



League of Women Voters of Monterey County



The

VOTER



Celebrating the Merger of LWVMP & LWVSV since 2013 / April 2016, Volume 88, Number 7

Wednesday, April 13, 2016 "The Challenges of Affordable Housing"

Affordable Housing is a challenge for many communities, including Monterey County. What do we mean when we use the term "affordable housing"? Affordable for whom? What are the difficulties in development and building? Where does the funding come from? What are the ongoing challenges to operating and maintaining affordable housing?

Join us for a discussion on this important issue in our community. Guest Speakers are **Mr. Paul Tran, Project Manager for CHISPA** (Community Housing Improvement Systems and Planning Association) and **Ms Carolina Sahagun, Senior Community Development Planner** for the **Monterey County Housing Authority Development Corp.**

Mr. Tran is a JD graduate of the **Monterey College of Law**, a **Director of 7th District Agricultural Association** (appointed by Governor Brown in 2012), and is on the **Board of Directors, Chair of the Facilities Committee** of the **Salinas Senior Center**. His former experience includes working at the **Monterey County Planning Department**. Mr. Tran is a native of **Pacific Grove** and currently lives in **Spreckles**.

Ms Sahgun has a BS in Business Administration from **CalPoly San Luis Obispo**. She has been with the **Monterey County Housing Authority Development Corp** as a **Community Development Planner** since 2008. Prior to this she was an **Assistant Director for Housing Programs** for the **Housing Authority of the County of Monterey**.

Kalah R. Bumba, kalahplans@aol.com
and Lynn Santos, LULY236@aol.com

LWVMC April 13, 2016 General Meeting

Lunch 12 noon / Presentation 12:30 / \$17 per person for lunch
(main course, salad, beverages, and dessert provided by Café Athena)

Reservations are a must for lunch!

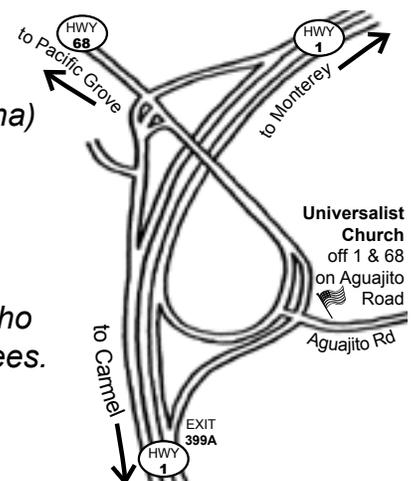
Contact Lisa Hoivik by Saturday, April 9.

(phone 375-7765 or e-mail LHoivik@comcast.net)

Pay at the door for lunch: meeting/presentation is **FREE**.

Reminder: The League pays the caterer in advance for everyone who makes a luncheon reservation, and guarantees a minimum of attendees.

L&L meets at: **Unitarian Universalist Church** <http://uucmp.org>
490 Aguajito Road / Carmel CA 93923 (831) 624-7404



Over dinner with a long-time friend from Ventura and husband of **Hannah Beth Jackson, State Senator** from Santa Barbara, I was asked about Jackson's **Equal Pay Bill**. Both of us were surprised that I had not heard of the bill that is one of the toughest pay equity laws in the nation.

Women continue to make less than men for doing similar work. In 2013, a woman in California working full time made a median 84 cents to every dollar a man earned, according to **Equal Rights Advocates**, a national civil rights organization based in San Francisco. This gap is significantly greater for women of color. Latinas in California make only 44 cents for every dollar a white man makes, the most significant Latina wage gap in the nation.

As a group, women who are employed full time in California lose approximately \$33,650,294,544 every year due to the wage gap. **SB 358 - Conditions of Employment: Gender Wage Differential**, which will help address this inequity, was passed in October 2015 by a near unanimous vote in the legislature and signed into law by



Governor Brown. It became effective in January of this year (https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201520160SB358).

While California and the federal government already have laws banning employers from paying women less than men for the same jobs, SB 358 broadens the definition of equal pay. Courts have interpreted the former law to mean that male and female workers must hold exactly the same jobs to require equal pay.

The new legislation provides that employees cannot be payed less than those of the opposite sex for "substantially similar work" even if their titles are different or they work at different sites. For example, a female housekeeper who cleans hotel rooms may challenge higher wages paid to a male janitor doing comparable work. The new law also prohibits retaliation against employees who asked about wages paid to co-workers.

SB 358 is good news for women in California.

Janet Brennan, JanetB@montereybay.com

★★ **INCLUSIONARY HOUSING IN MONTEREY COUNTY** ★★

This article originally appeared in the April 2014 Voter. It has been updated to 2015 income levels for persons qualifying for inclusionary housing.

Let's pretend you are a developer: you find a nice piece of land, you buy it for a reasonable price, and you think you can put three or more new units on it. You don't care if the units will be for sale or rent, you just want to turn a profit. Then at the **Monterey County Planning Department** you find out that your project must include "inclusionary," (also referred to as "affordable") housing.

Why require inclusionary housing? Monterey County hopes that this will increase the supply of affordable housing and market rate housing. It

also hopes it will increase greater economic and racial integration, as well as ease traffic congestion when home and work are closer together. In areas of rapid growth and strong demand for housing, inclusionary housing is thought to be effective.

Defining Inclusionary Housing

Inclusionary housing is typically a county or city government requirement. When market rate housing is built, a specific percent of new units are reserved for very low, low, and moderate income households. In 2015, individuals earning \$25,400/

year maximum were defined as "very low income"; a family of four at \$36,250/year maximum as "very low income"; individuals earning \$40,600/year maximum were "low income," and a family of four earning \$58,000/year maximum as "low income." Individuals at \$57,700/year maximum is defined as moderate income. A family of four earning \$82,450/year is defined as moderate income. **Note:** moderate income is 20 percent higher than the median income in Monterey County.

Inclusionary housing requirements can be mandatory or voluntary. Mandatory programs are regulated by zoning laws. Developers are required to enter into a development agreement outlining the number of affordable housing units or a percentage of the total units to be constructed. **The County of Monterey, City of Monterey, and City of Salinas** have mandatory policies. Voluntary inclusionary housing programs usually require developers to negotiate with public officials. No specific number or percentage of affordable housing units is mandated. For example, the **City of Gonzales** has a voluntary program.

Requirements vary slightly across Monterey County. The **Inclusionary Housing Program for Monterey County** is a model for cities in the county. (www.co.monterey.ca.us/EconomicDevelopment/pdf/Administrative%20Manual%20Final%20Adopted%20clean%207-12-11.pdf).

Developer Responsibilities

What will the County of Monterey require of the developer? If the project has three or four units, the developer can pay an "in-lieu" fee. If the project includes five or more units, 20 percent must be inclusionary. The exterior appearance of inclusionary units must be the same as the market rate units (there is no requirement that the interiors be the same). The County would like the inclusionary units to be scattered among the market rate units, but they may be clustered if they meet the objectives of the inclusionary program. Inclusionary units must be built before or along with, not after, the market rate units. If inclusionary

units are built "off-site", rental units are priced to be affordable for very low income households. If "off-site" units are for sale, they are priced to be affordable to low income households.

Interestingly, if the project is three or four new units, there is an owner-occupied exemption: if one unit is occupied by an owner/developer, the project is exempt from inclusionary housing requirements. The owner must be the owner of record when the final map is recorded or a use permit is approved. The owner must sign an agreement with the County, sign a promissory note for the "in-lieu" fee, and sign a deed of trust with the deed restriction. The owner must live in the unit for one year after the unit is completed, have proof of residency, and can only use the exemption once every 10 years.



Inclusionary Rentals

Inclusionary housing can be rental apartments and townhouses. Rents are determined by the **Monterey County Economic Development Department**. They are based on a percentage of median income in the County each year including a utility allowance. Renters are notified of increases annually. Priority goes to households who live or work in Monterey County. Renters obtain a unit based on their household size. If it increases in size above the maximum allowed for that income level, they may choose to remain in their unit. They may not sublet or assign the unit to an unqualified tenant. If their income increases over the maximum for their category (i.e., very low income), they can stay in their unit but have to pay the rent of next higher category (i.e., low income).

When the project is rented, the County monitors tenant income, payment of rent, and reviews the lease terms and overall number of units in each income category. The rentals must continue to be affordable and occupied by an eligible household in perpetuity. The developer agrees to these conditions prior to entitlement of the project.

Eligibility for Rental Inclusionary Housing

For a rental, very low income, low income, and

moderate income households are eligible. The income levels are based on median income in Monterey County and are adjusted annually. In addition, the County limits the amount of assets (i.e., cash in savings, personal property, etc.) that the renter has. Generally, retirement accounts, life insurance policies, business assets are excluded.

Inclusionary Housing for Sale

Inclusionary housing can be townhouses or houses for sale at below market rate. Once these houses are sold, the developer's responsibility ends.

The home buyer must make the inclusionary house their primary residence for at least 10 months out of the year. In an emergency, the home-buyer can rent the unit for a maximum of a year with the County's approval at the same affordability level as the owner. Once an inclusionary house is purchased, the buyer can make improvements, which would increase the maximum resale price by an additional 10 percent (irrespective of the actual amount spent on improvements).

The home-buyer signs an Inclusionary Housing Agreement acknowledging that at the time of resale, these houses are subject to resale restrictions. The new home-buyer must meet the same income eligibility requirements as the seller. The new owner signs a new Inclusionary Housing Agreement with a new affordability period. The maximum resale price is based upon a percentage increase in median income in the County from the time the house was bought to when it is sold, not the increase in market value. This makes the house affordable for future owners and allows the homeowner to make some profit. Interestingly, the resale restriction applies for 30 years from the original purchase date IF the Inclusionary Housing Agreement was signed before May 23, 2003. For any agreement signed after that date, the resale restriction applies in perpetuity.

If all the owners of an inclusionary unit die, then their child or step-child may inherit without repurchasing the unit. The restrictions of income

would not apply. But the child or step-child would be required to live in the house, sign a new inclusionary housing agreement, and be subject to the same resale restrictions.

Eligibility to Buy Inclusionary Housing

To buy an inclusionary house, a household must be low or moderate income. In addition, the household may have a limited amount of assets. There is a preference for households who have lived in Monterey County at least one year or worked in the County for at least six months. The sale price of an inclusionary house depends on the median income in Monterey County. It is not determined by the developer.



Buying an inclusionary house is literally winning the lottery. There is a lottery list and a waitlist which the County maintains. When a unit is ready for sale, the County announces the availability first to those on the lottery list and then to those on the wait list.

Inclusionary Housing Planned in the County

Many projects approved in the County remain unbuilt for years due to financing problems and market conditions. The **Monterey County Annual Housing Report for 2011** noted that in 2010 no new inclusionary housing units were produced. The largest number of possible inclusionary housing are on the former **Fort Ord**. Large projects have been approved in **King City, Soledad, Salinas and Gonzales**. Smaller projects have been approved in **Carmel Valley, Monterey, and Seaside**.

Summary

A developer has many hurdles to surmount before completing a large project in Monterey County. Fulfilling the inclusionary housing requirements is a small part of getting approval from the planning commission and/or Board of Supervisors or city councils. A developer still has to have financing, water, the right market conditions, approval from other agencies, knowledge of green technologies, the ability to realign existing roads if required as a condition, a good lawyer, and a good contractor.

Kemay Eoyang, ckeoyang@msn.com

5. To increase student success:

- a. When students graduate from high school, they should be prepared for college-level course work or career/occupational employment.
- b. The state should support programs that foster coordination between and among school districts and colleges, with a focus on better utilization of the senior year of high school, to ensure that more students graduate from high school prepared for college-level work without needing remediation.
- c. California should expand opportunities for more high school students, especially students from under-represented groups, to begin earning college credits in high school, for example by taking Advanced Placement (AP), International Baccalaureate (IP), and/or dual or concurrent enrollment classes.
- d. Services should be available to ensure that at-risk, low income, and under-represented minority students are advised about the wide range of appropriate career and college opportunities.
- e. Outreach to disadvantaged, low income, minority, and first generation students is needed to encourage college applications for admission and financial aid.

6. California should utilize multiple strategies and models to increase baccalaureate degree attainment and coordination of the three sectors, such as:

- a. Increase CSU and UC enrollment capacity to serve more transfers and entering freshman.
- b. Allow more CCCs to offer four-year programs with BA/BS attainment.
- c. Promote the implementation and evaluation of evidence-based improvements in curriculum, instruction, and placement to enhance student success and degree attainment.
- d. Promote greater flexibility among the three sectors' eligibility requirements to increase student access for transfer and completion of four-year degrees.
- e. Develop university centers and/or university branches to increase access to baccalaureate degree attainment.
- f. Increase articulation among the three higher education sectors to construct curriculum pathways helping students to transfer smoothly to four-year colleges, for degree attainment of baccalaureate degrees.
- g. Develop a longitudinal student database to track enrollment, transfer, and completion rates across all three sectors and provide feedback to high schools.
- h. Expand the use of new technologies, including online education, to the extent that they expand access and success for students.
- i. Provide credit and non-credit adult education courses that support life-long learning and provide opportunities for training/retraining that can lead to better jobs and/or post-secondary education.
- j. Provide programs leading to Certification in Career Technical Education to fulfill labor needs and enable people to be trained/retrained for meaningful jobs that do not require a bachelor's degree.
- k. Create a mechanism, such as an oversight body, to provide coordination and articulation among the three sectors, to continuously evaluate the functioning and efficacy of higher education as a system, and to provide non-partisan analysis and recommendations for improvement.
- l. Maintain a comprehensive system of post-secondary education/higher education that will have viable access points for all adult Californians, including such populations as disabled students, incarcerated students, veterans, Dreamers, those seeking to re-train or change careers, and older adults.

Higher Education Study Contact: **Diane Cotton**, onceandrosa@gmail.com



LWVMC MEMBER PROFILE: BOB EVANS



LWVMC Webmaster **Bob Evans** has been a chapter member since the late 1980's and has served the chapter in numerous ways since then. Among his first duties was videotaping the **Lunch & Learn** sessions and he also served as one of the first Webmasters. *"I got drafted into League work in the late 80's, early 90's,"* he jokes. *"It was all **Dennis Mar's** fault."* Dennis also recruited Bob to help out on election days for a number of years.

Bob's educational and professional background is in both engineering and education. *"I started out as an aeronautical engineer, but when it became clear that the planes I was working with and loved were going to be used in lethal ways, I went back to grad school at **Occidental** and decided to teach engineering."*



When he learned that teaching at **Cal Poly** would require him to have at least three years of industrial experience under his belt, Bob went to work for **Douglas Aircraft** in Southern California, designing training aids the military used to introduce the A4D aircraft to its personnel. *"That's the plane **John McCain** was shot down in,"* he recalls.

Eventually, Bob and his late wife, **Barbara**, moved to the San Diego area, where he went to work, he says, at fledgling *"Southwestern College's Engineering Department."* Later he transferred to **Grossmont College** because its permanent campus was closer to their home.

In 1980, however, Barbara became frustrated by the glass ceiling she was encountering in her work with the local elementary schools, so she agreed to become **Director of Curriculum and Staff Development at the Monterey County Office of Education**. She moved to Monterey while Bob spent a year commuting between La Mesa and Monterey before taking a job creating software for college students and faculty with **Wadsworth**

Electronic Publishing in Monterey. He stayed in that position until retiring in 1998.

In their spare time, Bob and Barbara became involved with **Access Monterey Peninsula (AMP)**, the local public access television station, channel 24. *"In the 80's, Barbara started taping videos of the parts of Monterey City Council meetings that she was interested in,"* Bob says. *"We did about 110 programs on potential developments along the bay and then branched out into other activities."* Bob continues to be involved with AMP as a member of its board of directors.

Barbara died in 2012, after she and Bob had been married for 58 years. He soon joined a grief support group sponsored by **Community Hospital of the Monterey Peninsula**. It was there he met **Roberta Myers**, whose husband, **Ronnie**, had recently died. Bob and Roberta found they had many common interests and they were married in March of 2015. Roberta, who had served as the first female mayor of a town in western Massachusetts, is also a member of LWVMC.

As Webmaster, Bob is making some changes to LWVMC's website that the state League is requiring. The goal, he explains, is to make *"the website more interactive, to attract a younger crowd. Everybody realizes that's a critical thing."*

In this election year, Bob stresses that *"the League's effort to encourage people to vote is extremely important. The statistics are awful—the small fraction of the population that actually votes is tragic. What the League does to register and encourage voting and to hold candidate forums is critical."* Certainly Bob Evans' efforts to improve and maintain the LWVMC website are an important contribution to increasing voter turnout.

Nancy Baker Jacobs,
Nancy@NancyBakerJacobs.com



Join the League of Women Voters of Monterey County



Any person of voting age, male or female, may be a member of the League!

Renew Your LWVMC Membership.

If your membership has lapsed, please use the form below, or go to <http://lwvmryco.org>. Timely responses are appreciated as they help keep our local chapter strong.

Renewal letter and form gone astray?
Uncertain of your membership due date?
Wish to make a donation?
Want to become a new member?

Use the form below or contact:
Lisa Hoivik, Membership Director
LHoivik@comcast.net or 375-7765

Checks payable to **LWVMC**
Mail to **LWVMC PO Box 1995**
Monterey, CA 93942

Membership Levels

- \$250+ Carrie Chapman Catt
- \$200 Sojourner Truth
- \$150 Elizabeth Cady Stanton
- \$100 Susan B. Anthony
- \$ 95 Household (2 persons, 1 address)
- \$ 65 Single membership

Name(s)

Address

City

State

Zip Code

Phone

e-mail

- Send e-mail reminders for luncheons
- Call to remind me of luncheons
- Scholarship requested

Membership dues & contributions to LWVMC are not tax deductible, nor are donations to the Florence Curlee Scholarship Fund.

However, donations to the League of Women Voters of California Education Fund (LWVCEF) are tax deductible.

WANT TO VOTE FOR A PRESIDENTIAL CANDIDATE ON JUNE 7?

Party Registration

Determines Who You Can Vote For

If you declared a political party on your voter registration, you will be given that party's ballot listing candidates running for its Presidential Primary nomination. The winner of each party's primary advances to the November general election. To vote in another party's primary, you must re-register as affiliated with that party.

"No Party Preference"

If your voter registration lists "no party preference" (also known as "decline to state") you will receive a ballot with no Presidential candidates to vote for. However, three parties (**American Independent, Democratic, and Libertarian**) will allow you to ask for their party's primary ballot, and you may participate in the selection of that party's Presidential nominee.



I VOTED.



To vote in the Presidential primaries for the **Green, Peace & Freedom**, or **Republican** parties requires you be registered as affiliating with their party.

Changing Party Affiliation

Voters can change their party affiliations by re-registering. To vote in that party's June 7 primary, voters must re-register by Monday, **May 23, 2016**. Voters can do this by obtaining a registration form or on-line at www.RegisterToVote.ca.gov. "No party preference" voters will receive a postcard from the Elections Department to remind them that if they wish to vote for a party's Presidential candidate, they must request a ballot for the AIP, Democratic or Libertarian party or re-register for the Green, Peace & Freedom, or Republican parties.

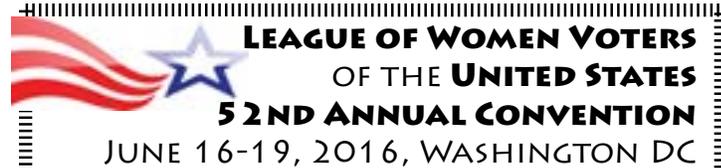
Other Partisan Offices

For non-Presidential "partisan" offices (candidates' party affiliations are listed), California uses an "open primary" system. All candidates are listed

and voters may choose any candidate for that office regardless of party affiliation or the voter's registered affiliation. The two candidates receiving the most votes for each office advance to the November general election. This "top-two open primary" system affects contests for **US Senate, House of Representatives, California State Senate, and State Assembly.**

More information at: **Monterey County Elections Department** http://www.montereycountyelections.us/a_description_June_07_2016_EN.html, and **LWVC Education Fund** <https://cavotes.org/vote/primary>.

Dennis Mar, DennisRMar3@yahoo.com



LWV Monterey County is proud to announce that our Convention Delegates this year are **Kemay & Carson Eoyang.**
Thank you for your continued long time efforts with the League and for representing us at this important event.

<http://forum.lwv.org/category/member-resources/council-and-convention/convention-2016>

League of Women Voters of Monterey County

Office / Board Meetings Mariposa Hall, 801 Lighthouse Avenue (corner of Irving), New Monterey CA 93940

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LWVMC The VOTER

published monthly with summer and winter breaks
Submission deadline: 2nd Saturday of month. Send e-articles, information, updates to Regina Doyle, LWVMC Voter Editor
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LWVMC 2016 Calendar



APRIL

LWVMC Board Meeting
Monday, 11 April, 5:00pm
Mariposa Hall
801 Lighthouse, Monterey
Contact: **Janet Brennan**, 659-2090
JanetB@montereybay.com

Natural Resources Committee Meeting
"Update on Fracking"
Thursday, 14 April, 12 noon
Mariposa Hall
801 Lighthouse, Monterey
Contact: **George Riley**, 645-9914
GeorgeTRiley@gmail.com

Lunch & Learn:
Update on Affordable Housing
Wednesday, 13 April 2016, 12 noon
Contact: **Kalah Bumba**, 424-7976
kalahplans@aol.com

... and directly after, come to ...

LWVC Higher Education
Study Consensus Questions Rating
Wednesday, 13 April 2016, following L&L
Contact: **Diane Cotton**, 521-7416
onceandroas@gmail.com
(pull out pages 5-6 of this issue and
bring **Study Consensus Questions** with you)

MAY

LWVMC Call to Annual Meeting
Saturday, 14 May, 10am to 12 noon
NOTE: Meeting to be held this year at our L&L venue
Unitarian Universalist Church, 490 Aguajito Road, Carmel CA 93923
Guest Speaker: To Be Announced