy 9, Ben Lomond	95005	R-R	R-1	0.713	Vacant	0	1	0	0	0	0
078-273-15	101 Johns Pl, Ben Lomond (Prev. 8705 Hwy 9)	95005	CV	C-1	5.206	Hotel/motel	0	0	21	0	0	21
Total												314

Appendix HE-E-Table 5: Opportunity 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
025-181-02	2260 Soquel Dr, Santa Cruz	95065	C-C	C-2	14.40	Commercial	22	45	158	0	0	158
025-191-07	2727 Mattison Ln, Santa Cruz	95065	P	PF	9.80	Public facilities	11	30	65	14	76	155
025-351-19	Thurber Ln & Soquel Dr	95065	C-N; C-O; O-U	C-1; PA	6.26	Vacant	22	45	120	8	42	170
026-211-22	1231 7Th Ave, Santa Cruz	95062	O-U; R-UM	RM	1.95	Residential	7	15	3	20	0	23
026-211-25	1255 7Th Ave, Santa Cruz	95062	O-U; R-UM	RM	1.85	Residential	7	15	2	21	0	23
026-261-17	905 7Th Ave, Santa Cruz	95062	C-C; O-U	C-2	0.36	Residential	22	45	0	0	0	0
026-311-22	1600 Brommer St, Santa Cruz	95062	C-N	C-1	0.86	Commercial	22	45	16	15	14	45
027-273-73	21501 E Cliff Dr, Santa Cruz	95062	C-C	C-2	6.10	Commercial	22	45	161	0	0	161
029-042-10	2220 Chanticleer, Santa Cruz	96065	R-UM	RM	1.80	Residential	7	15	20	0	0	20
029-101-44	1777 Capitola Road	95062	P	PF	1.40	Public facilities	30	30	25	12	13	50
030-071-08	4565 Soquel Dr	95073	O-U; P	PF	0.30	Parking	11	30	10	0	0	10
030-071-13	4525 Soquel Dr	95073	C-C; O-U	C-2	1.30	Public Facilities	22	45	23	0	0	23
030-081-17	4601 Soquel Dr	95073	O-U; P	PF	0.30	Parking	11	30	10	0	0	10
030-121-34	2831 41St Ave., Soquel	95073	CC	C2	0.12	Residential	22	45	1	0	0	1
030-142-18	Daubenbiss Ave & Soquel Dr., Soquel	95073	P	PF	0.20	Parking	11	30	15	0	0	15
030-142-32	Daubenbiss Ave & Soquel Dr., Soquel	95073	P	PF	0.10	Parking	11	30	5	0	0	5
030-142-33	2821 Porter St., Soquel	95073	P	PF	0.10	Parking	11	30	5	0	0	5
042-021-13	Broadway & Center St.	95003	C-C	C-1	0.40	Vacant	22	45	0	1	7	8
044-295-12	783 Rio Del Mar Blvd, Aptos	95003	C-C	C-1	9.20	Commercial	22	45	136	0	0	136
051-251-15	76 Murphy Road, Watsonville	95076	AG	CA	10.00	Residential	11	30	80	0	0	80
054-083-06	2 Seascape Village, Aptos	95003	C-N; O-U	C-1	4.10	Commercial	22	45	30	0	0	30
085-092-02	16900 Highway 9, Boulder Creek	95006	P	PF	28.27	Public facilities	11	30	4	4	0	8
085-092-06	16900 Highway 9, Boulder Creek	95006	P	PF	3.30	Public facilities	11	30	4	4	0	8
085-281-01	16450 Highway 9, Boulder Creek	95006	P	PF	1.08	Public facilities	11	30	4	4	0	8
085-281-36	145 Mitchell Drive, Boulder Creek	95006	P	PF	3.00	Public facilities	11	30	4	4	0	8
Total												1160

Appendix HE-E-Table 6: Public Facility 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
026-051-24	2259 7Th Ave, Santa Cruz	95062	P	PF	0.78	Public facilities	30	30	15	0	0	15
026-071-56	2301 17Th Ave, Santa Cruz	95062	P	PF	1.2	Residential	11	30	15	0	0	15
026-091-54	427 Capitola Road, Santa Cruz	95062	P	PF	5.19	Public facilities	11	30	45	0	0	45
029-041-15	2145 Chanticleer Ave, Santa Cruz	95062	P	PF	0.57	Vacant	11	30	14	0	0	14
029-041-30	2155 Chanticleer Ave, Santa Cruz	95062	P	PF	0.66	Public facilities	11	30	1	0	0	1
029-071-08	1900 17Th Ave, Santa Cruz	95062	P, O-U	PF	0.5	Public facilities	11	30	15	0	0	15
029-071-22	1900 17Th Ave, Santa Cruz	95062	P, O-U	PF	0.5	Parking	11	30	15	0	0	15
030-101-21	3200 Center Street, Soquel	95073	P	PF	2.8	Public facilities	11	30	30	0	0	30
037-251-19	2701 Cabrillo College Drive, Aptos	95003	P	PF	15.9	Public facilities	11	30	90	0	0	90
039-191-11	2555 Mar Vista Drive, Aptos	95003	P	PF	0.93	Public facilities	30	30	15	0	0	15
051-501-16	2400 E Lake Ave, Watsonville	95076	P	PF	14.9	Public facilities	30	30	0	45	0	45
053-011-12	819 Pinehurst Dr, Aptos	95003	P	PF	13	Public facilities	30	30	45	0	0	45
053-101-11	221 Thunderbird Dr, Aptos	95003	P	PF	1.806	Public facilities	30	30	15	0	0	15
109-331-01	2 School Way, Watsonville	95076	P	PF	67.25	Public facilities	11	30	20	20	20	60
Total												420

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
026-531-13	1417 Harper St., Santa Cruz	95062	0.52	R-UL	R-UH	R-1-6	RM-2	Vacant	11	30	0	0	2	8	10
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

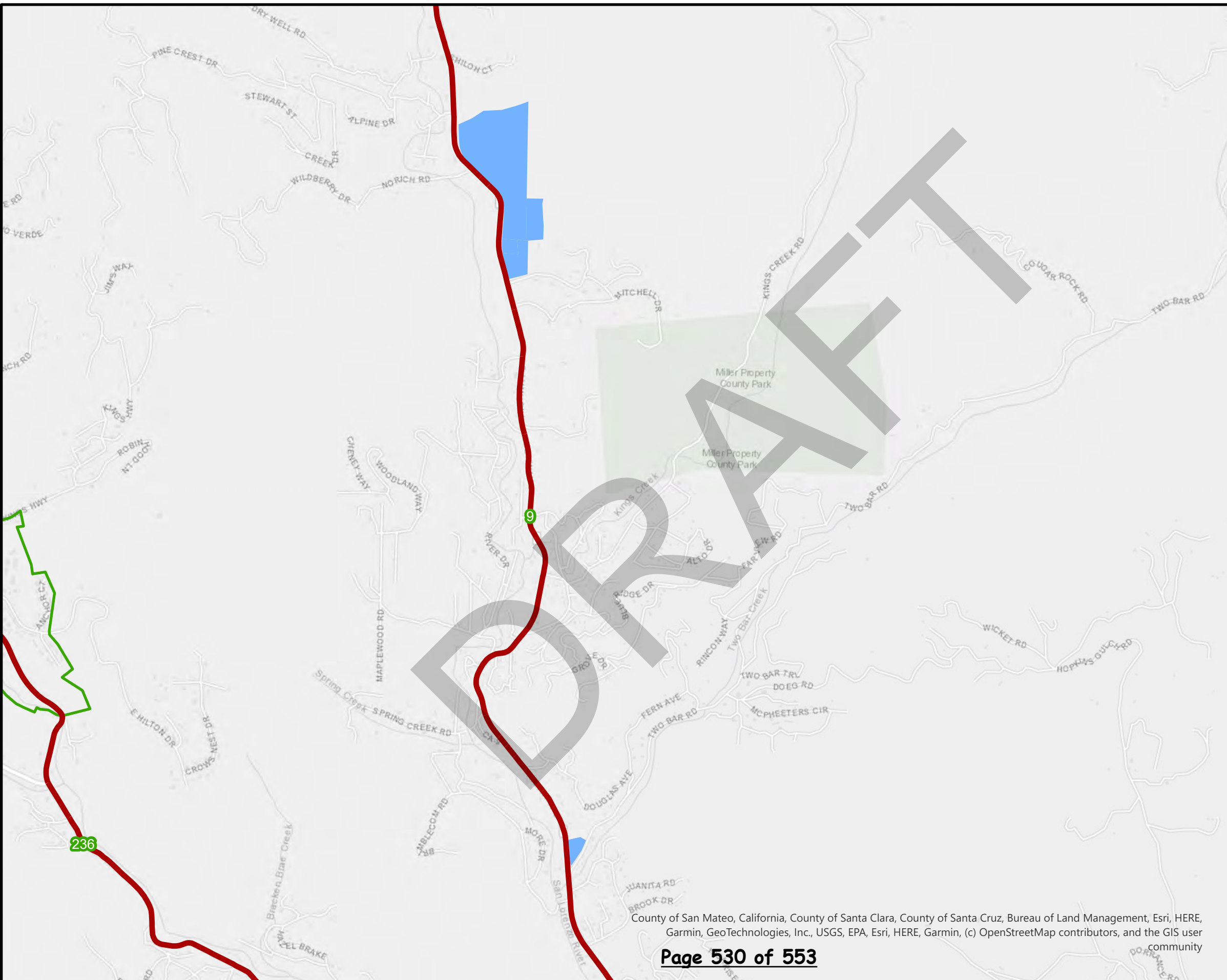
031-152-24	1115 THOMPSON AVE., SANTA CRUZ	95062	2.321	C-S	R-UHF	M-1	RF	Industrial	22	45	42	41	0	0	83
031-161-11	1110 Thompson Ave, Santa Cruz	95062	1.9	CS	R-UHF	M-1	RF	Industrial	22	45	34	34	0	0	68
032-041-44	3701 Portola Dr, Santa Cruz	95062	0.351	C-C	C-C	C-2	C-2-Min	Commercial	22	45	0	0	0	1	1
032-041-67	3621 Portola Dr, Santa Cruz	95062	2.109	C-C	C-C	C-2	C-2-Min	Commercial	22	45	19	19	0	0	38
032-041-68	3501 Portola Dr, Santa Cruz	95062	1.8	C-C	RF	C2	RM-1	Commercial	22	45	35	30	0	0	65
037-112-16	3223 Maplethorpe Ln., Soquel	95073	0.4	R-UL	R-UH	R-1-8	RM-1.5	Residential	11	30	1	2	3	3	9
037-191-08	2625 Monterey Ave., Soquel	95073	0.47	O-U; R-UL	O-U; R-UH	R-1-9	RM-1.5	Residential	11	30	1	2	3	3	9
037-191-11	2611 Monterey Ave, Soquel	95073	0.266	O-U; R-UL	O-U, R-UHF	R-1-6	RF	Residential	22	45	5	5	0	0	10
037-191-12	2603 Monterey Ave, Soquel	95073	3.5	O-U; R-UL	O-U, R-UHF	R-1-6	RF	Residential	22	45	24	23	0	0	47
037-191-13	5606 Soquel Dr, Soquel	95073	5.8	O-U; R-UL	O-U, R-UHF	R-1-6	RF	Residential	22	45	57	50	8	42	157
037-191-18	2613 Monterey Ave, Soquel	95073	1.935	O-U; R-UL	O-U, R-UHF	R-1-6	RF	Residential	22	45	15	15	0	0	30
037-211-19	(Ns) Monterey Ave., Soquel	95073	0.44	R-UL	R-UH	R-1-9	RM-1.5	Residential	11	30	1	2	3	3	9
037-211-34	5720 Soquel Dr., Soquel	95073	1.02	R-UL	R-UH	R-1-6; R-1-9	RM-4	Residential	11	30	1	2	3	3	9
039-201-36	2600 Mar Vista Dr, Aptos	95003	7.464	O-R	R-UHF	PR	RF	Agricultural/open space	22	45	60	60	17	98	235
039-201-37	2600 Mar Vista Dr, Aptos	95003	6.195	O-R	R-UHF	PR	RF	Agricultural/open space	22	45	50	45	15	85	195
041-233-24	9990 Soquel Dr, Aptos	95003	1.361	C-S; R-UL	C-N	C-4; R-1-20	C-2	Commercial	22	45	12	12	0	0	24
050-041-35	No Situs, Green Valley Rd / Primrose Ln, Watsonville	95076	10.1	R-UVL	R-UH	R-1-1AC	RM-2	Vacant	11	30	32	30	15	85	162
050-041-36	235 Primrose Ln, Watsonville	95076	1.932	R-UVL	R-UH	R-1-1AC	RM-2	Residential	11	30	5	5	3	18	31
050-041-38	235 Primrose Ln, Watsonville	95076	0.314	R-UVL	R-UH	R-1-1AC	RM-2	Residential	11	30	0	0	0	5	5
050-041-45	100 Primrose Ln, Watsonville	95076	2.924	R-UVL	R-UH	R-1-1AC	RM-2	Residential	11	30	13	13	3	18	47
050-041-46	No Situs, Green Valley Rd / Primrose Ln, Watsonville	95076	2.974	R-UVL	R-UH	R-1-1AC-AIA	RM-2	Residential	11	30	12	12	4	20	48
051-341-13	No Situs, Littleway Ln At Cunningham Wy, Watsonville	95076	4.4	R-UL	R-UH	R-1-10-AIA	RM-2	Residential	11	30	30	30	1	9	70
051-521-11	578 Green Valley Rd, Watsonville	95076	4.4	R-UL	R-UH	R-1-10	RM-1.5	Residential	11	30	80	39	0	0	119
053-011-01	610 Clubhouse Dr, Aptos	95003	2.5	O-R	O-R / UH	PR	PR/ UH	Commercial	11	30	5	6	2	11	24
053-011-09	664 Clubhouse Dr., Aptos	95003	48	O-R	O-R / PF	PR	PR / UH	Parking	11	30	0	0	0	5	5
Total															2274



APPENDIX HE-F: HOUSING INVENTORY MAPS

DRAFT

BOULDER CREEK



Underutilized

Rural Services
Line (RSL)

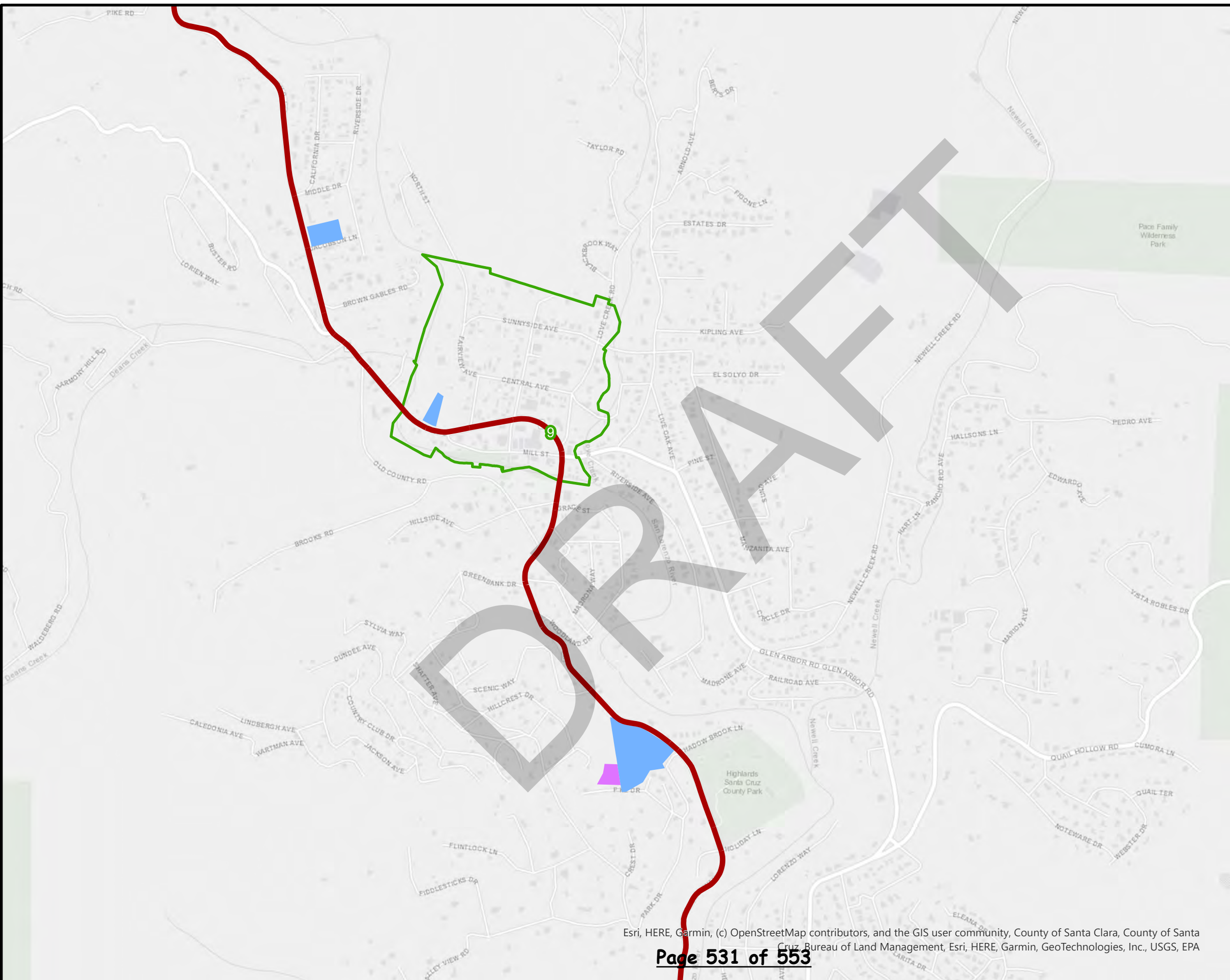
Highways

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

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Exhibit G

BEN LOMOND

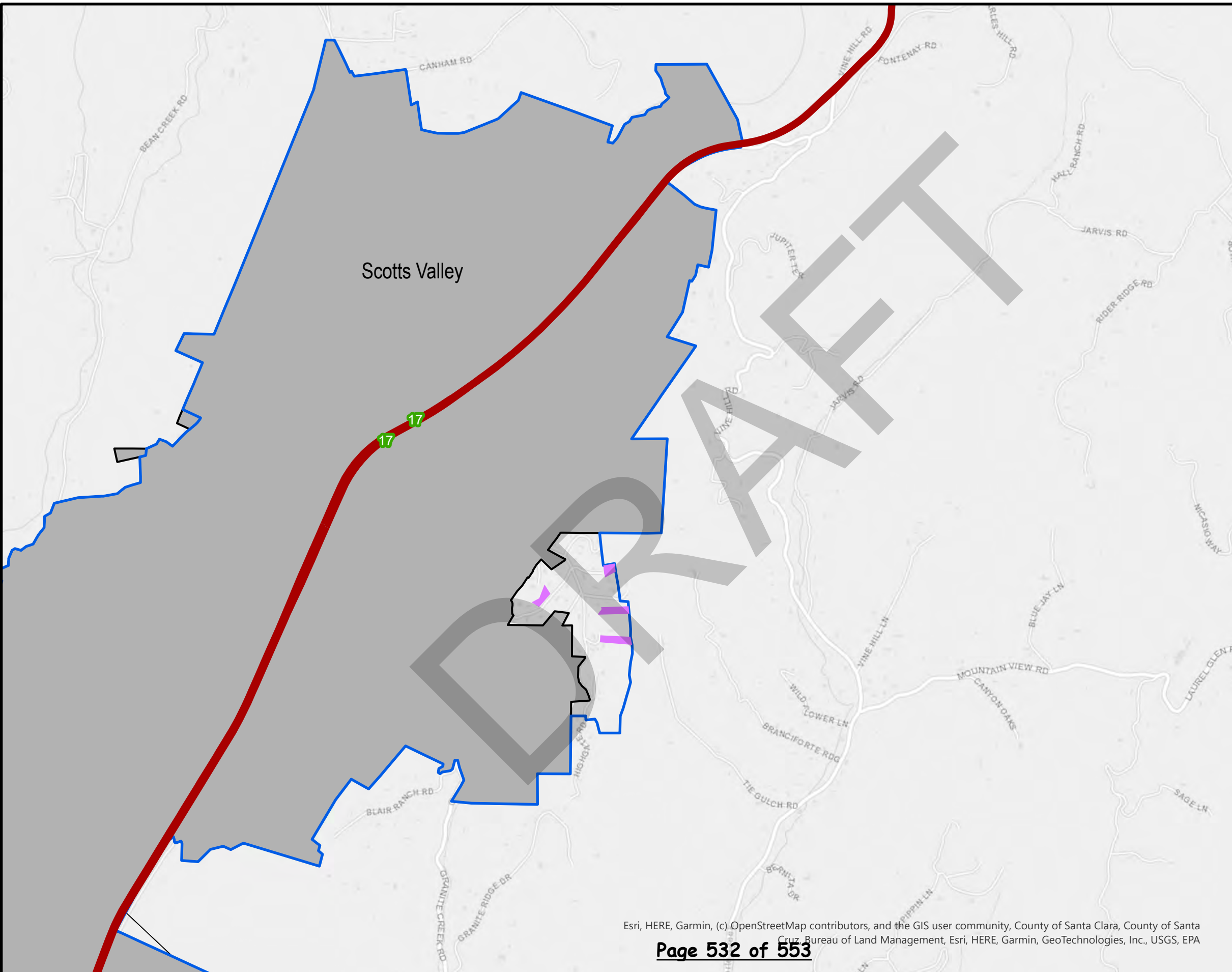


- Underutilized
- Vacant
- Rural Services Line (RSL)
- Highways

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

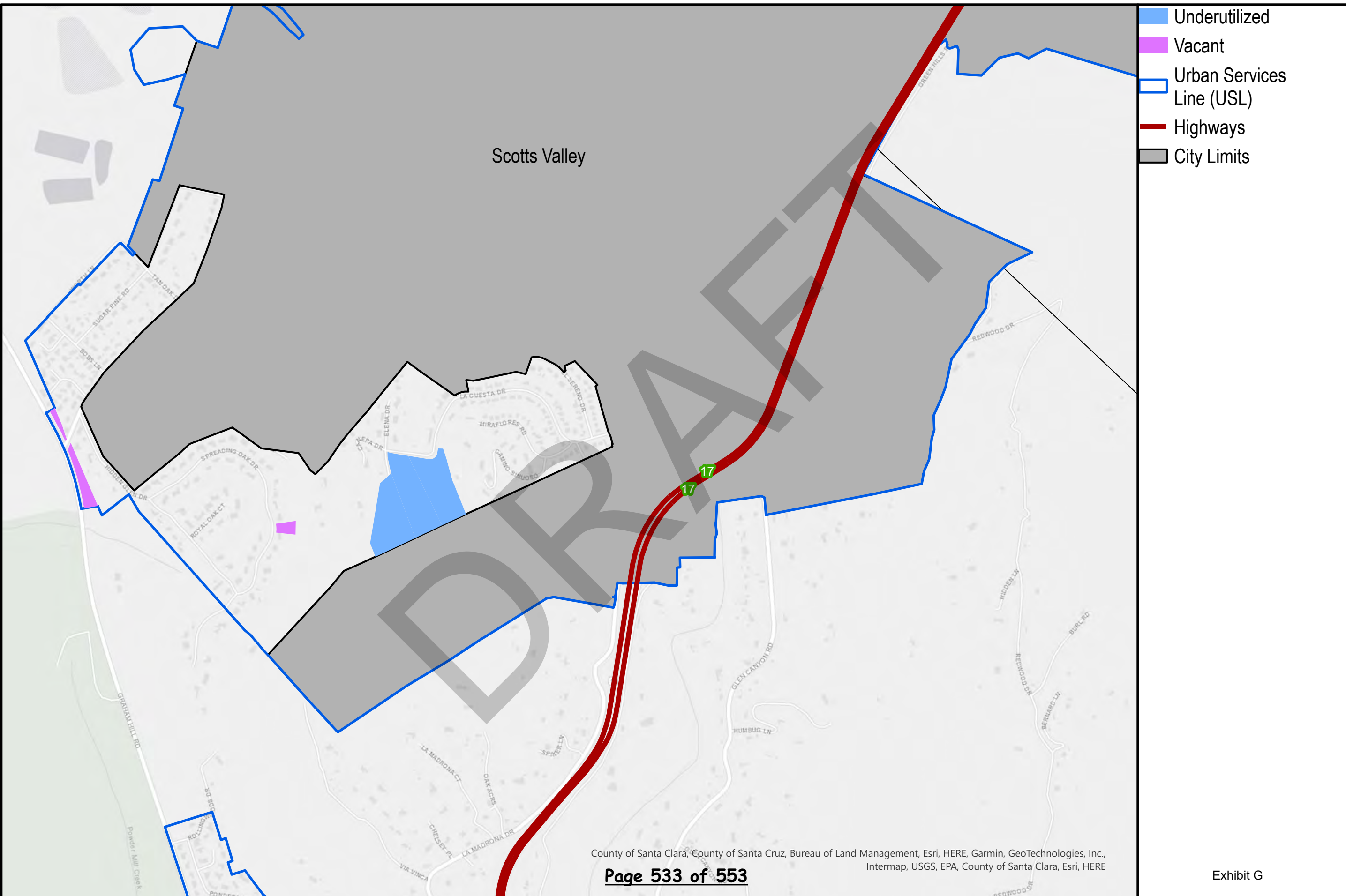
Source: Santa Cruz County. Please refer to the Santa Cruz County GISWeb for the latest data and maps available.

SCOTTS VALLEY

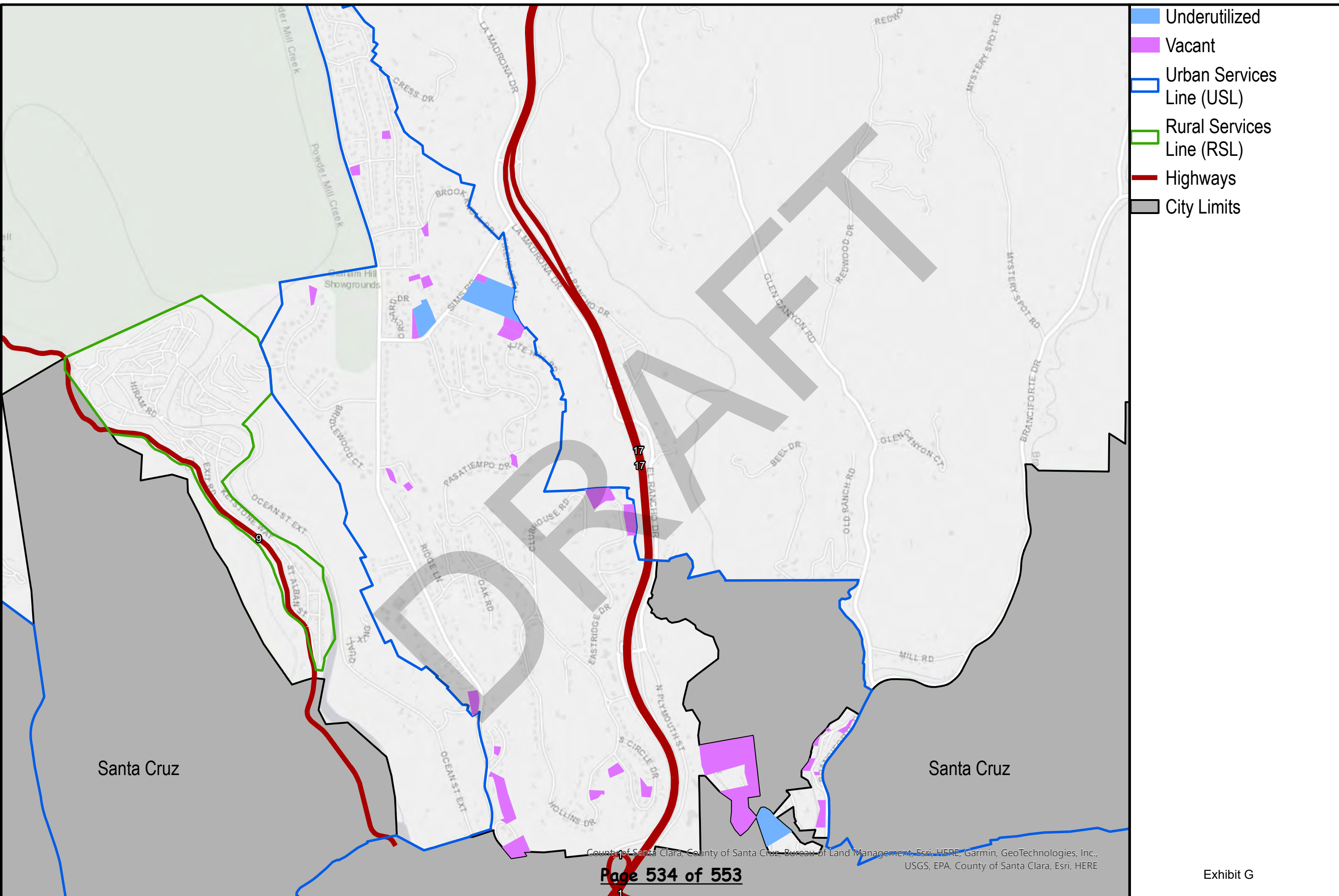


- Vacant
- Urban Services Line (USL)
- Highways
- City Limits

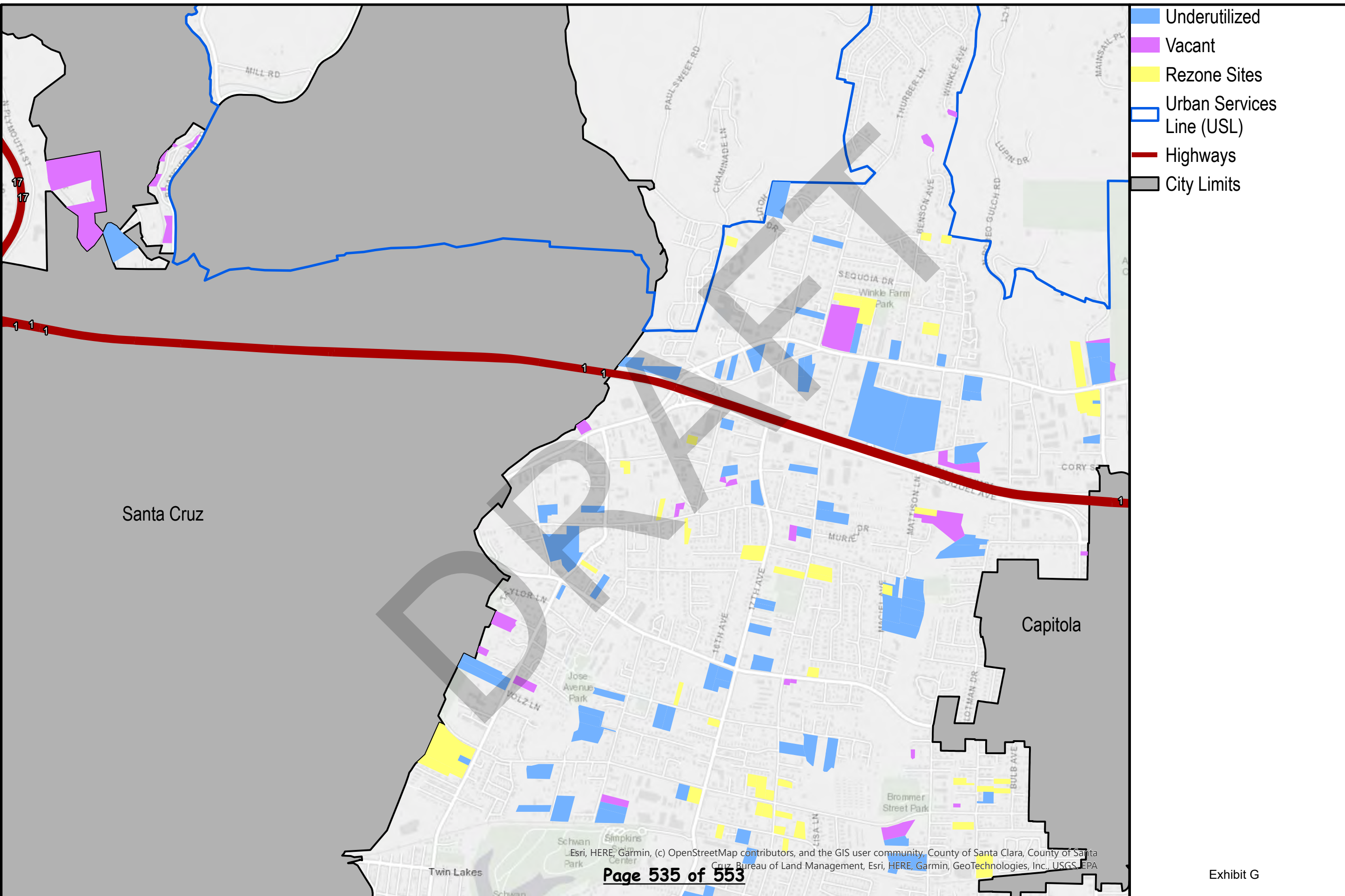
SCOTTS VALLEY



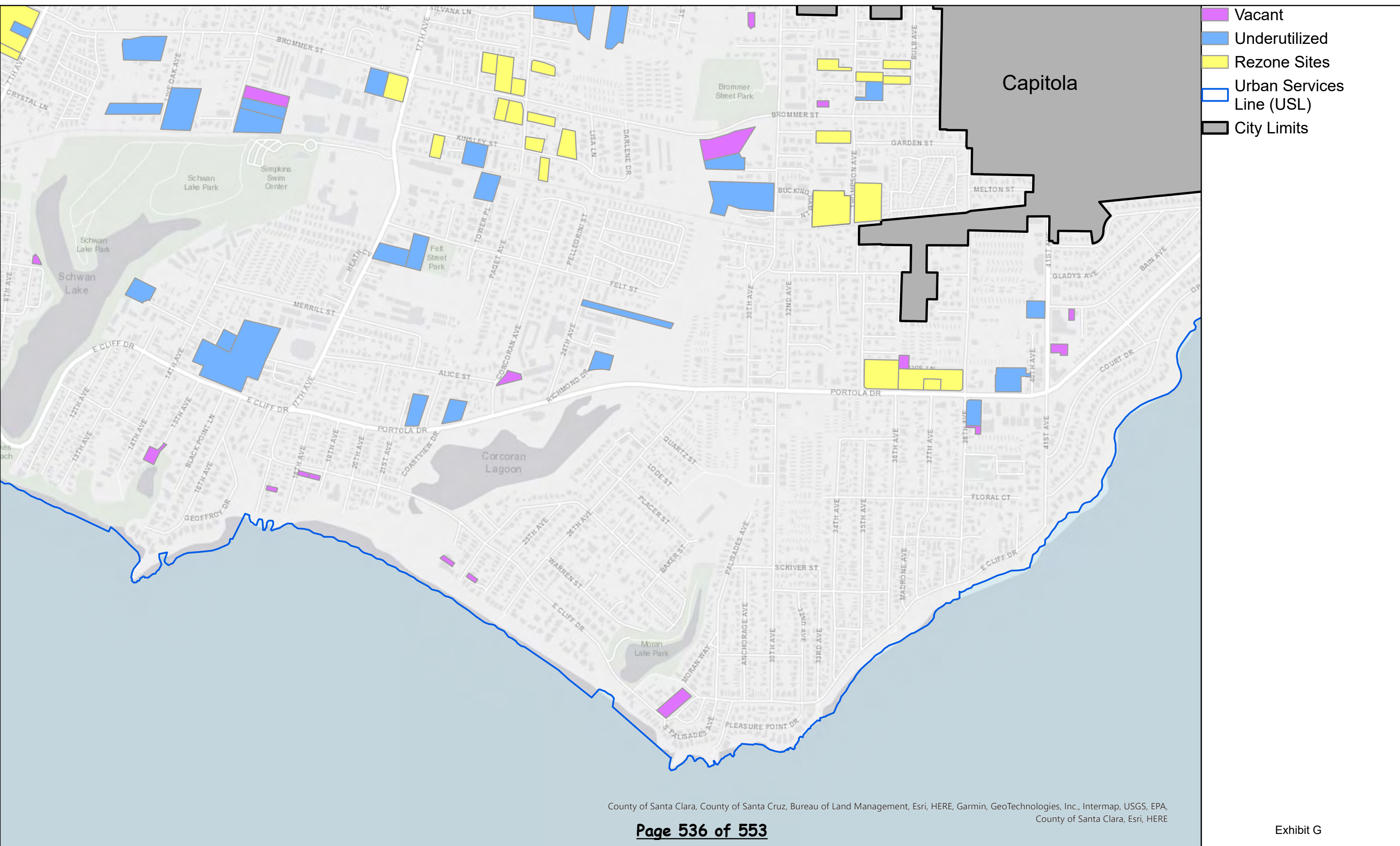
SANTA CRUZ



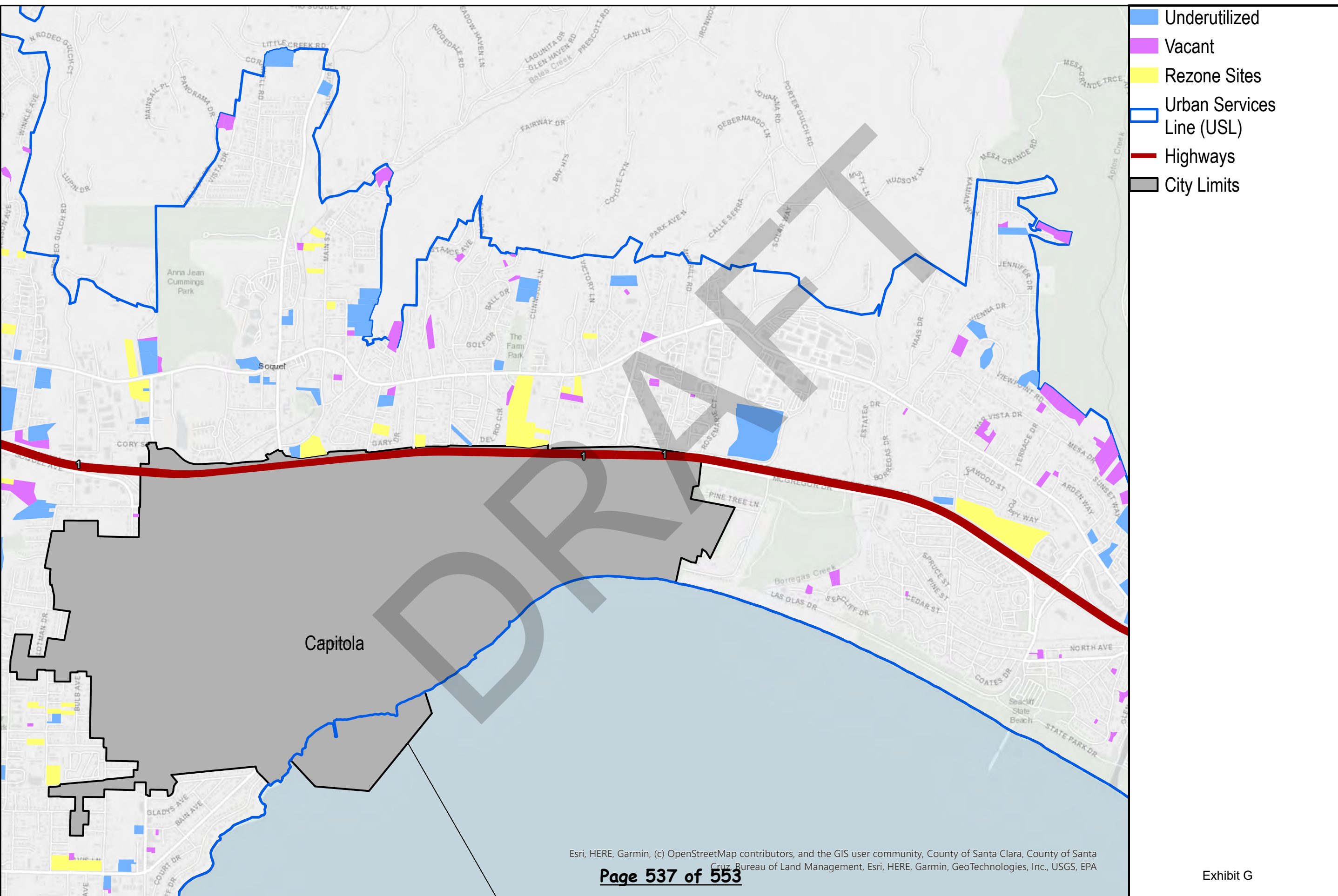
LIVE OAK



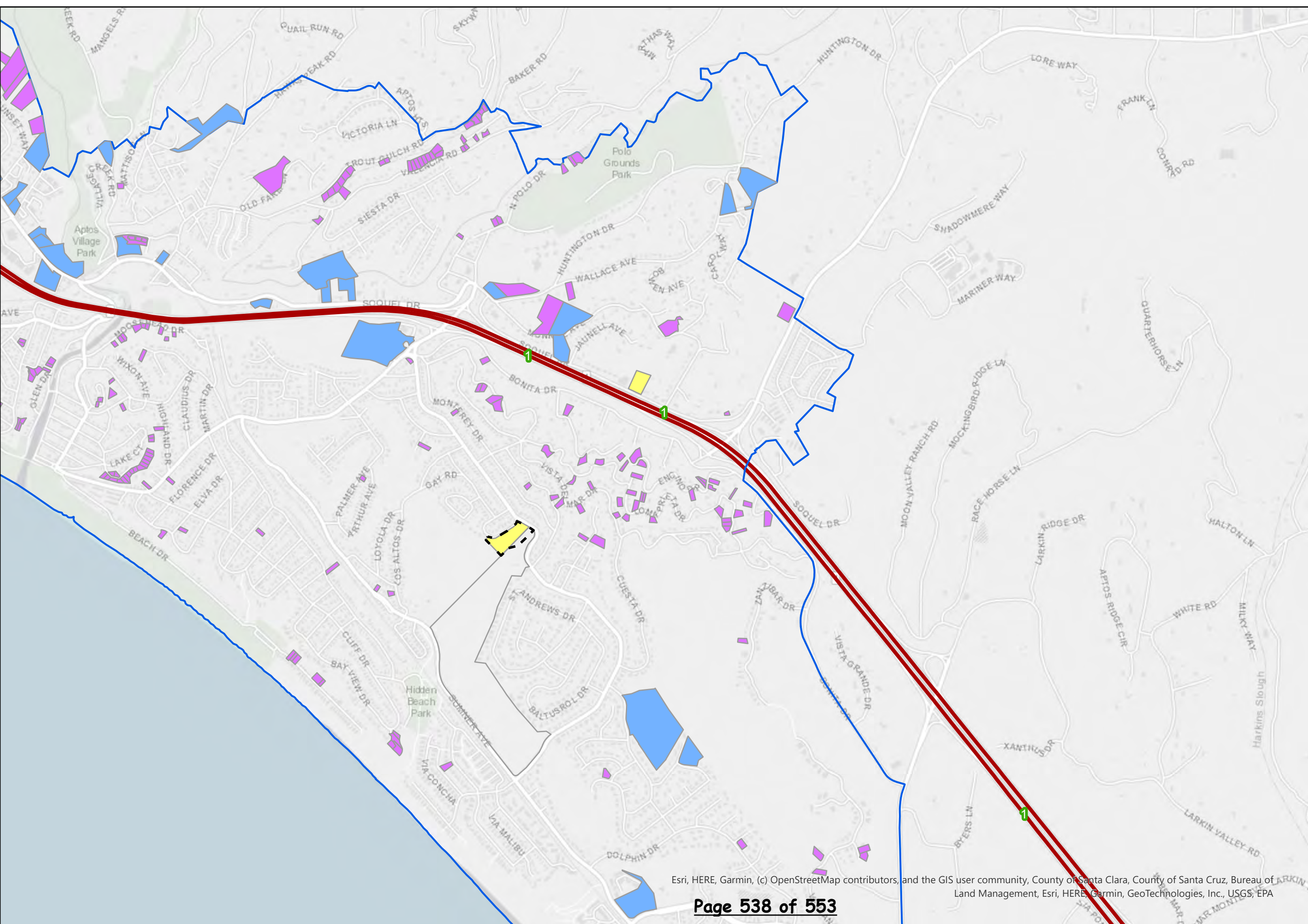
PLEASURE POINT



APTOS/SOQUEL



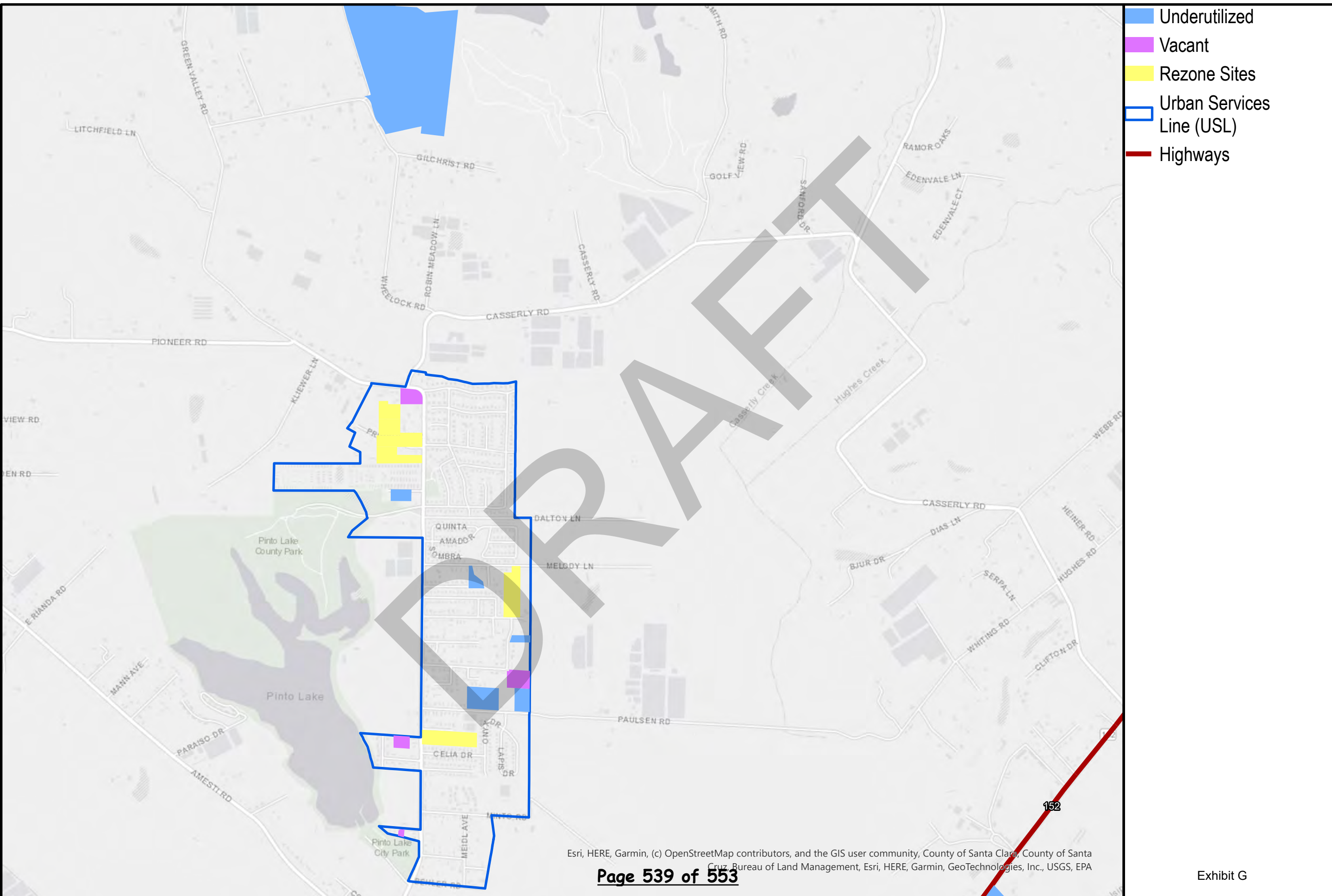
RIO DEL MAR/SEASCAPE



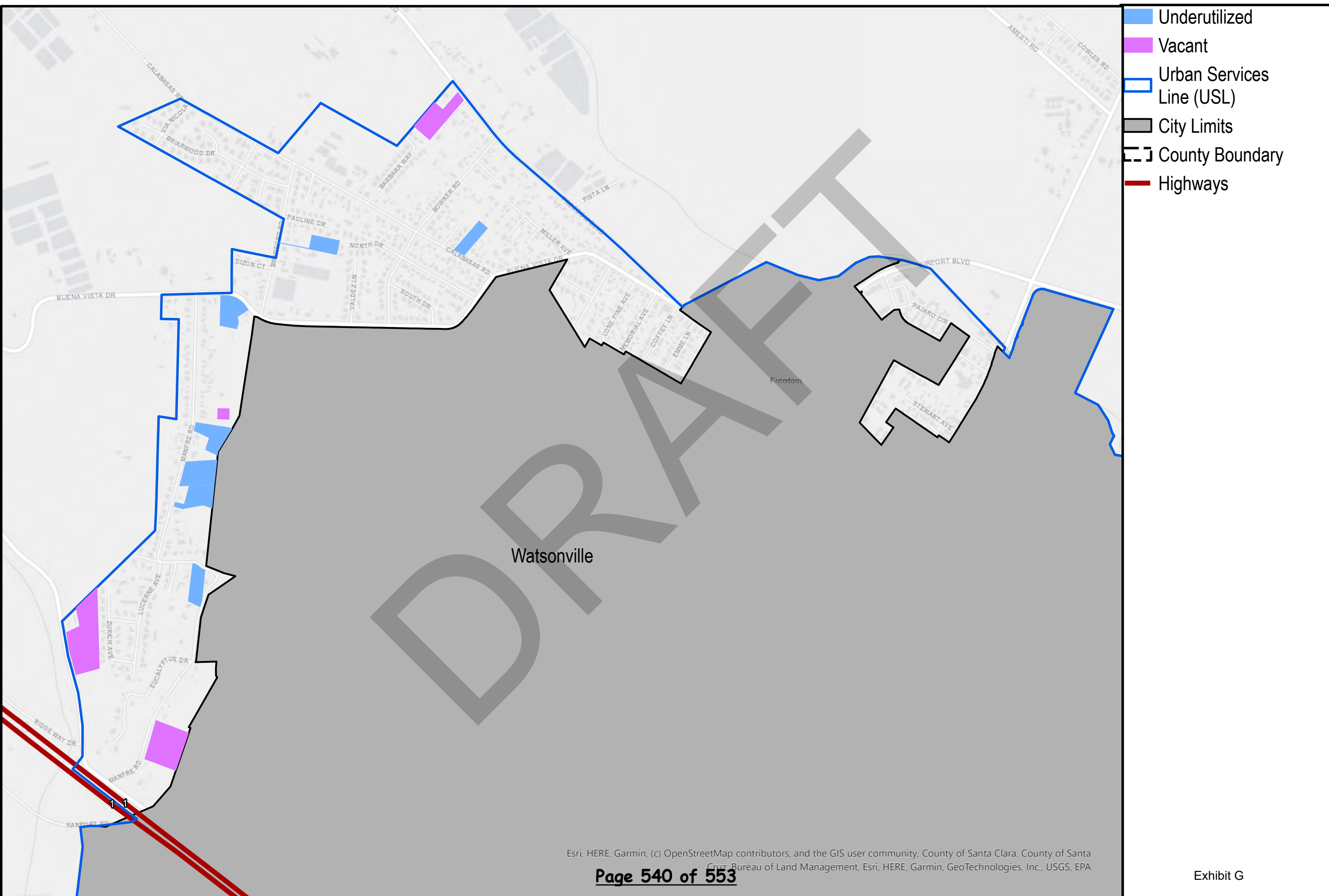
- Vacant
- Underutilized
- Rezone Sites
- Proposed Area of Rezone
- Urban Services Line (USL)
- Highways

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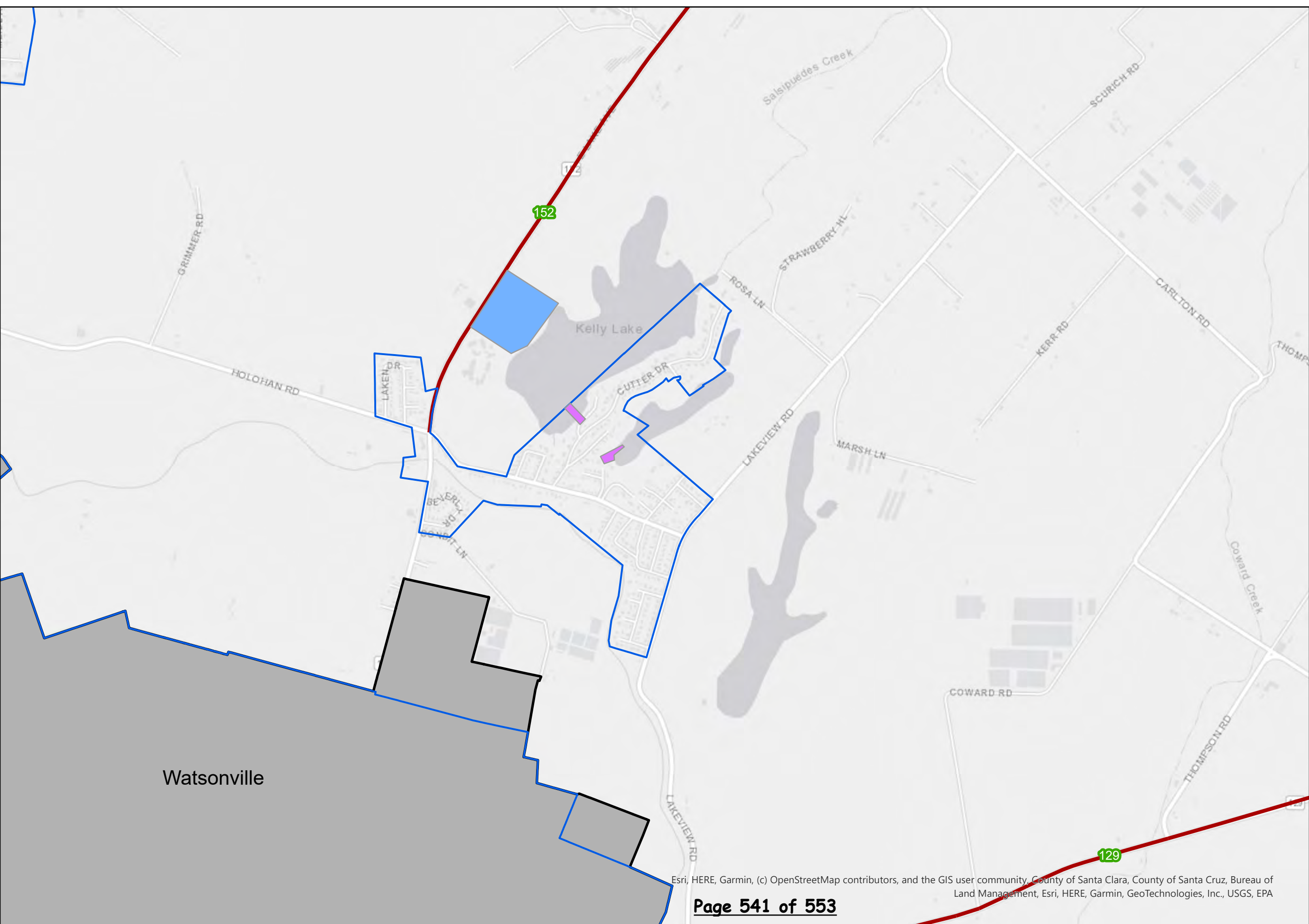
GREEN VALLEY



FREEDOM



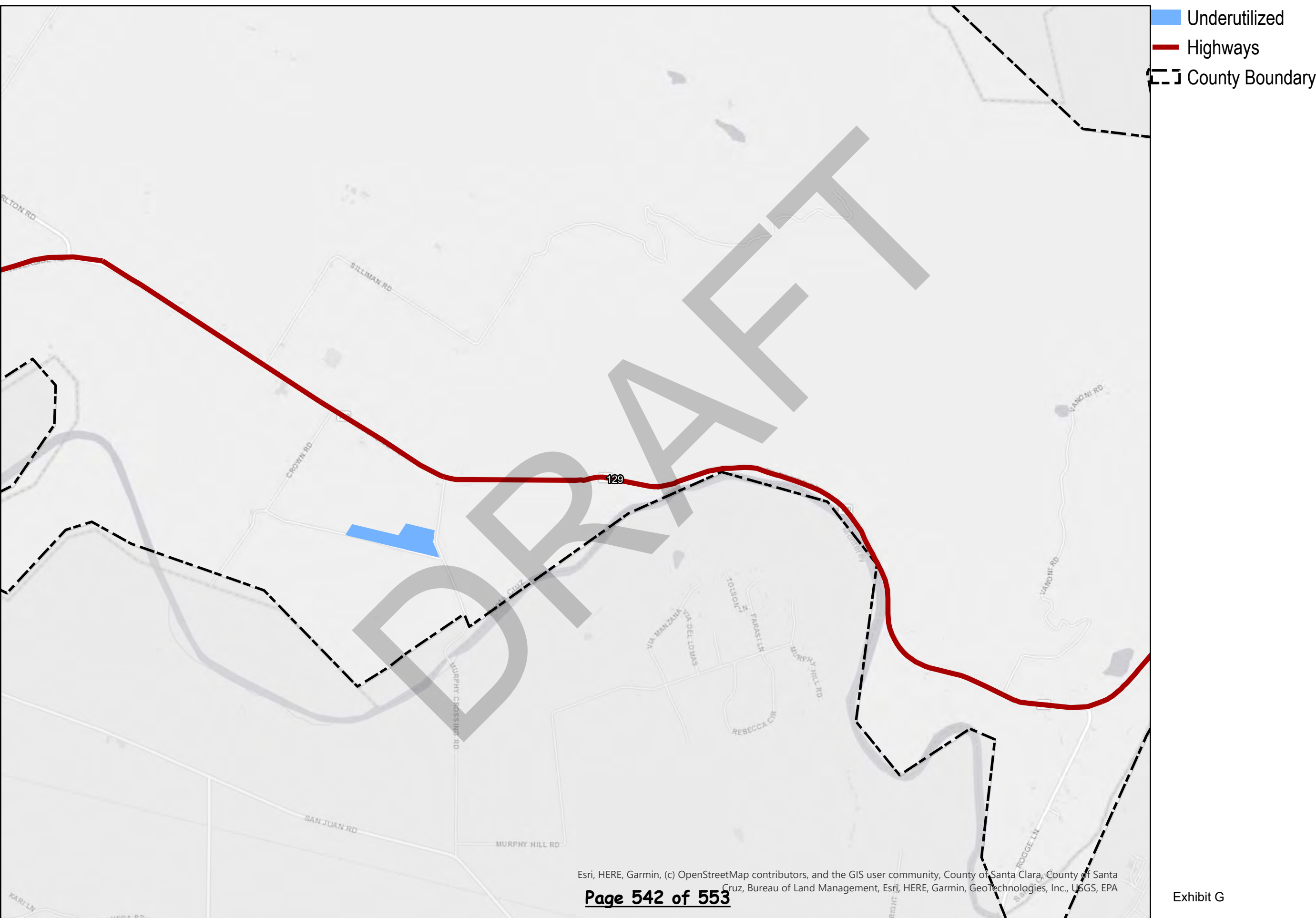
WATSONVILLE



- Vacant
- Underutilized
- Highways
- City Limits

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WATSONVILLE

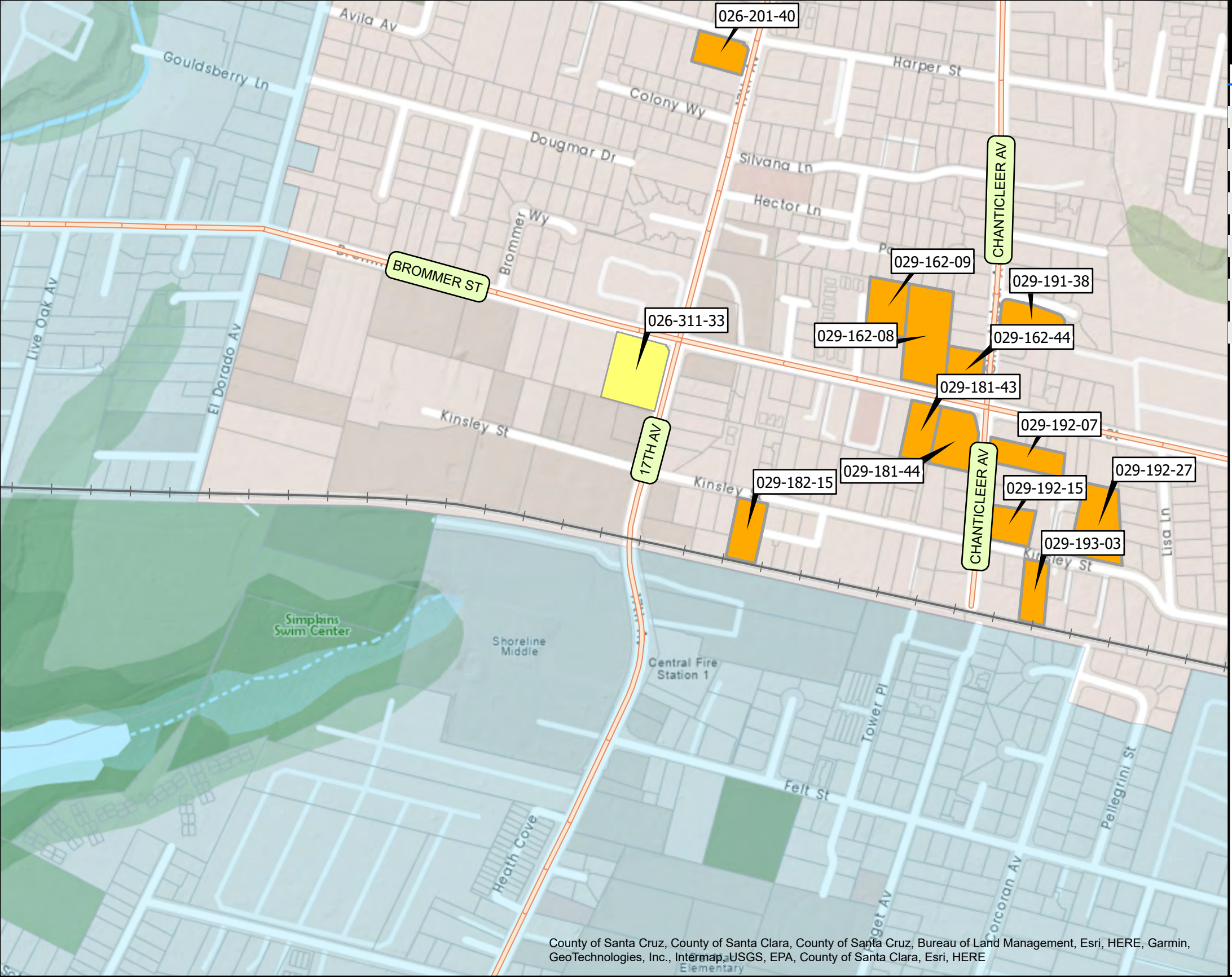




REZONE MAPS

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

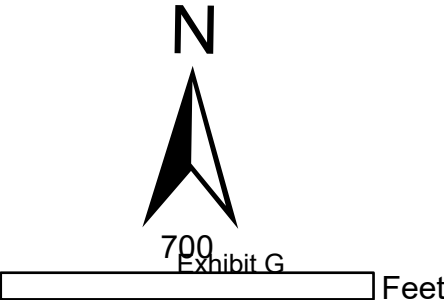


County of Santa Cruz, County of Santa Clara, County of Santa Cruz, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., Intermap, USGS, EPA, County of Santa Clara, Esri, HERE

Brommer St & 17th Av

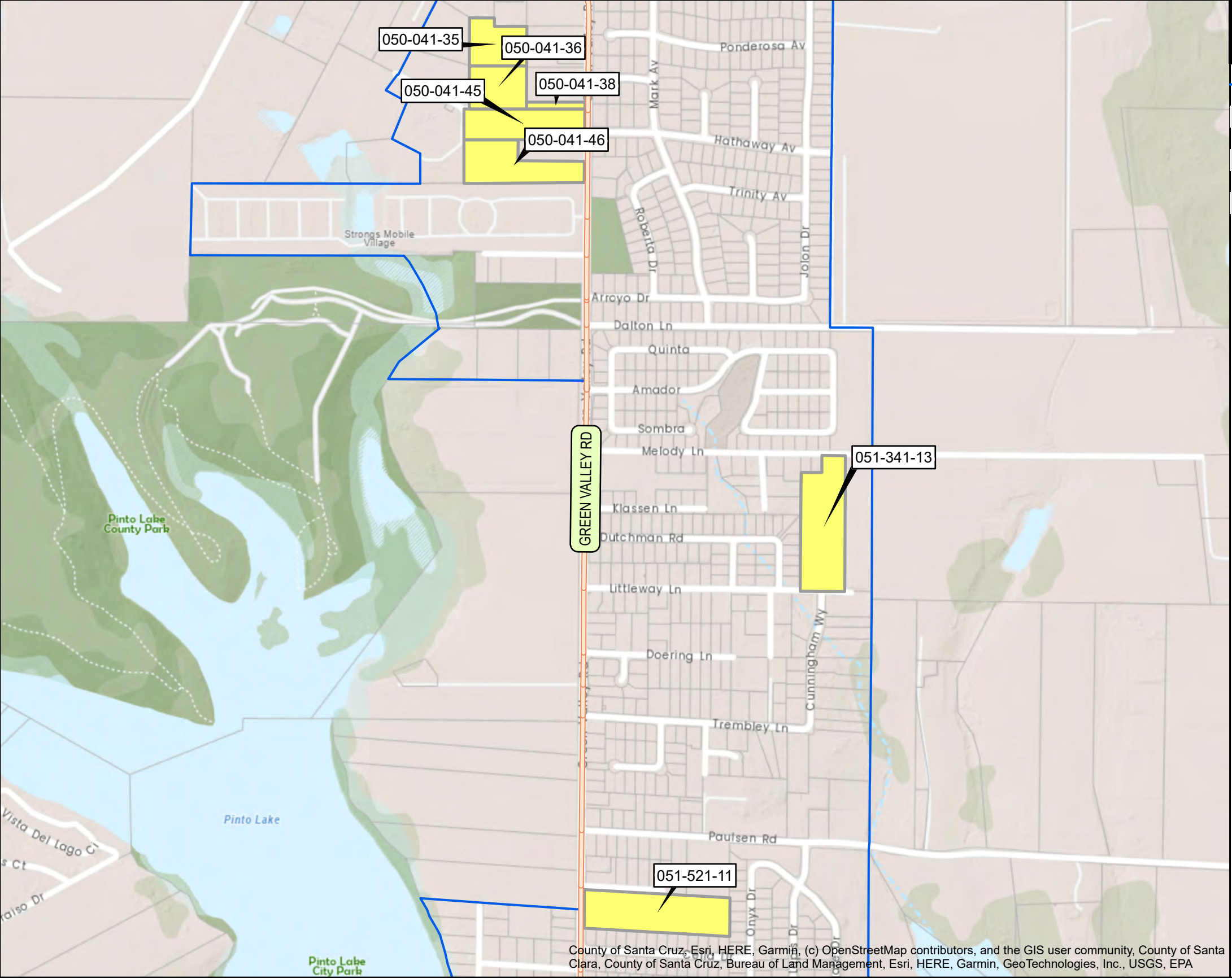


Potential Rezone Sites	Highways	City Limits
Potential SB10 Rezone Sites	Urban Services Line (USL)	County Boundary
Major Roads	Rural Services Line (RSL)	Coastal Zone
		Railroads



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



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Green Valley Road



Potential Rezone Sites

Potential SB10 Rezone Sites

Major Roads

Highways

Urban Services Line (USL)

Rural Services Line (RSL)

City Limits

County Boundary

Coastal Zone

Railroads

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N

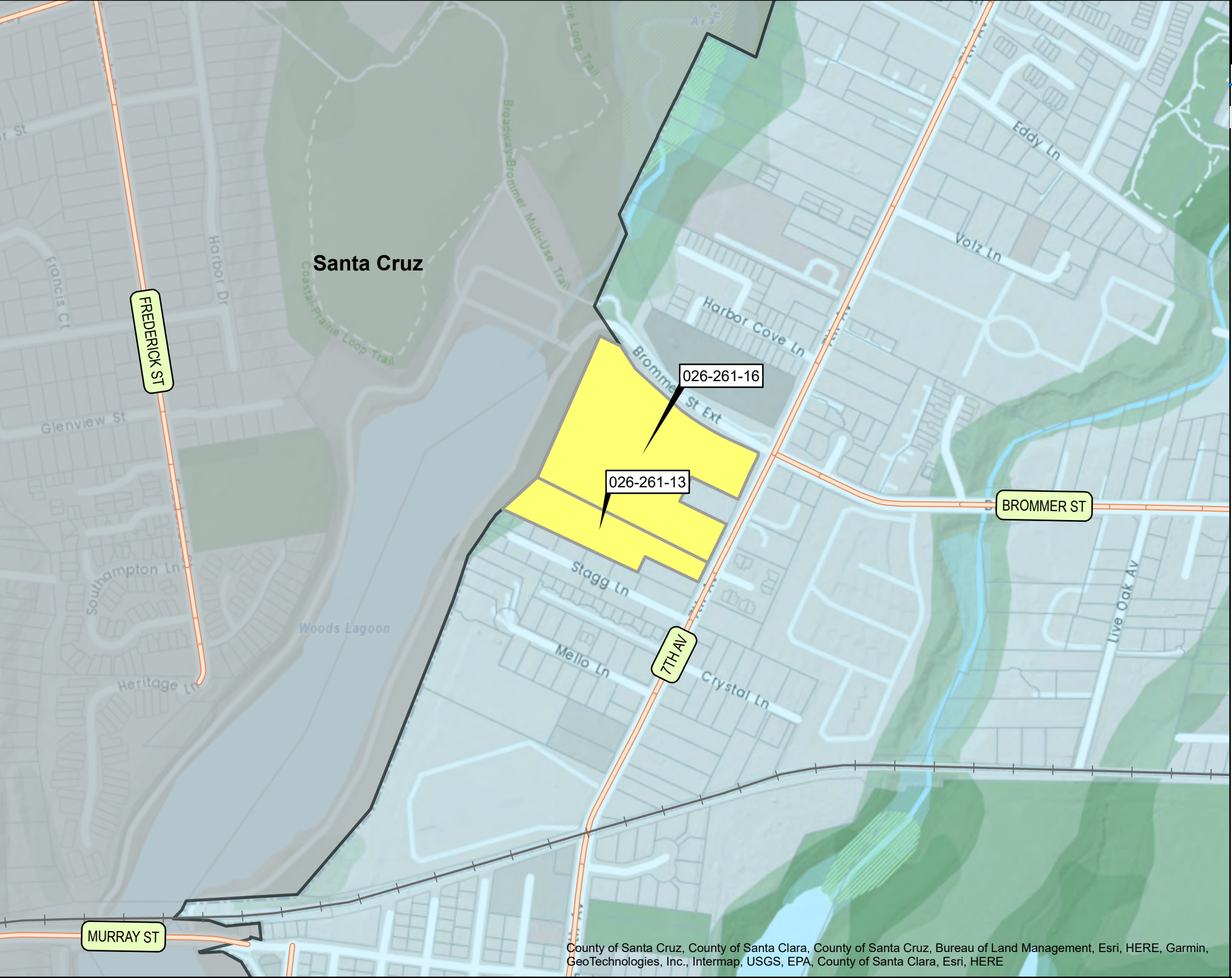
700

Exhibit G

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



Harbor Landing

- Potential Rezone Sites

Potential SB10 Rezone Sites

Major Roads
- Highways

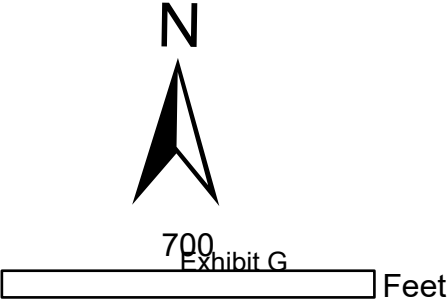
Urban Services Line (USL)

Rural Services Line (RSL)
- City Limits

County Boundary

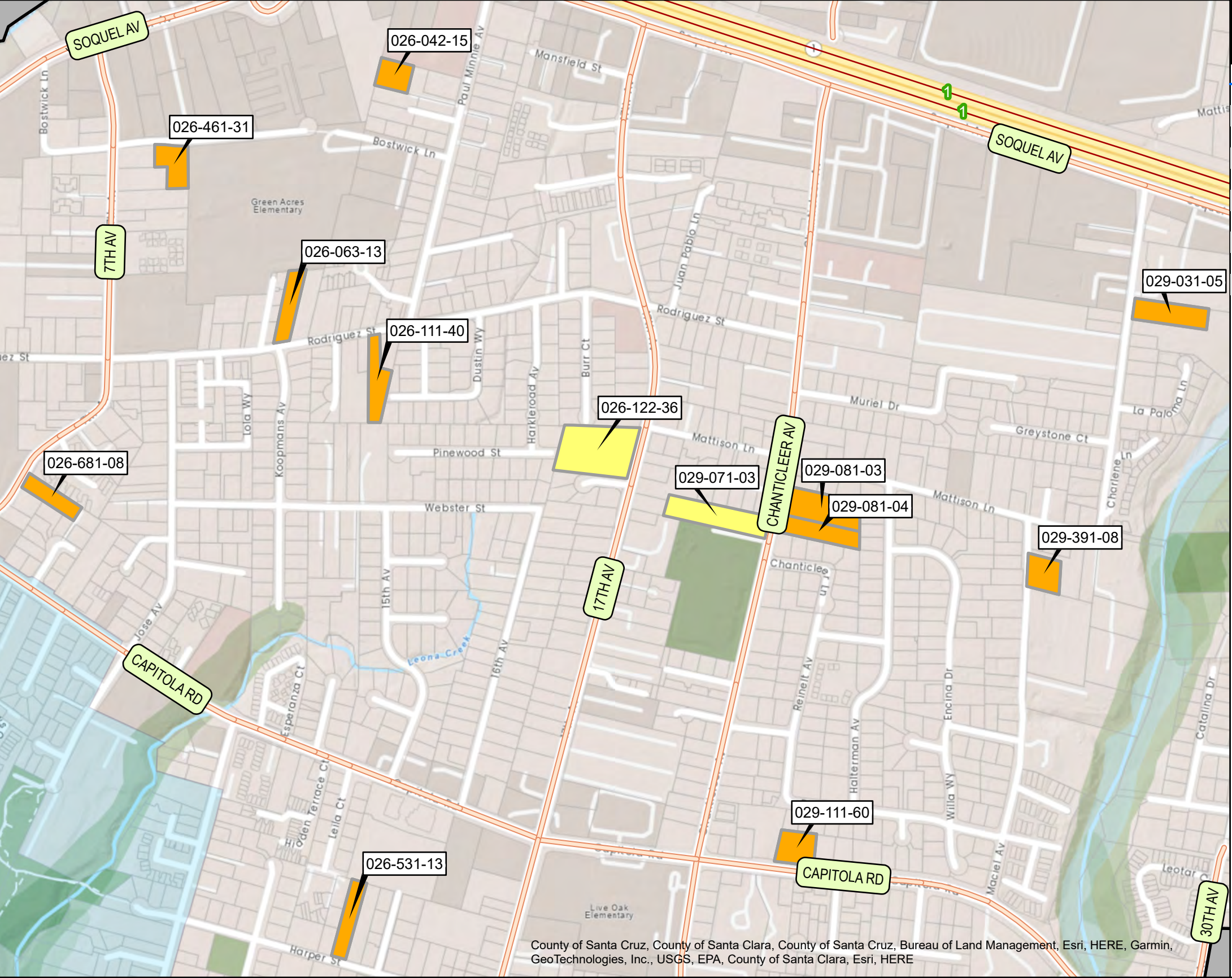
Coastal Zone

Railroads



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
026-531-13	10	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



County of Santa Cruz, 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

Live Oak



Potential Rezone Sites

Potential SB10 Rezone Sites

Major Roads

Highways

Urban Services Line (USL)

Rural Services Line (RSL)

City Limits

County Boundary

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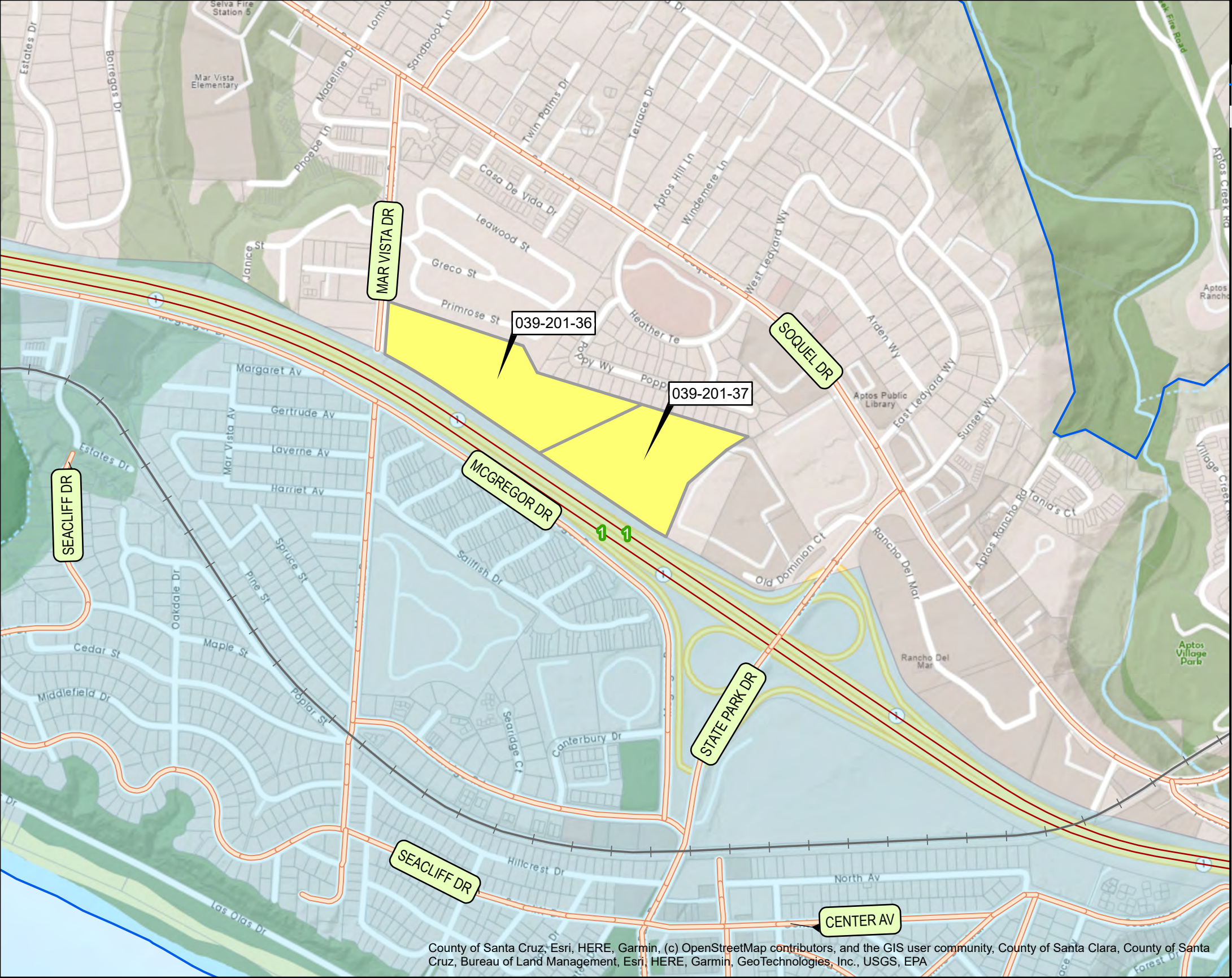
N

700 Feet

Exhibit G

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

Potential SB10 Rezone Sites

Major Roads

Highways

Urban Services Line (USL)

Rural Services Line (RSL)

City Limits

County Boundary

Coastal Zone

Railroads

N

700

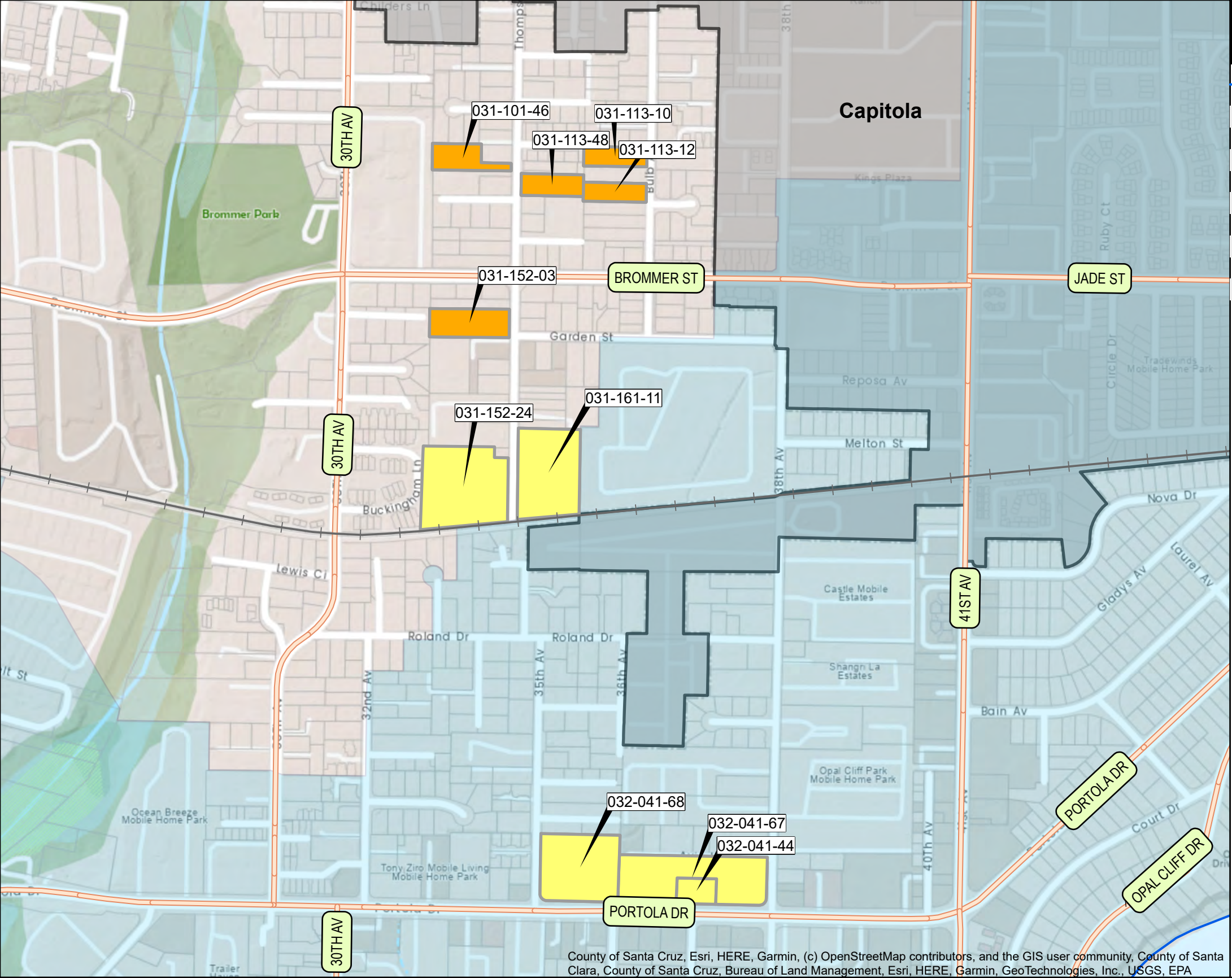
Exhibit G

Feet



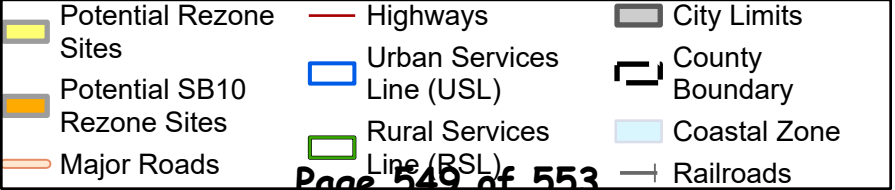
SITE INVENTORY

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



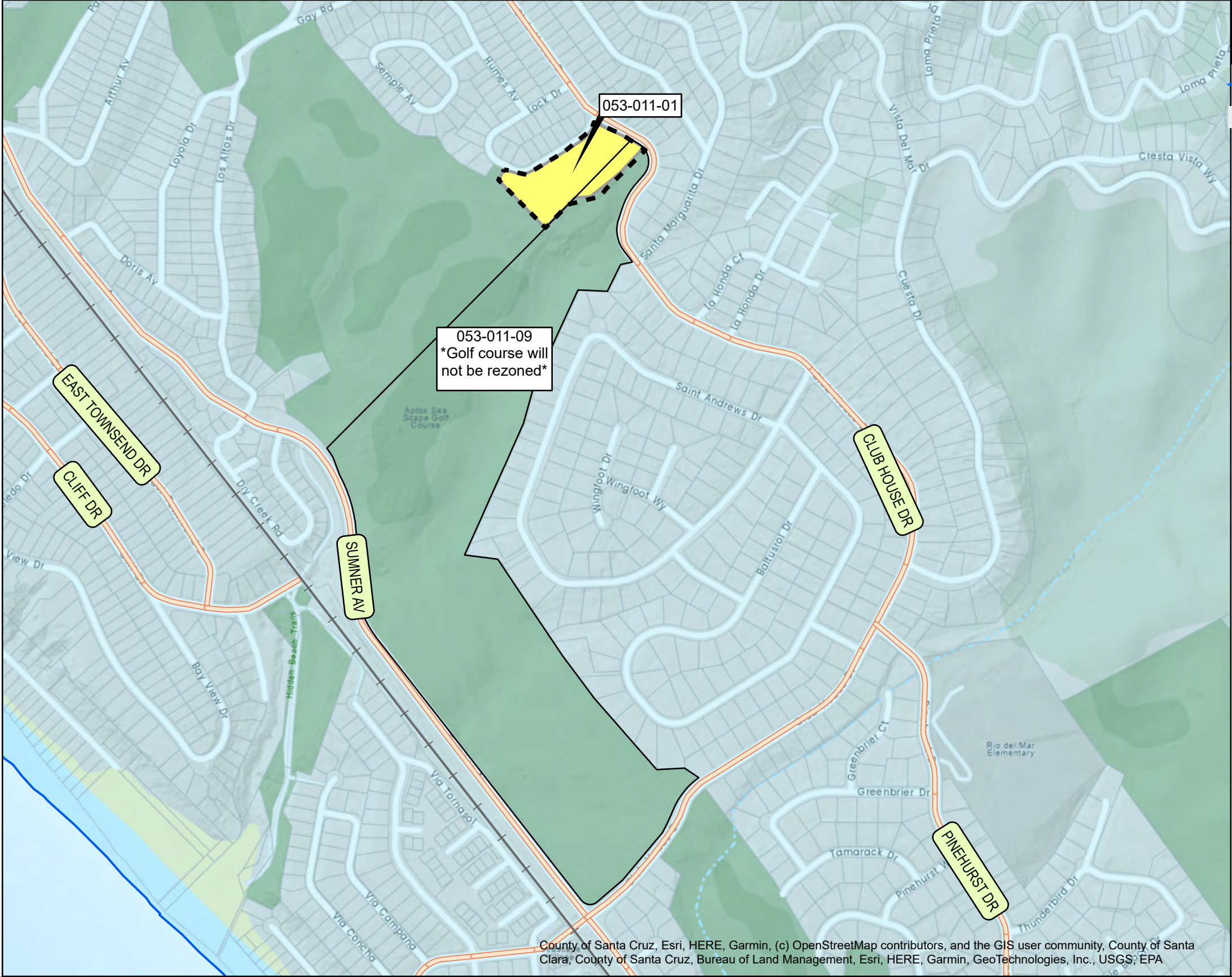
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Pleasure Point



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



Seascape Golf Club



Potential Rezone Sites

Potential SB10 Rezone Sites

Proposed Area of Rezone

Major Roads

Highways

Urban Services Line (USL)

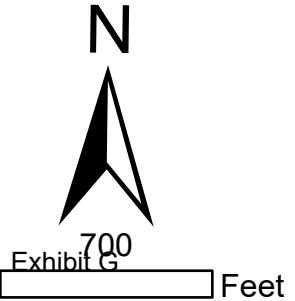
Rural Services Line (RSL)

City Limits

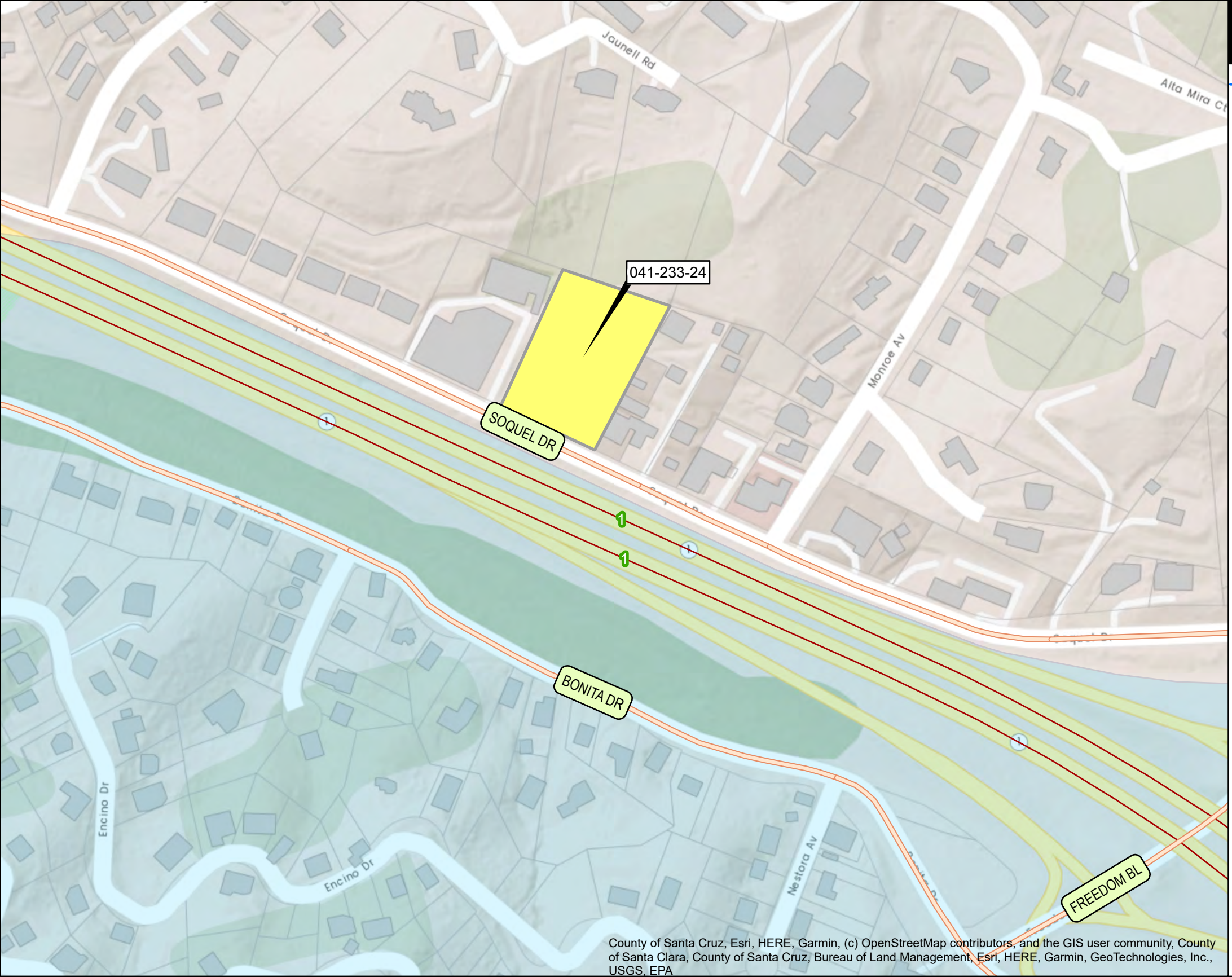
Coastal Zone

Railroads

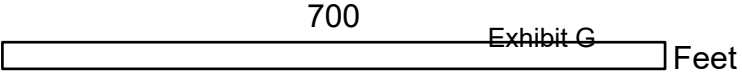
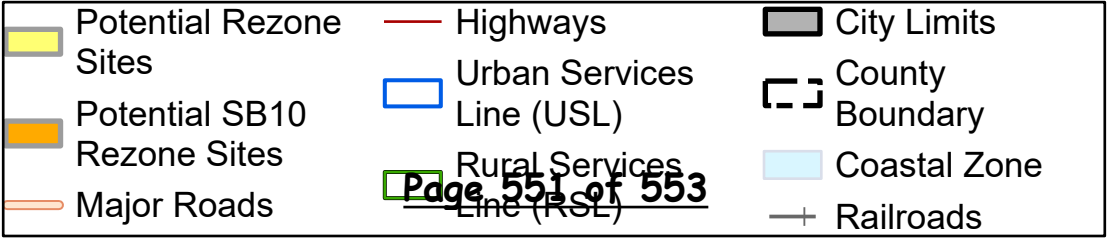
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APN	Potential Units	Current Zoning	Proposed Zoning	Proposed General Plan
041-233-24	24	C-4; R-1-20	C-2	C-N

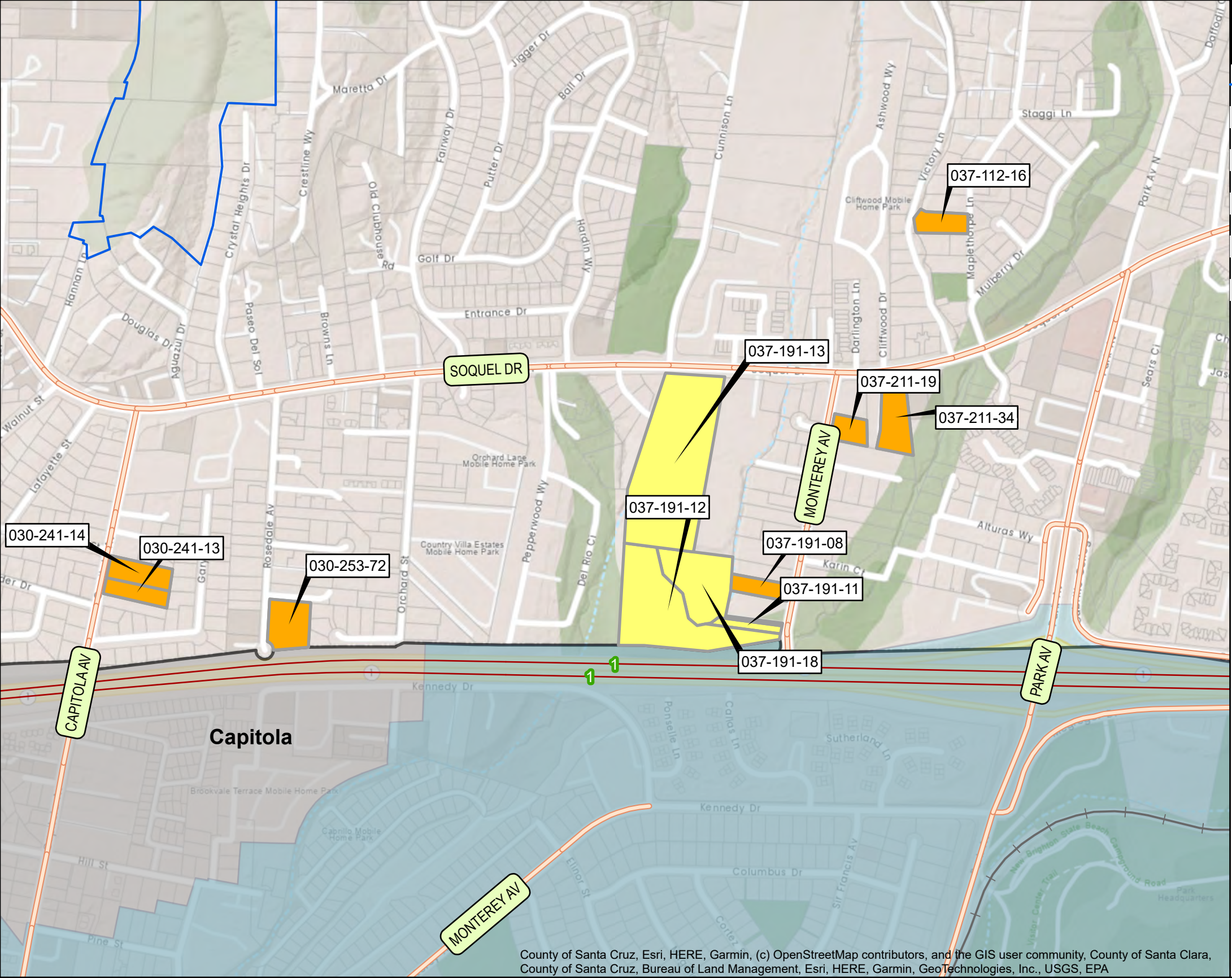


Soquel Dr & Freedom Blvd



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

Potential SB10 Rezone Sites

Major Roads

Highways

Urban Services Line (USL)

Rural Services Line (RSL)

City Limits

County Boundary

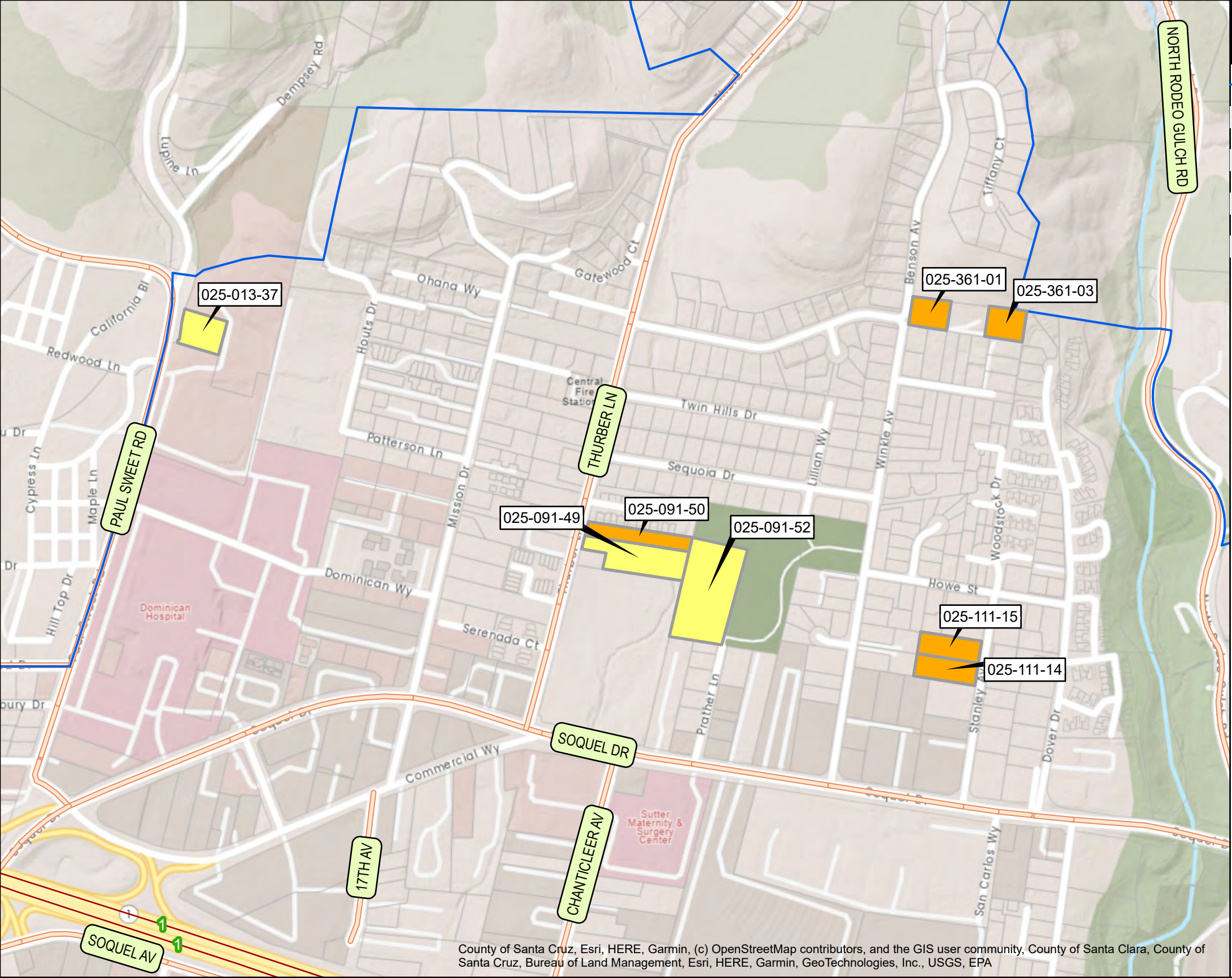
Coastal Zone

Railroads

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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

