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Permanent Local Housing Allocation Grant

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Abstract

Pacific Grove, California is experiencing a lack of affordable housing. A Permanent Local Housing Allocation Grant was submitted to the California Department of Housing and Community Development on behalf of the City's Housing Division. The funds will be used to provide rental assistance to alleviate the lack of affordable housing. The contributing factors include land use restrictions also known as zoning, a high demand for affordable rentals, and the high construction costs associated with the development of affordable housing. The consequences are homelessness, financial impacts, and poor health. A survey to determine the communities housing needs and priorities determined that the grant would best be allocated toward rental assistance to support the lack of affordable housing within the City. The City was successful in meeting the expected outcomes of this project since the grant was awarded. It is recommended that the City apply for this grant again next year.

Keywords: Permanent Local Housing Allocation, Affordable Housing, City of Pacific Grove

Agency & Communities Served

The City of Pacific Grove is a public agency located on the central coast of California. The City has various departments that serve different purposes to benefit the citizens of Pacific Grove. The City of Pacific Grove's Community Development Department (CDD) consists of the Planning Division, Building Division, Housing Division, and Code Compliance. This specific project only pertains to the Housing Division. The mission of the CDD is,

The Community Development Department works in partnership with the community to protect the beauty, sustainability, economic vitality and environmental integrity of Pacific Grove. The department is committed to consistently pursuing high quality and structurally-sound development that is in line with the City's land use and design goals. Further, the department strives to preserve the existing housing stock and support new affordable housing to help meet the housing needs of Pacific Grove residents (City of Pacific Grove, 2023, para. 4).

There are several programs administered by the Housing Division that aim to improve, preserve, and increase the availability of affordable housing in the City. A major function of the Housing Division consists of applying for grants for housing studies and programs, monitoring compliance with City restrictions on affordable housing, and coordinating the City's efforts to develop and maintain senior housing (City of Pacific Grove, 2023). Pacific Grove has an estimated population of 14,988 individuals as of 2021. The average rent in Pacific Grove is estimated to be \$2,115 (United States Census Bureau, n.d.). This is significant because Pacific Grove contains more renters than homeowners.

Problem Model Background and Literature Review

Problem Statement

California is experiencing a lack of affordable housing which is negatively impacting communities. There are approximately six million renter households in California. Over three million households pay more than 30 percent of their income in rent and nearly 30 percent of households, which is more than 1.7 million households, pay more than 50 percent (California Department of Housing and Community Development, 2018, p.1). The U.S. Department of Housing and Urban Development considers housing affordable when an individual pays no more than 30 percent of their income toward housing costs (2019). These costs include rent and utilities. An individual who pays more than 30 percent of their income on housing costs is considered housing cost burdened. The term severely housing cost burdened, on the other hand, refers to a person who pays more than 50 percent of their income toward housing costs (Kimberlin, 2019). To afford the average monthly rent in Monterey County, renters must earn \$36.52 per hour which is 2.4 times the state minimum wage (Mazzella, 2022). There are millions of Californians whose food, health care, child care, and transportation are sacrificed to pay for housing, directly impacting the quality of life in the state. It is estimated that one out of every three households in the state does not earn enough money to meet their basic needs (2022 Statewide Housing Plan, 2022). With the price of rent being at an all-time high, affordable housing is a challenge that needs to be prioritized. Figure 1 highlights the problem model and how the contributing factors and consequences all affect the lack of affordable housing.

Figure 1: Problem Model

Contributing Factors	Problem	Consequences
Land Use Restrictions (Zoning)	Lack of Affordable Housing	Homelessness

High Demand for affordable rentals		Financial Impacts
High Construction Costs		Poor Health

Contributing Factors

Land Use Restrictions (Zoning)

The term land-use regulation refers to a broad set of rules that govern land development. Zoning is one of the most important forms of land-use regulation. The local government imposes the rules and enforces compliance through a lengthy approval process overseen by a government appointed planning commission or local government administrator. As a result of these processes, officials have a great deal of discretionary power which adds uncertainty to an already complex and costly process for developers and contractors. Many of the rules and regulations governing urban land use originated from well-intentioned efforts to ensure the safety of the public, to protect the environment, and to enhance the aesthetics of a given area. However, this increasing number of regulations has deterred construction and reduced housing supply, including multifamily and low-income housing. As a result of reduced housing supply, many U.S. cities face housing affordability deficiencies (Calder, 2017). Zoning is set by each jurisdiction to limit certain categories of development on each piece of land in the community. The consensus among economists is that zoning increases housing costs by limiting the amount of land available for housing and the amount and type of housing that can be constructed on a given piece of land, thus reducing the overall supply of housing. These constraints are considered exclusionary zoning policies. In many cases, California's housing problems are a result of decades-old legislation and rulemaking that either were faulty at the beginning, such as exclusionary zoning policies, or remained unreformed for a period of time so long that they do

not reflect the dynamic and long-term transformation of the state. These State and local regulations, rules, and policies make it very difficult to actually build housing (Tanner, 2021).

High Demand for affordable rentals

The number of people living in California has increased over the past few decades, but not enough housing has been built to accommodate this growth. A state housing department estimate indicates that the housing industry would be required to construct 180,000 new units a year in order to maintain price stability. In the past decade, the number of developed units has been less than half of that (Levin, 2018). A lack of low-cost housing options for people earning median incomes has a negative effect on the state's housing and labor markets. Since middle-income households are able to outbid low-income households for available housing, the available stock of affordable housing for lower-income households is decreasing.

According to the City of Pacific Grove Housing Element 2015-2023 section of the General Plan, the affordability of housing in Pacific Grove can be determined by comparing the cost of renting or owning a home with household incomes (City of Pacific Grove, 2016). For the extremely low-income category, the affordable rent is considered \$600. The City once had a rental assistance program that provided a total of \$445,000 in rent subsidies until 2010, when the program was discontinued due to a lack of funding. As of March of 2016, the City of Pacific Grove had approximately 72 housing units that were subsidized utilizing Section 8 vouchers. As part of the California housing element law, the City is required to conduct a study of the deed-restricted low-income units that may be susceptible to being converted to market-rate in ten years following the start of the planning process. In 2017, nine units in Pacific Grove were at risk of conversion to market rate. According to market conditions, a subsidy of about \$29,500 per year was required to maintain the current affordability level (City of Pacific Grove, 2016). This

information is significant because hundreds of households experience difficulty finding suitable housing that does not result in overpayment or overcrowding. One hundred and ninety-four or 61.6% of extremely low-income renter households in Pacific Grove overpay for their housing. As well, 204 or 88.5% of very low-income renter households over pay for their housing. Refer to Appendix C for a visual overview and data regarding households overpaying for housing in Pacific Grove.

High Construction Costs

In California, the cost of development is often cited as a significant barrier to the construction of more housing, especially affordable housing. Due to a statewide housing crisis, affordable housing developers as well as market rate developers are faced with increasing development costs, which can limit the feasibility of new projects and contribute to affordability issues. Several factors contribute to the rising cost of building housing, including land costs, capital costs, regulations, materials, and labor costs. Increasing construction costs result in rising rents for these units (Raetz et al., 2020). Builders are less likely to build homes when the market is unstable, as developers do not want to take a chance on not selling newly constructed homes. However, the cost of building materials continues to rise, leaving fewer financial resources for the construction of new houses. Materials and labor continue to have the greatest impact on costs (Alameldin et al., 2022).

Consequences

Homelessness

Poverty cannot be addressed in California without addressing the lack of affordable housing and the associated increase in homelessness. The state's growing homeless population is largely due to a lack of affordable housing. Throughout the state of California, there are more

than 130,000 homeless individuals. It is estimated that more than half of all homeless Americans live in California (Tanner, 2021).

The primary cause of the homelessness crisis in California is the major shortage of affordable housing especially for individuals with the lowest incomes. Affordability refers to the extent to which there are enough rental units at different price points to provide each rental household with a home within their means (Vaziri, 2020). In 2020, for Californians that were considered extremely low income, there were only 23 affordable housing units available for every 100 renter households (Kimberlin & Davalos, 2023). It is understood by many, specifically policy makers, that being able to afford housing is a primary cause of rising rates in homelessness.

Financial Impacts

Across the State, housing costs are disproportionate to individuals' incomes. When a household pays more than 30% of their income on housing, they are considered cost burdened. The housing cost burden was estimated to be 39.5 percent in California in 2019, with rental or homeowner costs accounting for at least 30 percent of household income (Garcia et al., 2022). The number of households facing housing cost burdens in the state reached a new record of 5.2 million. It is more common for renters to experience housing cost burdens than homeowners: 53.1% of rental households in the state are cost burdened, compared to 29.6% of owner households (Garcia et al., 2022).

As a result of California's high housing prices, struggling families are unable to make ends meet, contributing to poverty and hardship. California has a poverty rate of 23 percent, according to Census data that takes housing costs into account, which is substantially higher than the official national poverty rate of 16 percent (Rice et al., 2016). In California, the federal

Housing Choice Vouchers program is the largest source of rental assistance. Nearly 300,000 low-income California families benefit from this program (Rice et al., 2016). Section 8 Project-Based Rental Assistance, Public Housing, Homeless Assistance Grants, Elderly Housing, and Housing for People with Disabilities are also major federal sources of rental assistance. In many cases, production assistance alone will not be sufficient to create affordable housing for low-income families. It is common for developers using Low Income Housing Tax Credits (LIHTCs) to lower rents to a level that is affordable to families earning 50 or 60 percent of the area median income, but unaffordable to those earning extremely low incomes, who constitute the majority of families experiencing housing difficulties (Rice et al., 2016). In many cases, families with extremely low incomes use vouchers in order to rent apartments in developments built with the assistance of LIHTCs, HOME funds, or other production subsidies (Rice et al., 2016).

Poor Health

Housing conditions are linked to a wide range of health conditions, including respiratory infections, asthma, lead poisoning, injuries, and mental health problems. Having a safe place to live is an important determinant of health, and living in substandard housing poses a serious public health threat (Krieger et al., 2002). Several factors have been identified as contributing to the spread of infectious diseases in substandard housing. These factors include the absence of safe drinking water, the absence of hot water for washing, ineffective waste disposal, intrusion by disease vectors (e.g., insects and rats), and insufficient storage of food. Tuberculosis and respiratory infections are also associated with overcrowding. There is an association between damp, cold, and moldy housing and asthma and other chronic respiratory symptoms, even when variables such as income, social class, smoking, crowding, and unemployment are controlled for. The carpeting found in substandard housing is often old and dirty, which is a significant source

of dust, allergens, and toxic chemicals. Allergies, respiratory diseases, neurological disorders, and hematologic conditions may be associated with exposure to these agents. Furthermore, concerns about substandard housing and homelessness may contribute to mental health problems (Krieger et al., 2002).

Project Description and Implementation Process

Project Proposal

My mentor and I submitted a grant application to the California Department of Housing and Community Development. The purpose of the grant is to help Pacific Grove residents with rental assistance. The grant is titled Permanent Local Housing Allocation (PLHA). Local governments in California are provided with PLHA funds to assist with addressing the unmet housing needs through programs and projects of their community (California Department of Housing and Community Development, 2023). Senate Bill 2 (SB 2, 2017) known as the Building Homes and Jobs Act provides an ongoing source of funds for the facilitation and development of affordable housing.

PLHA funding is provided over a five-year period. In order to receive funding, organizations must create a five-year plan and apply annually. The City of Pacific Grove's original five-year plan was to allocate the first two years of the funding toward homelessness and the remaining three years of the funding toward a regional housing trust fund. The City had to amend its five-year plan in 2022 to allocate the three years of funding toward rental assistance due to the housing trust fund efforts falling through.

Project Justification & Benefits

The primary purpose of the grant is to help those in the community with rental assistance. Overall, this project addressed the contributing factor of the high demand for affordable housing.

It addressed this by allocating the grant funding toward rental assistance. The funds will be used to address the need for affordable housing in the community. The agency expects to use the funds to pay for individuals' rent. The benefits of providing rental assistance are that the individuals receiving help can focus on other important things in their life. This project is justified through the City's Housing Needs survey results. As part of the justification for the project I created a survey that was available over a six-month time period. The survey asked several questions, some of which were the following, "How does the current Housing situation in Pacific Grove affect you or the people you know?", "Given that there is limited land available, what do you think are the best strategies to manage production of new housing?" Each of these questions provided the Housing Division with important insight from the community as to what their housing needs and priorities are. The question from the survey asking "What do you think are the best ways to address Housing Affordability?" See Appendix B for a visual representation of the results from the question "What do you think are the best ways to address Housing Affordability?" The expected outcome of the survey was to use the information gathered to address some of the communities housing needs. One of the identified housing needs was affordable housing, and the PLHA grant the City applied for can help address this community need.

Expected Outcomes & Assessment Plan

Short term expected outcomes for this project include gathering data to determine the priority among possible interventions to address the shortage of affordable housing and getting a grant awarded to for the same purpose. This grant will provide rental assistance to at least two Pacific Grove citizens over an extended period of time. An assessment to conclude whether sufficient data was collected would be counting the number of survey respondents. Another way

to assess whether the rental assistance was effective long term would be to interview the individuals who received the rental assistance after one year. The City expects the assistance to improve the individuals lives by, for example, being able to save money or not worry about health care costs.

The City would also keep track of how many people apply and are eligible for the rental assistance. Keeping track of this will determine the exact number of people that could benefit from rental assistance if the funding were to be awarded again. Keeping track of this information can justify the need and be utilized in the grants annual reporting.

Implementation Process

The implementation for this grant project consisted of three parts. These include the application, award, and the funding implementation processes. The actions taken to complete the application were the creation of a Notice of a Public Hearing document, a PLHA resolution, an agenda report and presentation. After approval of these items, the state PLHA application and supporting documents were completed and submitted.

The award process consisted of receiving an award announcement letter from the state. The letter states the amount funded to the City is \$188,207 towards rental assistance. It also states the conditions for funding and milestones that are required to be met as part of this award which includes a Standard Agreement.

The funding process consists of requesting the funds from the state. Once the City has received the funds, the City will make a rental assistance application for citizens to fill out. Part of the application will be for those applying to provide eligibility documentation. PLHA funds for rental assistance are restricted to individuals with an area median income (AMI) of 30% or lower (California Housing and Community Development, 2022). After the City goes through the

applications and eligibility a lottery system will be used to pick individuals who will receive rental assistance to ensure fair practices are met. See Appendix A for a step by step guide of the project implementation process.

Project Results

The City first had to determine the priority in addressing housing. This was done by conducting a survey. The goal of the survey was to determine what the communities housing needs were. The survey collected responses from April 2022 until September 2022. Among 410 responses collected, 44.4% of individuals chose that the best ways to address affordable housing is through financial assistance programs for people who cannot afford housing, such as subsidized rent and down payment loans. It was also determined that 48.5% of individuals believed incentives for developers to build more affordable housing is needed.

The data confirmed that the citizens believed more affordable housing is needed in the City. With ten different activity categories to choose from to utilize the PLHA funding, the City specifically chose to allocate it towards rental assistance. The City met the various requirements of the grant proposal which was reflected in the City being awarded the funding.

Conclusion & Recommendations

The rental assistance the City will be providing to some citizens with the permanent local housing allocation grant funds will address the need for affordable housing. It is recommended that the City of Pacific Grove applies for the PLHA funding again when the notice of funding availability is released by the state. It is also recommended that the City research other grant opportunities that the City may be eligible for and can allocate towards rental assistance to help more individuals in the community. The lack of affordable housing is a multi-faced issue and rental assistance is just one way to alleviate the problem. Another recommendation is that the

City of Pacific Grove research other grant opportunities that would assist with affordable housing such as grants for affordable housing development. The more ways the City can create opportunities for affordable housing and assist community members the better.

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Appendix A

Project Implementation Plan

Tasks	Timeline/Deadlines	Agency Approval	Materials/Services Needed	Deliverables
Housing Needs Survey	April 2022-September 2022	Anastacia Wyatt (Community Development Director)	Google Forms	The Communities Housing Needs are captured
Housing Needs Survey	October 2022	Anastacia Wyatt (Community Development Director)	Presentation	Inform the Community of the survey results
Reviewed Notice of Funding Availability was posted	Posted: August 17, 2022 Amended: October 31, 2022	Anastacia Wyatt (Community Development Director)	State Notice of Funding Availability 2022	Read through the document to familiarize myself with the grant.
Discussed the Grant with my Mentor and got approval to apply	Application deadline: November 30, 2022	Anastacia Wyatt (Community Development Director)	State Notice of Funding Availability 2022	Discussed what category we want to use the funding towards.
Created a Notice of Public Hearing Document regarding the City's adoption of a resolution to apply for the grant and amend the 5-year plan.	Posted: November 3, 2022	Anastacia Wyatt (Community Development Director)	Public Hearing Document	Posted the document on the City's Housing Division website and in the City Managers Report for the public's viewing.
Create PLHA Resolution for City Council	City Council Meeting November 16, 2022	Anastacia Wyatt (Community Development Director, City Council, and City Attorney)	Resolution Document	City Council Approved Item
Create PLHA Agenda Report for City Council	City Council Meeting November 16, 2022	Anastacia Wyatt (Community Development Director)	Agenda Report Document	City Council Approved Item
Create PLHA Presentation for City Council	City Council Meeting November 16, 2022	Anastacia Wyatt (Community Development Director)	PowerPoint Presentation	City Council Approved Item

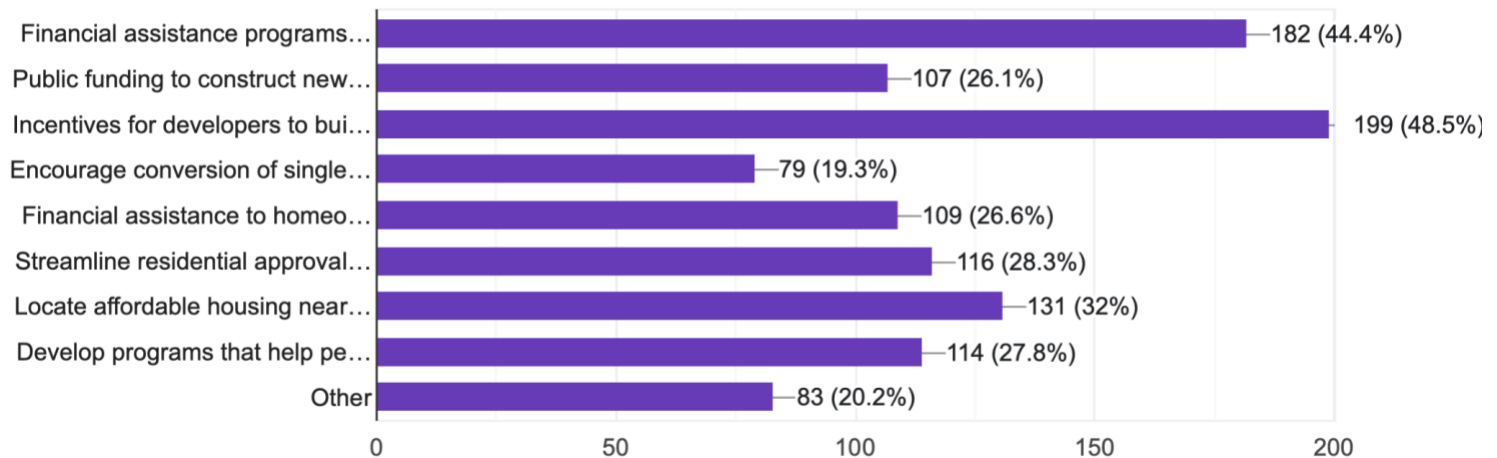
Fill out PLHA Application and required supporting documents	November 30, 2023	Anastacia Wyatt (Community Development Director), and Ben Harvey (City Manager)	State's 2022 PLHA Formula Streamlined Application	The Application and supporting materials are completed and ready to send in for review.
Submitted the Application and Required documents	November 30, 2023	Anastacia Wyatt (Community Development Director)	Application, Tin Form, Resolution, and Public Hearing notice	The State reviews the materials and makes a decision regarding the grant.
Received Award Announcement Letter	February 15, 2023	Anastacia Wyatt (Community Development Director), and Ben Harvey (City Manager)	State Award Announcement Letter	The grant was awarded in full.
Receive the Standard Agreement between the City and the State and sign and return	May 2023	Anastacia Wyatt, (Community Development Director), and Ben Harvey (City Manager)	State Standard Agreement Document	The City signs the document and returns it to the State agreeing that the City will comply with the fundings guidelines.
Fill out the State's Request for Funds	June 2023	Anastacia Wyatt (Community Development Director)	Fill out and submit the States PLHA Request for Funds Form	State accepts the form and sends the City the funds
City creates a Rental Assistance Application	July 2023	Anastacia Wyatt (Community Development Director)	Application Document	Citizens needing rental assistance apply
City receives applications and eligibility documents from residents that apply for rental assistance	August 2023	Anastacia Wyatt (Community Development Director)	Application document and supporting information	Figure out which individuals that applied are eligible or not
The City utilizes a lottery system to identify which citizens will receive the rental assistance	September 2023	Anastacia Wyatt (Community Development Director)	Names of individuals who qualify for rental assistance	Individuals chosen for rental assistance

Appendix B

Survey Results

What do you think are the best ways to address Housing Affordability? (Please select up to three)

410 responses



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https://files.cityofpacificgrove.org/Document_Center/Departments/Community%20Development/Housing/Housing%20Element/Housing%20Needs%20Survey%20Results.pdf

Appendix C

Table 4-17 Households Overpaying for Housing

Income Category	Owners		Renters	
	Households	Percent	Households	Percent
Extremely low households	180		315	
Households overpaying	145	80.6%	194	61.6%
Very low households	245		260	
Households overpaying	180	73.5%	230	88.5%
Low households	380		575	
Households overpaying	125	32.9%	460	80.0%
Moderate households	205		455	
Households overpaying	80	39.0%	375	82.4%
Above moderate households	2,260		2,130	
Households overpaying	605	26.8%	435	20.4%
Source: U.S. Department of Housing and Urban Development, CHAS based on the 2008-2012 ACS				

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