



Alisal Neighborhood Revitalization Strategy Area (ANRSA)

**City of Salinas
Community Development Department
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Alisal Neighborhood Revitalization Strategy Area

Alisal Vibrancy Plan – Planning Context

Since 2013, residents and community organizers have advocated for a community-driven plan focused on East Salinas. The purpose of the plan is to communicate the collective vision of those who live and work in the Alisal and implement community-created solutions for strengthening its neighborhoods. The Alisal Vibrancy Plan encompasses the geographic boundaries of the Alisal Neighborhood Revitalization Strategy Area (described below) plus the Alisal Market Place. The Alisal Vibrancy Plan is an opportunity to improve the quality of life for East Salinas families by creating a more vibrant, equitable and healthy community in a way that builds upon the social and cultural wealth of the Alisal.

The Alisal Vibrancy Plan is an action-oriented and comprehensive strategy for East Salinas, led by the community in close collaboration with the City of Salinas (City). This plan is a first of its kind undertaking between the City and the residents of East Salinas. Through the plan, the Alisal community envisions a thriving, safe and sustainable future, and strategies for getting there. Community participation and empowerment is critical to ensure the plan is responsive to the Alisal's current and future needs.

Alisal Neighborhood Revitalization Strategy Area

The Alisal Neighborhood Revitalization Strategy Area (ANRSA) will be one of the tools to implement the Alisal Vibrancy Plan. The ANRSA was last updated in 2015 as supplement to prior community-based planning initiatives developed to improve safety, economic, and housing conditions for residents in the Alisal area of Salinas. This ANRSA represents the City of Salinas' formal request to renew the existing NRSA, with updated required contents. The Strategy can still be an effective tool if approved.

Why a Neighborhood Revitalization Strategy Area (NRSA)?

Under the Community Development Block Grant (CDBG) program, the U.S. Department of Housing and Urban Development (HUD) offers a special tool to deliver focused revitalization activities through the Neighborhood Revitalization Strategy Area (NRSA) regulations. Typically, expenditure of CDBG funds must meet strict eligibility and recordkeeping requirements. Communities with approved NRSAs are offered enhanced flexibility in undertaking economic development, housing, and public service activities with CDBG funds within the NRSAs. This flexibility is designed to promote innovative programs in economically disadvantaged areas of the community.

Areas of Enhanced Regulatory Flexibility

A key flexibility offered by the NRSA designation is the ability to qualify activities for CDBG funds using area-wide benefit. Specifically:

- The City may classify job creation or retention efforts focused on the targeted neighborhood as meeting the Low and Moderate Income (LMI) Area benefit national objective requirements.
 - Businesses that receive such assistance need not track the specific income of newly hired employees to demonstrate LMI benefit.
 - This provision reduces the administrative burden to the business and is intended to provide an incentive to businesses to participate in the community’s job creation/retention programs.
- The City is allowed to aggregate housing units for which CDBG funds were obligated during each program year and treat them as a single structure.
 - At least 51 percent of total number of units must be occupied by LMI households. This permits greater flexibility in applying the LMI housing national objective criteria for the housing category, instead of qualifying on a per unit basis.
 - For example, households with incomes slightly above the LMI level may also qualify for rehabilitation assistance to fix up their homes.
 - However, homeownership assistance must only be provided to households that meet the LMI limits.
- Economic development activities carried out in the NRSA may be excluded from the “aggregate public benefit” standards.¹ This reduces recordkeeping requirements. This affords greater flexibility in selecting and implementing economic development activities, and reduces the amount and scope of information that must be collected and documented.
- All public services offered within the NRSA and carried out as part of qualified projects under the NRSA by a Community-Based Development Organization (CBDO) are exempt from the Citywide 15-percent public services “cap.” This permits the City to offer a more intensive level of services with the targeted neighborhood, as needed to stimulate revitalization. This flexibility includes job training and other employment related services and as such, it can provide an important foundation for economic opportunity for neighborhood residents.

What Area is Qualified as a NRSA?

In order to be designated as a NRSA, the targeted neighborhood must be a contiguous area and primarily residential. The area must also contain at least 51 percent of low and moderate income (LMI) households.

¹ Public Benefit standards: The CDBG authorizing statute requires that activities qualifying under particular categories of eligibility must meet standards of Public Benefit established by HUD in regulations. Specifically, it requires that an activity carried out under the category of economic development must meet the standards of Public Benefit set forth in 24 CFR 570.482(f). In general, for every \$35,000 in CDBG funds expended on economic development activities, at least one full-time equivalent job must be created or retained.

Why Update the Alisal NRSA?

The NRSA is required by HUD to be updated at least every five years to reconfirm eligibility, reflect the changing needs of the neighborhood, and to update the community's strategy and priorities for the area and to adjust the boundaries if necessary and appropriate.

ANRSA Geographic Area

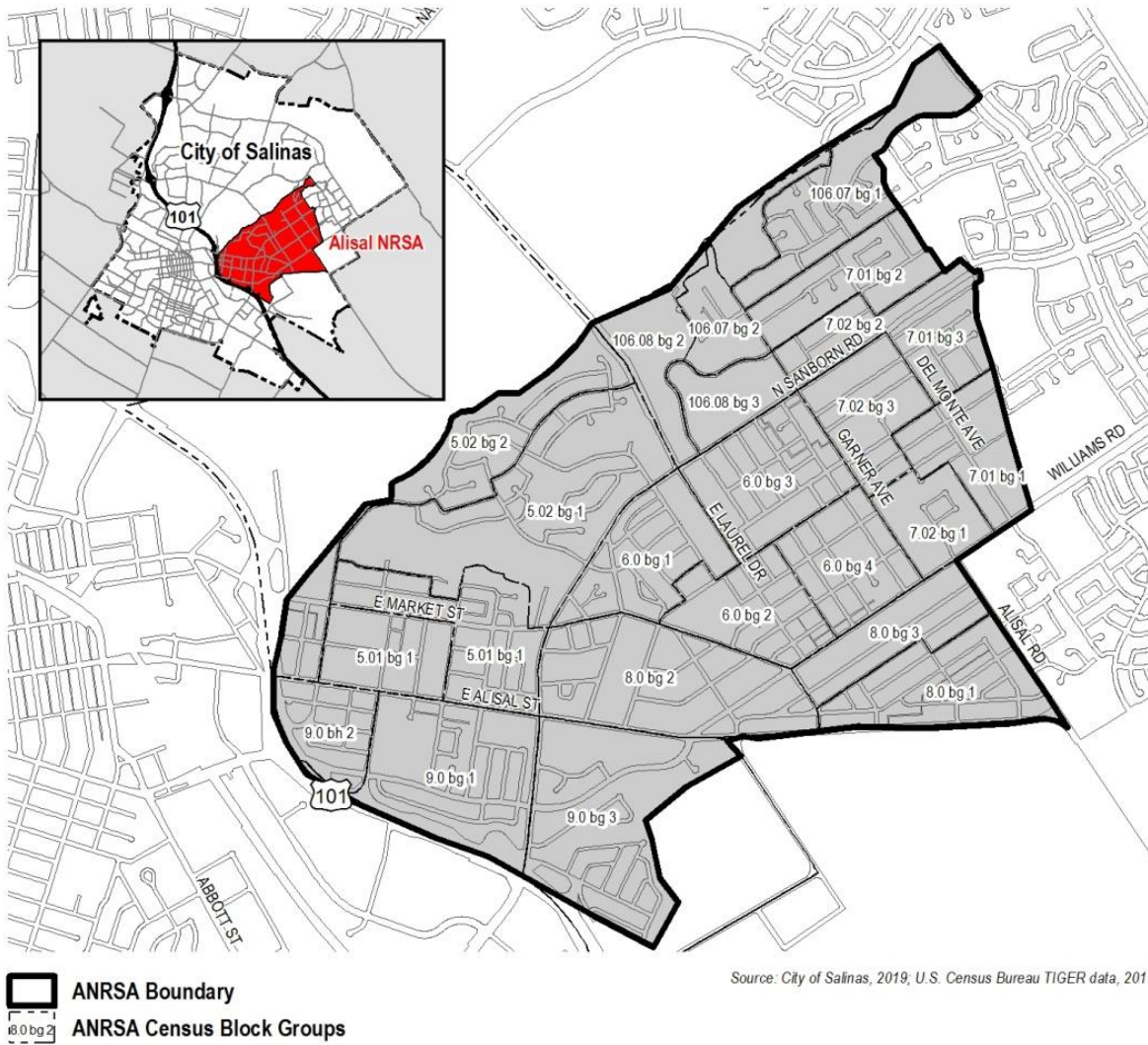
The Alisal neighborhood is located in the heart of Salinas, the county seat and largest municipality in Monterey County. The specific boundaries for the ANRSA (Figure 1) were last updated in 2015 and covers approximately 2.6 square miles, or about 11 percent of the whole City. The ANRSA includes all or portions of nine contiguous Census tracts and 24 block groups. These are:

- Census tract 5.01 block groups 1 and 2
- Census tract 5.02 block groups 1 and 2
- Census tract 6 block groups 1, 2, 3, and 4
- Census tract 7.01 block groups 1, 2, and 3
- Census tract 7.02 block groups 1, 2, and 3
- Census tract 8 block groups 1, 2, and 3
- Census tract 9 block groups 1, 2, and 3
- Census tract 106.07 block groups 1 and 2
- Census tract 106.08 block groups 2 and 3

The ANRSA, located just east of Highway 101, is predominately residential, most of which is lower-density residential. Medium-density residential uses are located in the northeastern and southeastern portions of the ANRSA. Higher-density uses are located in these areas, as well as along the major corridors such as East Market Street and East Alisal Street, along with Williams Road, Sanborn Road, and East Laurel Drive.

The City does not anticipate amending the boundaries again until results of the 2020 Census are released. If significant demographic shifts have occurred between 2010 and 2020 Census, the City may consider amending the ANRSA boundaries as appropriate.

Figure 1: ANRSA Location



Neighborhood Profile

General Overview

Examination of demographic characteristics provides some insight regarding the needs in a community. The ANRSA includes some of the most distressed residential neighborhoods in the city and qualifies as a NRSA based on the high percentage of low to moderate income (LMI) residents. The ANRSA faces challenges such as inadequate public infrastructure, high levels of unemployment, high levels of poverty, and violent criminal activity. The demographic profile highlights the disparity between ANRSA and the City as a whole. This profile relies heavily on data from the U.S. Census Bureau 2013-2017 5-Year American Community Survey (ACS). ACS estimates reflect data that have been collected over a period of time rather than for a single point in time as in the decennial census, which is conducted every 10 years.

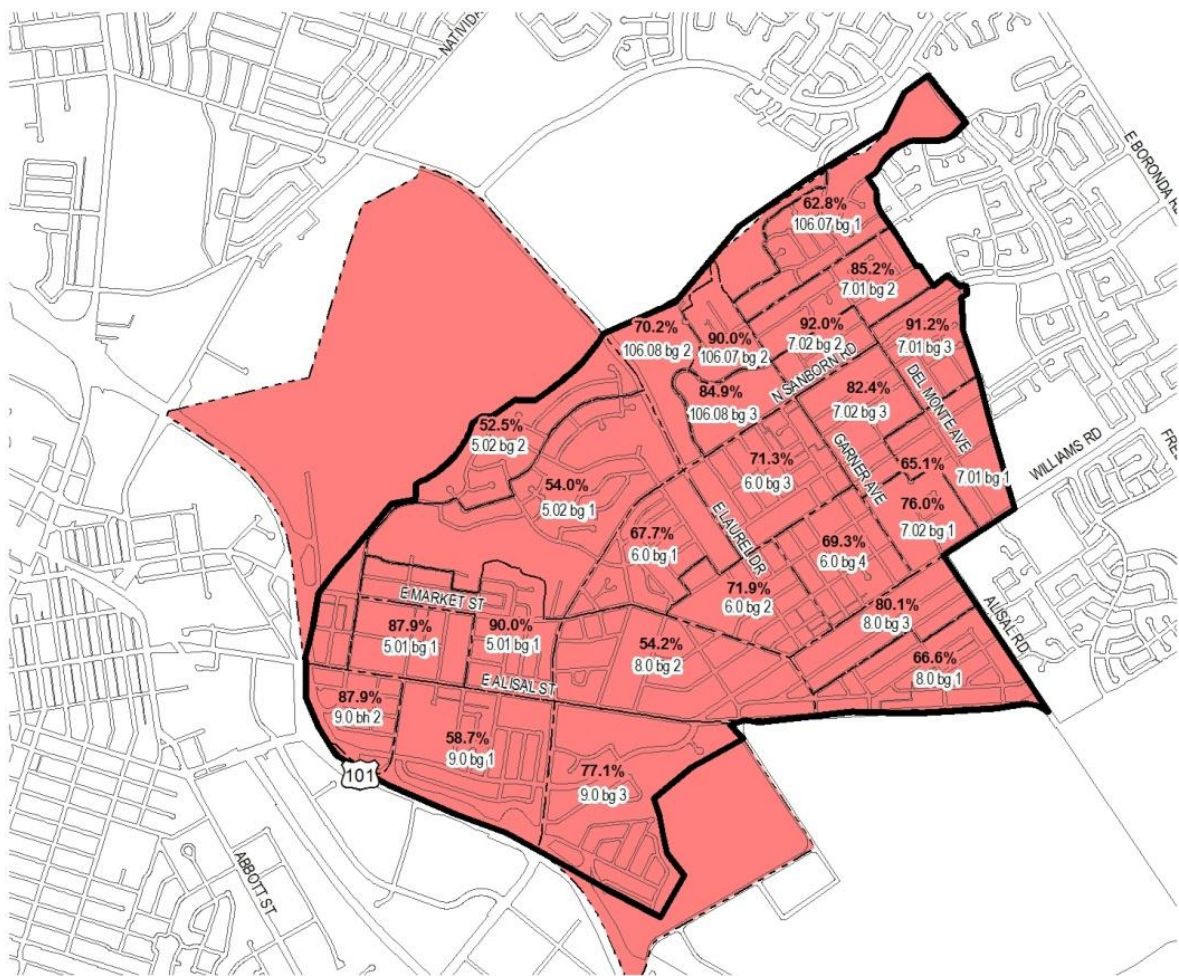
Specific findings included in this profile are highlighted below.

- The ANRSA had a much higher proportion of large households compared with the City.
- Most residents (90 percent) over the age of five speak Spanish at home and among these residents 68 percent spoke English “less than very well”.
- Median household income and per capita income in all 24 block groups was lower than the City median.
- Within the ANRSA, more than a quarter (26.4 percent) of all residents is living in poverty, a higher proportion than the City (17.2 percent).
- Three of the ANRSA’s nine census tracts are identified by HUD as racially/ethnically-concentrated areas of poverty.
- More than half of ANRSA residents work in low paying industries.
- There is a higher proportion of renter-households in the ANRSA compared with the City as a whole.
- The ANRSA’s housing stock is older with almost all housing units (91.4 percent) built in or before 1989 (30 or more years old) and almost three-quarters of the housing stock built in or before 1979 (40 or more years old).
- In the ANRSA, there is a higher incidence of cost burden compared to all City households. Cost burden in the ANRSA, and citywide, was more prevalent for renter-households.
- Overcrowding is significantly more prevalent in the ANRSA compared with the City as a whole. In fact overcrowding in the ANRSA is more than twice the level of overcrowding seen citywide.
- Nineteen of the 22 public housing complexes owned and administered by the Housing Authority of the County of Monterey (HACM) are located within the ANRSA.
- The 93905 zip code that includes the ANRSA has a violent crime index score and a property crime index score higher than in all the Salinas metro area and the state)

Low and Moderate Income Areas

HUD CPD Notice 96-01 indicates that the NRSA must be primarily residential and contain a percentage of low- and moderate-income residents that is equal to the "upper quartile percentage" or 70 percent, whichever is less but, in any event, not less than 51 percent. 2019 HUD LMI data (based on 2011-2015 ACS) indicates that the area is made up of 75 percent low- and moderate-income residents (compared with the overall average of 56.8 percent for the City of Salinas), which exceeds the low- to moderate-income requirements of HUD CPD Notice 96-01. The LMI population by block group for the ANRSA is shown in Figure 2 and Table 1.

Figure 2: Low and Moderate Income Areas (2019)



Sources: HUD, 2019, City of Salinas, 2019

- ANRSA Boundary
- Low and Moderate Income Areas (2019)
Block group with 51% or more low/moderate income (LMI) population.
% LMI population indicated in block group.

Table 1: Income Characteristics (2011-2015)

Block Group	Low and Moderate Income(LMI) Population	Total Population	% LMI Population	Median Household Income	Median Per Capita Income
Census Tract 5.01, BG 1	2,105	2,340	90.0%	\$31,181	\$10,343
Census Tract 5.01, BG 2	1,845	2,100	87.9%	\$40,919	\$11,713
Census Tract 5.02, BG 1	1,240	2,295	54.0%	\$52,292	\$13,523
Census Tract 5.02, BG 2	9,55	1,820	52.5%	\$42,063	\$17,189
Census Tract 6, BG 1	1,245	1,840	67.7%	\$51,625	\$14,127
Census Tract 6, BG 2	9,20	1,280	71.9%	\$47,578	\$12,314
Census Tract 6, BG 3	2,050	2,875	71.3%	\$41,902	\$10,223
Census Tract 6, BG 4	7,45	1,075	69.3%	\$41,579	\$11,088
Census Tract 7.01, BG 1	9,90	1,520	65.1%	\$29,620	\$9,784
Census Tract 7.01, BG 2	1,845	2,165	85.2%	\$46,174	\$10,777
Census Tract 7.01, BG 3	2,115	2,320	91.2%	\$34,453	\$9,528
Census Tract 7.02, BG 1	1,770	2,330	76.0%	\$38,851	\$10,110
Census Tract 7.02, BG 2	1,845	2,005	92.0%	\$38,469	\$10,350
Census Tract 7.02, BG 3	1,455	1,765	82.4%	\$50,225	\$11,336
Census Tract 8, BG 1	1,485	2,230	66.6%	\$44,600	\$12,993
Census Tract 8, BG 2	910	1,680	54.2%	\$48,194	\$12,490
Census Tract 8, BG 3	1,085	1,355	80.1%	\$39,453	\$13,294
Census Tract 9, BG 1	790	1,345	58.7%	\$39,766	\$16,079
Census Tract 9, BG 2	905	1,030	87.9%	\$35,625	\$10,775
Census Tract 9, BG 3	2,370	3,075	77.1%	\$38,194	\$12,976
Census Tract 106.07, BG 1	1,340	2,135	62.8%	\$49,063	\$12,209
Census Tract 106.07, BG 2	2,195	2,440	90.0%	\$37,625	\$9,245
Census Tract 106.08, BG 2	660	940	70.2%	\$42,262	\$10,659
Census Tract 106.08, BG 3	1,015	1,195	84.9%	\$43,846	\$9,613
Total NRSA	33,880	45,155	75.0%		
Total City of Salinas	87,065	153,260	56.8%	\$54,864	\$19,268

Source: U.S Department of Housing and Urban Development (HUD), 2019. American Community Survey, 20011-2015 and 2013-2017 Five-Year Estimates

Population Profile

Population Growth

Census ACS 2013-2017 5-Year Estimates data shows that there are just over 45,000 persons living in the ANRSA. According to the Census, Salinas' population grew 4.2 percent between 2010 and 2017 but within the ANRSA area, there was a 3.7 percent drop in the number of residents. A disproportionate number of low and moderate income residents live in the ANRSA. While ANRSA residents make up 29.5 percent of the City's population, they represent 39 percent of the City's low and moderate income residents. The ANRSA has a very high population density, approximately 17,312 persons per square mile or more than twice the population density for the City (6,630 persons per square mile) in 2017.

Table 2: Population Growth (2000-2010)

Year	City of Salinas		ANRSA	
	Population	% Change	Population	% Change
2000	142,685	--	51,222	--
2010	150,441	5.4%	46,736	-8.8%
2017	156,811	4.2%	45,010	-3.7%

Note: 2000 Census block groups for the Alisal NRSA do not correspond exactly to the updated NRSA boundary. The 2000 block group includes a small residential area that is not included in the 2010 block groups. The drop in population can be seen across the whole area even when the inconsistent block groups are not included.

Source: Bureau of the Census, 2000 and 2010, ACS 2013-2017 5-Year Estimates.

Age Composition

ANRSA residents tend to be younger than residents citywide. In 2010, close to 68 percent of the area's residents were between five and 44 years of age (compared with 63 percent citywide). The ANRSA also has a significantly lower proportion of older residents (over 55 years of age). In 2017, there were more male (52 percent) than female residents (48 percent). Between 2010 and 2017 the proportion of residents between 5 and 17 years old and residents over 55 years of age increased.

Table 3: Age Distribution

Age Group	2010		2017	
	City of Salinas	ANRSA	City of Salinas	ANRSA
0 - 4 Years	9.5%	11.9%	9.0%	11.0%
5 - 17 Years	21.8%	23.9%	21.9%	25.1%
18 - 24 Years	12.0%	13.8%	11.0%	11.6%
25 - 44 Years	29.9%	31.8%	29.9%	31.1%
45 - 54 Years	11.5%	8.7%	10.8%	9.2%
55 - 64 Years	7.8%	5.4%	9.1%	6.4%
65+	7.5%	4.5%	8.4%	5.7%
Total	100%	100%	100%	100.0%

Source: Bureau of the Census, 2010, ACS 2013-2017 5-Year Estimates.

Race and Ethnicity

Similar to the City, Alisal residents are predominately Hispanic. While 77 percent of the City’s population is Hispanic, almost all (96.5 percent) of Alisal residents are Hispanic. The most striking difference between the racial and ethnic makeup of the City and the ANRSA is among White and Asian residents (Table 4).

Table 4: Race/Ethnicity (2010)

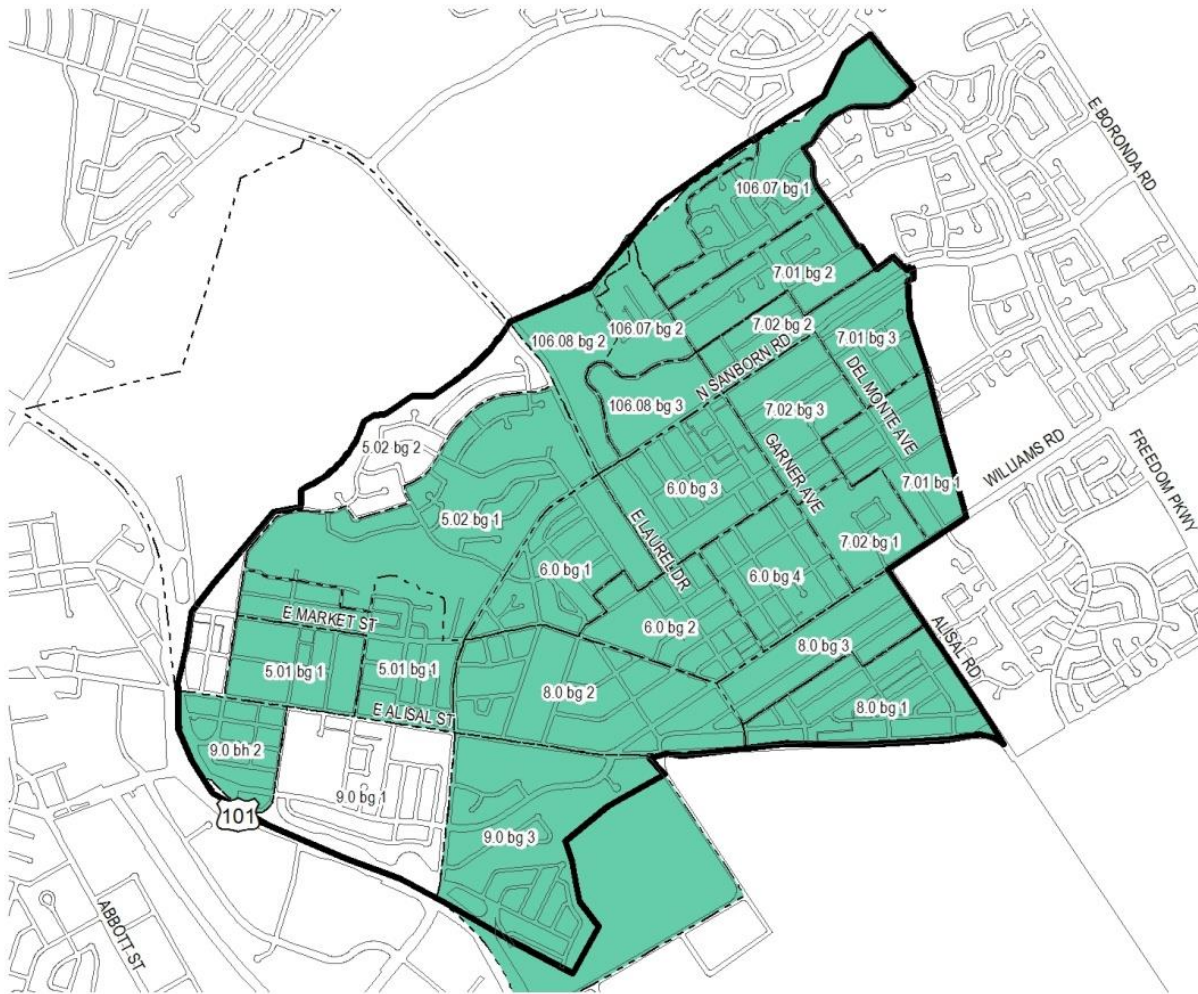
Race/Ethnicity	2010		2017	
	City of Salinas	ANRSA	City of Salinas	ANRSA
Non-Hispanic White	15.5%	3.0%	14.1%	2.9%
Black or African American	1.6%	0.3%	1.3%	0.2%
Hispanic or Latino	75.0%	95.1%	77.2%	96.4%
American Indian or Alaska Native	0.3%	0.1%	0.2%	0.1%
Asian/Pacific Islander	6.0%	0.9%	5.8%	0.3%
Other	0.1%	0.2%	0.1%	0.0%
Two or more races	1.5%	0.3%	1.2%	0.1%
Total Population	100%	100%	100.0%	100.0%

Source: Bureau of the Census, 2010, ACS 2013-2017 5-Year Estimates.

Figure 3 shows concentrations of minority households by Census block group in the ANRSA. A "concentration" is defined as a block group whose proportion of minority households is greater than the overall Salinas 2017 minority average of 85.9 percent. As shown on Figure 3, all but two block groups in the ANRSA have a minority population greater than 85.9 percent. All block groups have a minority population of at least 80 percent. Race and ethnicity have implications on housing choice in that certain demographic and economic variables correlate with race. For example, some minority groups tend to live in larger households, and minority workers tend to have lower incomes than White residents.

Reflective of the demographics in the area, close to 90 percent of residents over the age of five speak Spanish at home (ACS, 2013-2017) compared with 66 percent of residents citywide. Among Spanish speakers in the Alisal area, 68 percent spoke English “less than very well” (compared to 55 percent citywide). Linguistic isolation can hamper access to employment, transportation, medical and social services, voting, and schooling.

Figure 3: Minority Concentration Areas (2017)



ANRSA Boundary
 Minority Concentration Area
 Block groups with a minority population (other than non-Hispanic White) greater than the overall Salinas minority population of 85.9 percent

Sources: Census ACS 2013-2017 5-Year Estimates

Household Type and Size

Different household types generally have different housing needs. In the ANRSA in 2017, households are predominantly families (86 percent), a higher proportion than the City as a whole (Table 5). Families with children account for close to 64 percent of all households in the area. In 2017 there was less seniors living alone in the ANRSA (4.8 percent) compared with all City households (6.4 percent). Close to 19 percent of households in the NRSA have at least one elderly member (65+ years). In the ANRSA, the proportion of households with an elderly member and seniors living alone has increased since 2010. This expansion of the size of the older population is a trend seen nationwide. Single-parent households often require special consideration and assistance as a result of their greater need for affordable housing, as well as accessible day care, health care, and other supportive services. In the ANRSA, 29.3 percent of families with children were headed by single parents (most of which were headed by female householders). Between 2010 and 2017 the proportion of female headed households with children increased by six percent while the proportion of married families with children decreased by close to 13 percent.

Table 5: Household Type

Household Type	2010		2017	
	ANRSA	City of Salinas	ANRSA	City of Salinas
Families	89.0%	78.0%	86.0%	79.2%
Families with Children	69.7%	46.0%	63.5%	50.5%
Married Families with Children	47.0%	31.5%	34.1%	30.9%
Male Headed Families with Children	8.5%	4.5%	9.1%	5.3%
Female Headed Families with Children	14.2%	10.1%	20.2%	14.3%
Non-Family Households	11.0%	22.0%	14.0%	20.8%
Senior Living Alone	3.9%	6.4%	4.8%	6.4%
Households with Elderly (65+ years) Members	17.3%	20.4%	18.5%	22.0%

Source: Bureau of the Census, 2010, ACS 2013-2017 5-Year Estimates.

A higher proportion of households in the ANRSA include five or more members (39 percent) compared with the City (26.4 percent). Households with five or more members are considered large households. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs. Large households face more limited housing options as adequately sized, affordable housing units are often limited. To save for necessities such as food, clothing, and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding. Many of these issues are exacerbated for renter households. Compared with households citywide, there were a significantly larger proportion of renter households with five or more members.

Table 6: Household Size (2017)

HH Size	ANRSA			City of Salinas		
	Owner-Occupied HHs	Renter-Occupied HHs	All HHs	Owner-Occupied HHs	Renter-Occupied HHs	All HHs
1 - 2 Person HHs	30.5%	19.4%	22.7%	40.7%	34.7%	37.3%
3 - 4 Person HHs	34.9%	39.8%	38.4%	34.4%	37.7%	36.2%
5+ Person HHs	34.5%	40.8%	39.0%	24.9%	27.6%	26.4%

Source: Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

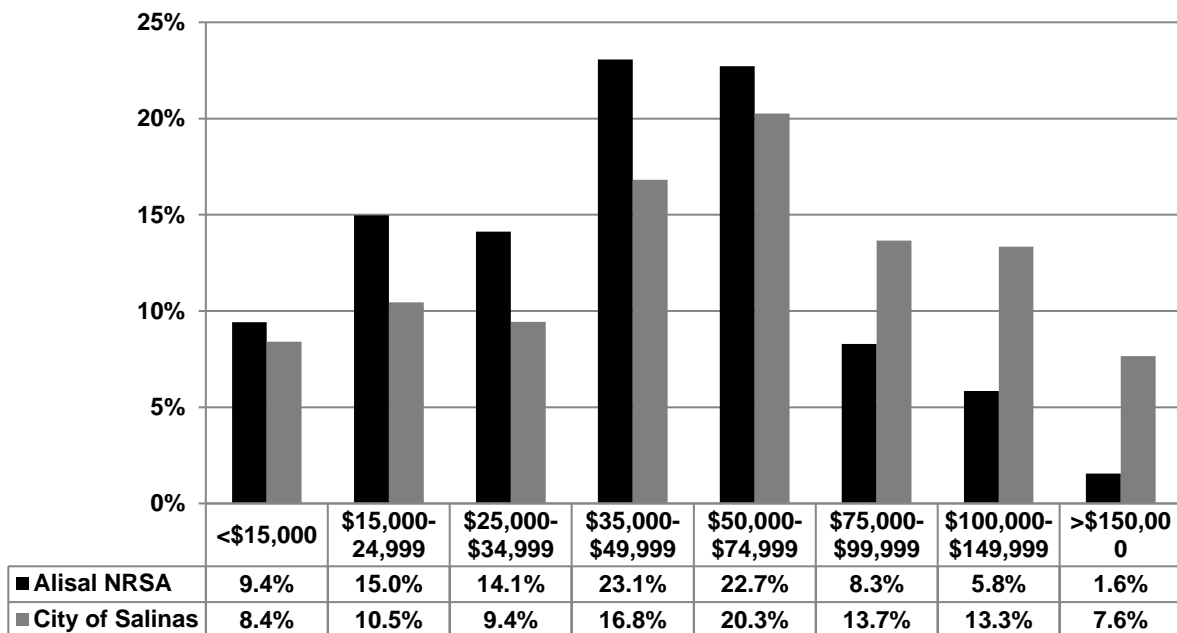
Income and Labor Force Profile

Income Distribution

The City’s median income in as shown in the ACS 2013-2017 5-Year Estimates (\$54,864) was 15.3 percent lower than the County median income of \$63,249. In the ANRSA all 24 block groups had a lower median household income than the City. Among the ANRSA block groups, 42 percent had medium household incomes under \$40,000. Median income in the ANRSA ranged from a low of \$29,620(tract 7.01 block group 1) to a high of \$52,292 (tract 5.02 block group 1) (Table 1). Per capita income in all 24 block groups was lower than the City median per capita income of \$19,268 (Table 1).

Figure 4 shows that the distribution of income in the ANRSA is skewed toward the lower end. The ANRSA has a higher proportion of households earning under \$50,000 and a lower proportion of households earning over \$50,000. Median household citywide was approximately \$54,000.

Figure 4: Income Distribution (2017)



Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Poverty

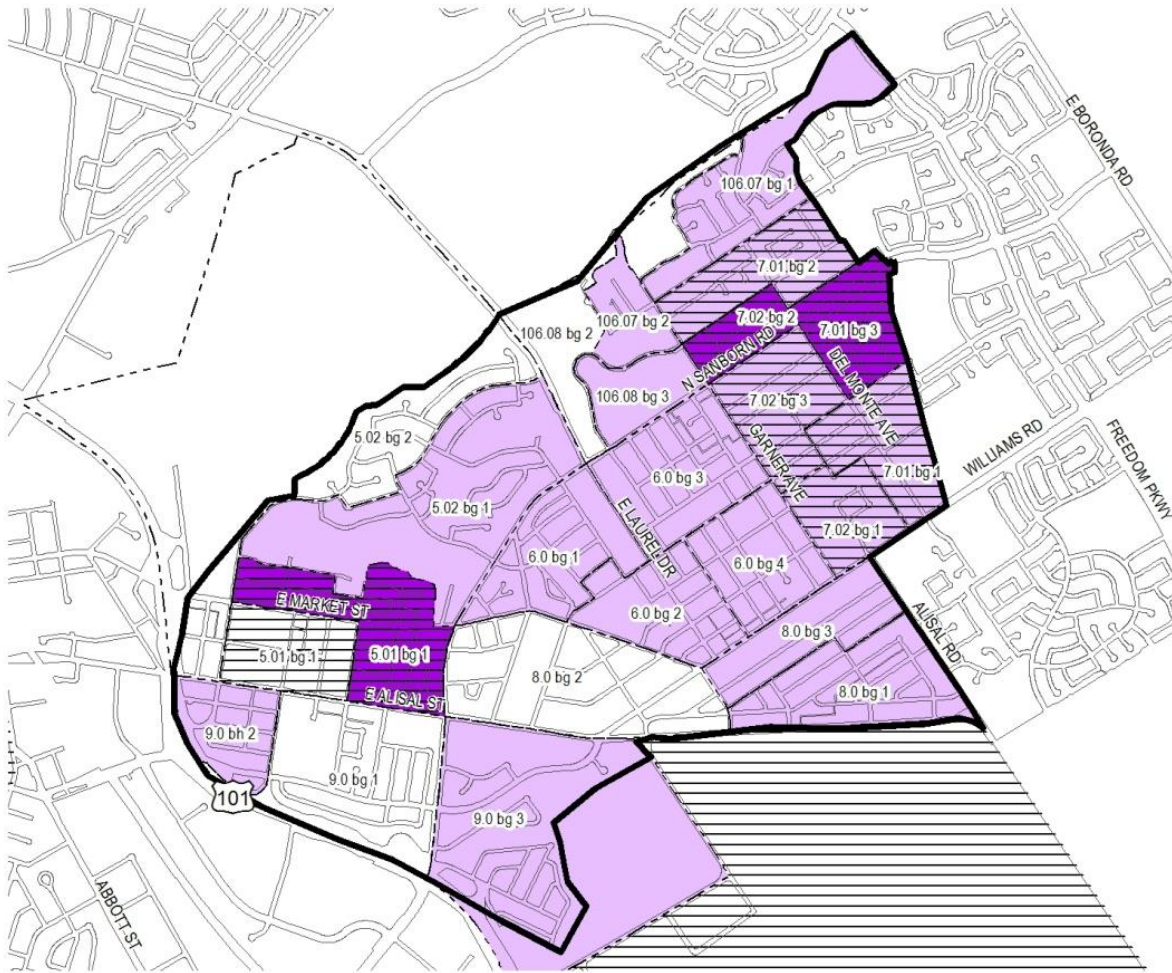
In Salinas, 17.2 percent of residents were found to be living below the poverty level (according to 2013-2017 ACS data). In the ANRSA, more than a quarter (26.4 percent) of all residents is living in poverty. In three areas of the ANRSA, the proportion of resident's living in poverty was twice the proportion citywide (17.2 percent). Identifying concentrations of poverty is important as research indicates that this concentration of poverty can result in higher crime rates, underperforming public schools, poor housing and health conditions, as well as limited access to private services and job opportunities. The consequences of poverty are particularly harmful to children. Children who grow up in densely poor neighborhoods and attend low-income schools face many barriers to academic and occupational achievement.

In an effort to identify racially/ethnically-concentrated areas of poverty (RECAPs), HUD defines RECAPs as Census Tracts:

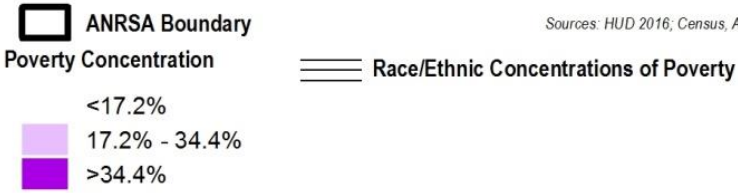
- With a majority non-White population (greater than 50 percent); AND
- With a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area (in 2010), whichever threshold is lower.

In Salinas, three RECAPs identified by HUD are all located within the ANRSA and encompass eight of the ANRSA's block groups (within three census tracts). Specifically, census tracts 5.01, 7.01 and 7.02 are identified as RECAPs. The latest available RECAP data set is based on the Census ACS 2009-2013 5-Year Estimates.

Figure 5: Poverty Concentration (2017)



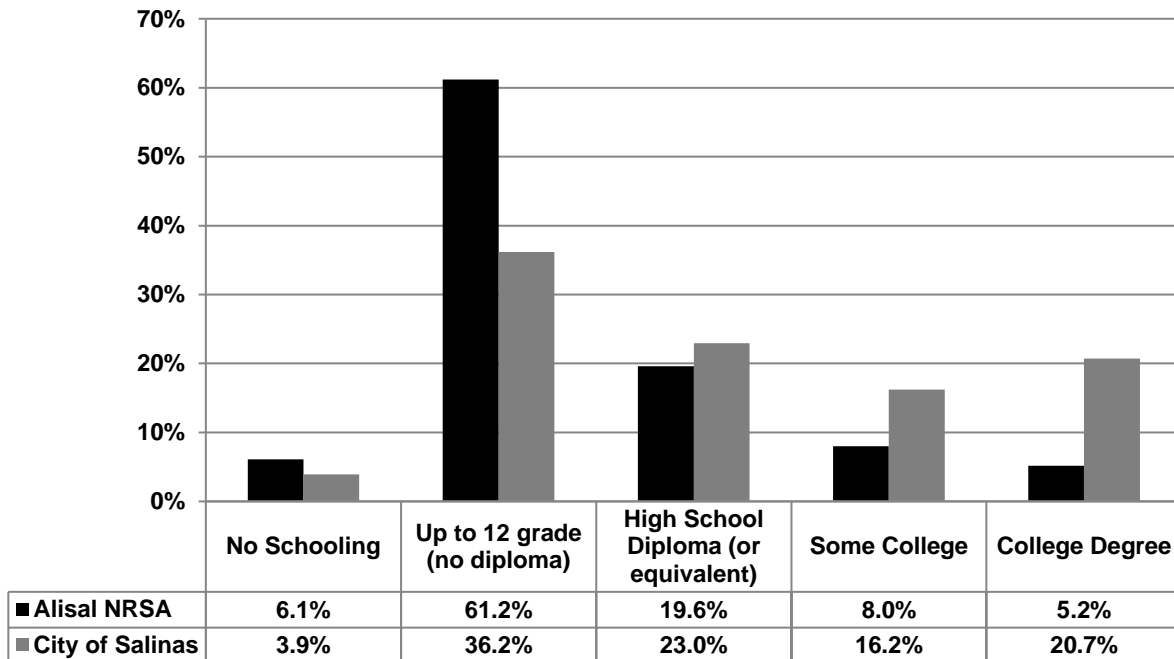
Sources: HUD 2016; Census, ACS 2009-2013 and 2013-2017 5-Year Estimates; City of Salinas, 2019



Educational Attainment

Low educational attainment may be a key contributor to low earnings for residents in the ANRSA. Figure 6 shows that in the ANRSA, close to 67 percent of residents (over the age of 25) have less than a high school degree. This proportion is very high in comparison with residents citywide (40.1 percent with less than a high school degree). The proportion of residents with college degrees in the ANRSA is almost four times less that at the City level.

Figure 6: Educational Attainment (2017)



Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Employment

Table 7 shows the distribution of employment among different industries and median earnings for the City and the ANRSA. Census data confirm that Salinas' economy is centered on agriculture, healthcare, and education. More than half of employed residents within the ANRSA work in the agriculture industry (which also includes forestry, fishing and hunting, and mining), six percent work in retail jobs and 6.6 percent work in the arts, entertainment, and recreation, and accommodation and food services industry. All three of these industries typically offer lower compensation and benefits. This is a significant fact as this indicates that close to half of ANRSA residents work in low paying industries with limited or no benefits. In addition, farm worker households tend to have high rates of poverty, live disproportionately in housing which is in the poorest condition, have very high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups. The proportion of ANRSA residents employed in the industry with the highest earnings (public administration) is significantly lower (1.9 percent) compared with the proportion citywide (4.1 percent).

ACS 2013-2017 data indicates that within the ANRSA, 5.1 percent of person 16 years or older in the labor force were unemployed. The proportion of unemployed ANRSA residents was lower compared to the City (6.2 percent), County (6 percent), and State (7.7 percent) during the same time period.

Table 7: Industry and Earnings (2017)

Industry	Percent of Total Employment		City Median Earnings
	City of Salinas	ANRSA	
Agriculture, Forestry, Fishing/Hunting, and Mining	25.0%	51.8%	\$19,887
Construction	6.0%	5.3%	\$35,155
Manufacturing	4.9%	3.7%	\$34,076
Wholesale Trade	3.2%	3.0%	\$31,601
Retail Trade	10.6%	6.1%	\$20,584
Transportation and Warehousing, and Utilities	4.0%	3.3%	\$43,287
Information	1.1%	0.5%	\$51,015
Finance and Insurance, and Real Estate/Rental/Leasing	2.9%	1.6%	\$37,357
Professional, Scientific, and Management, and Administrative and Waste Management Services	6.9%	4.8%	\$28,958
Educational Services, and Health Care/Social Assistance	17.7%	8.1%	\$32,296
Arts, Entertainment, Recreation, and Accommodation and Food Services	9.4%	6.6%	\$18,234
Other Services, Except Public Administration	4.2%	3.2%	\$21,675
Public Administration	4.1%	1.9%	\$61,578
Total	100.0%	100.0%	\$25,559

Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Housing Profile

Housing Growth

As shown in Table 8, housing growth in the County of Monterey outpaced housing growth in the City. In the ANRSA, the number of housing units increased by just less than one percent between 2010 and 2017. According to Census ACS 2013-2017 5-Year Estimates, there were 9,945 housing units in the ANRSA, an increase of 61 units from 2010.²

² However, because the ACS is only a sample of five percent of the City's housing stock and extrapolated to represent the entire inventory, the small decrease in housing stock may be simply results of sampling errors and/or weighting methods.

Table 8: Housing Unit Growth

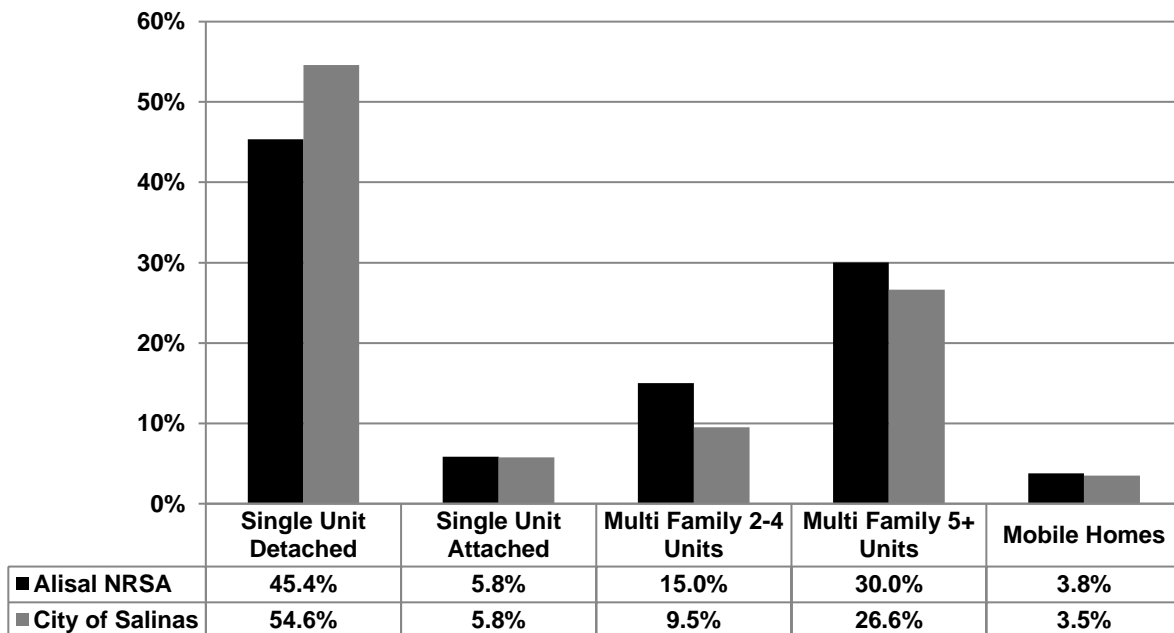
City/County	# of Units 2010	# of Units 2017	% Change 2010 to 2017
ANRSA	9,884	9,945	0.6%
Salinas	42,651	42,253	-0.9%
Monterey County	139,048	140,548	1.1%

Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Housing Stock Characteristics

The City and ANRSA housing stock is comprised of three categories: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes. Single-family detached units comprise a substantial majority of the ANRSA’s housing stock (45.4 percent) followed by multifamily developments with five or more units (Figure 7). Compared with the City, the ANRSA has more multifamily housing. Correspondingly, there is a higher proportion of renter-households in the ANRSA compared with the City as a whole. In the ANRSA, 71 percent of households are renter-occupied and 29 percent of households are owner-occupied (compared with 55.5 percent and 44.5 percent respectively in the City). Since 2010 the proportion of single-family dwelling units in the ANRSA’s housing stock has decreased (from 53.9 percent in 2010 to 51.2 percent in 2017). Correspondingly, the proportion of owner-occupied units has also decreased (from 32.4 percent in 2010 to 29 percent in 2017). The shifts in tenure and housing types have important implication as a substantial income and housing disparity exists between owner- and renter-households. HUD data indicates that Salinas renters are more likely to be lower- and moderate-income and are more likely to experience housing problems such as cost-burden and substandard housing conditions (HUD CHAS data 2012-2016).

Figure 7: Housing Unit Type (2017)

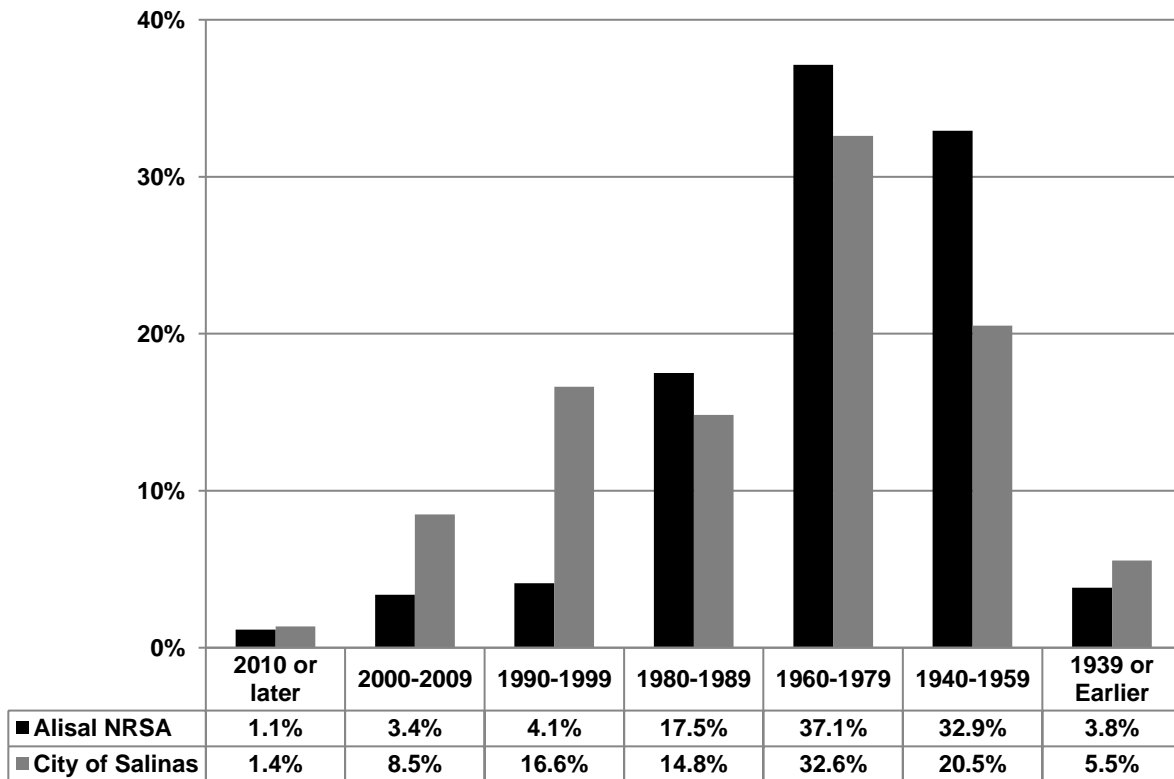


Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Housing Age and Conditions

Housing age can indicate general housing conditions within a community. Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. In general, most homes begin to require major repairs or have significant rehabilitation needs at 30 or 40 years of age. Furthermore, housing units constructed prior to 1979 are more likely to contain lead-based paint. The ANRSA’s housing stock is older with almost all housing units (91.4 percent) built in or before 1989 (30 or more years old) and almost three-quarters of the housing stock built in or before 1979 (40 or more years old) (Figure 8). The median year built for all units in the City is 1975. In comparison, the median year built for units in more than three-quarters of all block groups in the ANRSA is older than the Citywide median (1975). Residential areas in the northern part of the ANRSA, north of Sanborn Road (generally northeast of Circle Drive), tend to be relatively newer with a median year built that ranges from the early 1970s to early 1980s. Given the age of the housing stock, housing rehabilitation needs in the neighborhood will increase substantially in the upcoming decade.

Figure 8: Housing Unit Age



Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Housing Cost

The Salinas Metropolitan Statistical Area (MSA) ranks as the 3rd least affordable region in the United States in 2019. In 2019 (third quarter), only 13.4 percent of the homes sold in the Salinas MSA were affordable to a family earning the area's median income.³ According to Zillow, the median home value (as of October 2019) in the 93905 (which includes the ANRSA) is \$422,400 (compared with \$490,600 for the City of Salinas). Home values in the 93905 zip code have gone up 4.7 percent over the past year. The median price of homes currently listed in 93905 is \$537,450 while the median price of homes that sold is \$405,800. The median rent estimate, calculated by Zillow for October 2019 for the 93905 zip code, is \$2,501, which is slightly lower than the Salinas median of \$2,644.

Housing Problems

Cost Burden

According to the federal government, when a household spends more than 30 percent of its income on housing, that household is considered cost burdened. A cost burden of 30 to 50 percent is considered moderate; payment in excess of 50 percent of income is considered a severe cost burden. Cost burden is an important housing issue because paying too much for housing leaves less money available for basics such as food and living expenses as well as for emergency expenditures. Housing cost burden typically is linked to income levels. The lower the income, the larger percentage of a household's income is allotted to housing costs. Cost burden by low income households tends to occur when housing costs increase faster than income. In the ANRSA, there is a higher incidence of cost burden compared to all City households. Cost burden in the ANRSA, and citywide, was more prevalent for renter-households. Just over 36 percent of renter-households in the ANRSA use 30 to 50 percent of their income for housing costs, and 26.3 percent of ANRSA households use more than half of their income to pay for housing.

Table 9: Housing Cost Burden

Household	Cost Burden (30 – 50%)	Severe Cost Burden (50%+)
ANRSA Households		
Owner-Occupied	19.3%	15.3%
Renter-Occupied	36.4%	26.3%
All Households	31.4%	23.1%
All City Households		
Owner-Occupied	20.7%	12.8%
Renter-Occupied	32.6%	24.7%
All Households	27.3%	19.4%

Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

³ National Association of Home Builders, The NAHB/Wells Fargo Housing Opportunity Index, 3rd Quarter 2019.

Overcrowding

According to State and federal guidelines, an overcrowded housing unit is defined as a unit with more than one person per room, including dining and living rooms but excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is described as households with more than 1.5 persons per room. Household overcrowding is reflective of various living situations: (1) a family lives in a home that is too small; (2) a family chooses to house extended family members; or (3) unrelated individuals or families are doubling up to afford housing. However, cultural differences also contribute to the overcrowded conditions since some cultures tend to have larger household size than others due to the preference of living with extended family members. Overcrowded conditions can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes.

Approximately 35.8 percent of all households in the ANRSA are overcrowded and 11.3 percent are severely overcrowded. Overcrowding is significantly more prevalent among renter-households than owner-households (Table 10). Overcrowding is significantly more prevalent in the ANRSA compared with the City as a whole. In fact, overcrowding in the ANRSA is more than twice the level of overcrowding seen citywide. For the 2016-2017 school year, the Alisal Union School District reported over 1,400 students who were homeless under the McKinney-Bento Act definitions, which include living in others' homes, in shelters or other temporary housing. Of those 1,400, over 1,300 doubled-up with other families.

Table 10: Overcrowding

Area	Overcrowded (1+ occupants per room)			Severely Overcrowded (1.5+ occupants per room)		
	Renter	Owner	Total	Renter	Owner	Total
ANRSA	41.3%	22.3%	35.8%	13.7%	5.5%	11.3%
City of Salinas	24.1%	10.1%	17.8%	7.6%	1.9%	5.1%

Source: Bureau of the Census, ACS 2013-2017 5-Year Estimates.

Assisted Housing

The Housing Authority of the County of Monterey (HACM) owns and administers 22 public housing complexes (372 units) in Salinas, most of which are located within the ANRSA. As of 2020, there were 19 housing developments with a total of 202 units in the ANRSA.

Housing developments utilizing federal, State, and/or local programs—including State and local bond programs, Low-Income Housing Tax Credits (LIHTC), density bonus, or direct assistance programs—are often restricted for use as low-income housing and provide another source of affordable housing. A number of developments located within the ANRSA have been identified where some or all of the units are affordable for low to moderate income households. Together, these projects provide 390 units of affordable housing.

Table 11: Affordable and Public Housing in the Alisal NRSA

Name	Address	Funding Source	Total Units
Non-Public Housing Affordable Development			
Jardines Del Monte	1253 Del Monte Avenue	HOME, SRA, Inclusionary	11
La Gloria Apartments	539 E. Market Street	HOME, SRA, Inclusionary, Density Bonus	22
Las Casas de Madera	510 East Market Street	CDBG, Salinas Housing Trust Fund	75
Loma El Paraiso	541 Roosevelt Street	CDBG	43
Los Abuelitos Senior Apartments	528 East Market Street	Low Income Housing Tax Credit	25
Roosevelt Street Townhomes II	504 Roosevelt Street	Low Income Housing Tax Credit	22
Roosevelt Townhomes	522 Roosevelt Street	Low Income Housing Tax Credit	22
Salinas Point (aka Los Padres) Apartments	1260 John Street	HOME, SRA	164
Wesley Oaks	138 Carr Ave	HOME, Salinas Housing Trust Fund, Inclusionary	6
Public Housing Development (HACM)			
Del Monte Manor	1415 Del Monte Avenue	Public Housing	44
Del Monte Townhomes	1259 Del Monte Avenue	Public Housing	17
Scattered Site	1011 E. Laurel Drive	Public Housing	15
Scattered Site	1029 Rider Avenue	Public Housing	4
Scattered Site	1111 Alamo Way	Public Housing	2
Scattered Site	1112 Alamo Way	Public Housing	4
Scattered Site	1062 N. Sanborn Road	Public Housing	10
Scattered Site	540 Williams Road	Public Housing	3
Scattered Site	312 Williams Road	Public Housing	3
Scattered Site	737 Mae Avenue	Public Housing	4
Scattered Site	1113 D Street	Public Housing	6
Scattered Site	24 N. Wood Street	Public Housing	4
Scattered Site	775 Elkington Avenue	Public Housing	6
Scattered Site	780 Elkington Avenue	Public Housing	7
Scattered Site	1012 N. Sanborn Road	Public Housing	11
Rider Manor	1030 Rider Avenue	Public Housing	18
Sanborn Arms	1058 N. Sanborn Road	Public Housing	16
Sanborn Estates	1025 N. Sanborn Road	Public Housing	14
Sanborn Plaza	1039 N. Sanborn Road	Public Housing	14

Sources: HACM; AMBAG Data Package for Housing Element Update; City of Salinas Housing Division.

Public Safety

An issue of continued concern within the ANRSA is crime and violence. Salinas' homicide rate remained the highest in California for the first half of 2017, according to preliminary statistics from the Federal Bureau of Investigation (FBI). But Salinas' overall crime rate has fallen more than 10 percent compared with the same period in 2016, according to an analysis comparing 77 California cities with at least 100,000 people by the Center on Juvenile and Criminal Justice in San Francisco. Nonetheless crime in Salinas remains high. Bestplaces.net data shows that the 93905 ZIP Code that includes the ANRSA has a violent crime index score of 56.0. (The state average is 25.2 and the Salinas metro area average is 23.5). The ANRSA also has a property crime index score of 60.6. (The state average is 37.1 and the Salinas metro area average is 34.5).

According to local law enforcement, Monterey County has an estimated 5,000 certified and affiliated gang members, with approximately 3,000 living in Salinas. There are approximately 71 gangs countywide, with 16 street gangs and two prison gangs in Salinas. Monterey County has two California State Prisons, the Salinas Valley State Prison and the Correctional Training Facility. Both are approximately 30 miles south of Salinas, which contribute to local gang problems. Gang associates and family members often move to cities like Salinas to be close to incarcerated gang members. This has led to multigenerational and intergenerational sibling gang members in communities such as East Salinas⁴ (Alisal).

Community Outreach – Alisal Vibrancy Plan

Development of the Alisal Vibrancy Plan involved an extensive community engagement program. Outreach events and activities were designed to engage a variety of residents, stakeholders, and decision-makers throughout the process in ways that are culturally inclusive, convenient, accessible, and relevant to participants. The engagement approach included the following tools:

- Steering Committee and Working Group Meetings
- Community Outreach Training and Toolkits for Steering Committee members, Project Ambassadors, Youth Action Team, and other volunteers
- Stakeholder & Community Group Interviews
- Community Workshops
- Business Engagement Survey
- Pop-Up Event/Non-Traditional Workshop/Temporary Installations
- Website, Social Media and Community Survey
- Workshop on Draft Plan
- City Council & Planning Commission Workshops

The Technical Advisory Committee included diverse member groups:

- Alisal Union School District (AUSD)
- Building Healthy Communities East Salinas (ES BHC)
- Center for Community Advocacy
- Community Alliance for Safety and Peace (CASP)
- Community Housing Improvement Systems and Planning Association, Inc. (CHISPA)
- Communities Organized for Relational Power in Action (COPA)

- Hartnell College
- Monterey Bay Central Labor Council (MBLC)
- Monterey County Health Department (MCHD)
- MILPA Collective
- Monterey-Salinas Transit (MST)
- Mujeres en Acción
- University of California, Agriculture and Natural Resources 4-H Program
- Urban Arts Collaborative (UAC)

Overall, 34 Working Group Meetings, 20 Steering Committee Meetings, eight large workshops, and 24 pop-up events engaged the participation of more than 1,500 persons and resulted in more than 150 solutions and recommendations.

Community Outreach – ANRSA

The ANRSA update was conducted in conjunction with the update to the City’s five-year Consolidated Plan for FY 2020-FY 2024.

Community Workshops

As part of the Consolidated Plan preparation, the City conducted two community workshops, one of which was targeted for residents in the ANRSA:

Alisal Neighborhood

Wednesday, Jan. 22, 2020
 Cesar Chavez Library
 615 Williams Road

Community-Wide

Thursday, January 23, 2020
 City of Salinas City Hall
 West Wing Conference Room
 200 Lincoln Avenue

The City published these Community Meeting notifications on the City’s website and emailed the notification to contacts on the City’s Notice of Funding Availability (NOFA) distribution list. Notifications were in English and Spanish. These meetings were conducted in Spanish with English translation.

How to Invest Your HUD Dollars?

As part of the workshops, participants were asked to prioritize their needs for HUD funds. Based on this exercise, participants’ investment preferences were summarized in Table 12.

⁴ Community Alliance for Safety and Peace. “Salinas Comprehensive Strategy for Community-wide Violence Reduction 2013-2018”.

Table 12: Investment Priorities by Workshop Participants

Category	Top 2 Needs in Category	Number of Votes
Housing	Special Needs Housing (Seniors, Disabled, Homeless)	20
	Rental Housing Assistance (Relocation)	17
	Affordable Housing	15
Community Facilities	Community Centers	18
	Youth Centers	14
Community Programs	Mental Health Services	17
	Youth Programs	12
Economic Development	Facade Improvements	13
	Business Assistance	12
Neighborhood Improvements	Street Improvements	17
	Sidewalk Improvements	12

Pop-Up Presentation

To expand community outreach efforts, City Staff developed a presentation and an infographic highlighting previously funded programs and projects and a “Salinas’ Bucks Activity” where participants could prioritize where the funds should be spent. From February 19, 2020 to March 6th, 2020, City Staff organized eight community outreach events utilizing different methods of outreach: presentations, pop-ups or a combination of both. These events include: CSUMB Art Show (February 19, 2020); CPTED Youth Group-BHC (February 20, 2020); Padres Unidos-BHC Office (February 21, 2020); Leadership Academy-Teamsters (February 22, 2020); Cesar Chavez Library (February 27, 2020); NASA Academy Family Café Resource Fair @ Natividad Elementary School (February 29, 2020); Northridge Mall (February 29, 2020); and El Gabilan Library (March 6, 2020).

Overall, 118 residents participated and prioritized the following projects or programs listed from highest to lowest priority:

1. Housing projects that will increase supply and provide housing rehab services.
2. Provide outdoor programs for all ages and support after school programs for youth.
3. Increase “active” public spaces and promote transportation access to health services.
4. Increase access to healthy foods and increase street lighting.
5. Support programs to assist in relocation/fair housing assistance and tenant protections.
6. Improve existing park facilities and equipment and have neighborhood clean-ups.

CDBG/Housing Committee Meetings

On January 28, 2020, staff made a presentation before the CDBG/Housing Committee regarding the Consolidated Plan, Annual Action Plan, and the Alisal Neighborhood Revitalization Strategy update. No public comments were received at the meeting.

Survey Results

The City distributed the survey (in English and Spanish) on the City’s Housing Division website, City NOFA distribution list, City Census distribution list, City Chinatown Revitalization list, City Alisal Vibrancy Plan list, Technical Advisory Committee for Housing Policies and Procedures list, City Manager Newsletter list and throughout the City public libraries. In addition, the City published the Consolidated Plan meeting notifications in The Salinas Californian and El Sol newspapers.

A total of 47 people responded to the housing and community needs survey. About 47 percent of the respondents were Latino and 41 percent were renters. With regard to household characteristics, the following were reported:

- 37 percent included children under the age of 18
- 17 percent included elderly members
- 9 percent were persons with disabilities

Table 13 summarizes the responses from the survey.

Table 13: Priority Needs Identified by Survey Respondents

Category	Top 3 Needs in Category
Housing	Affordable Rental Housing Development
	Rental Housing Assistance (Homeless Prevention)
	Affordable Owner Housing Development
Special Needs Housing	Homeless Rapid Rehousing
	Homeless Emergency Shelters
	Senior Housing
Community Facilities	Youth Centers
	Community Centers
	Health Care Facilities
Community Programs	Mental Health Services
	Youth Programs
	Anti-Crime Programs
Special Needs Services	Homeless Services
	Neglected and Abused Children Services
	Substance Abuse Services
Economic Development	Job Creation/Retention
	Employment Training
	Start-up Business Assistance
Neighborhood Improvements	Street Lighting
	Street Improvements
	Sidewalk Improvements

Goals, Strategies, Objectives, and Performance Measures

In establishing the goals, strategies, objectives, and performance measures for the Alisal NRSA, several factors are considered:

- Goals, strategies, objectives, and performance measures are consistent with the Alisal Vibrancy Plan;
- This document provides guidance primarily for the use of CDBG funds;
- The goals, strategies, objectives, and performance measures must be realistic relative to the level of CDBG funding available; and
- Programs and activities must be consistent with the Council goals and CDBG regulations.

Alisal residents would continue to be eligible to participate in programs that are offered citywide. In addition, this updated strategy for the Alisal NRSA is designed to take full advantage of the benefits afforded by the NRSA designation. The NRSA will be implemented through the Consolidated Plan Annual Action Plan process. Upon the close of each program year, the City will provide a summary of progress in implementing the Consolidated Plan, including the NRSA. In response to the housing market conditions and issues/concerns voiced by Alisal residents, the City has identified the following goals, strategies, objectives, and performance measures for the Alisal area:

Public Services

Support local nonprofit organizations to establish CBDO status to provide public services focused in the Alisal NRSA for the following goals:

- **Youth and Families** (Youth Leadership Development)
- **Health and Safety** (Tenant Protection)
- **Economic Development** (Micro and Small Business Support)

ANSRA Benefit

Public Services CAP Exemption - The CDBG program limits the expenditure of CDBG funds on public services to 15 percent of the City's total annual allocation. However, a Community-Based Development Organization (CBDO) working in a NRSA is exempt from this 15 percent cap. In order to qualify as a CBDO, an organization must comply with the [CDBG regulations at 24 CFR Part 570.204 – Special Activities by Community-Based Development Organizations \(CBDOs\)](#). Public services carried out in an NRSA are not subject to the statutory 15 percent public service cap when such activities are carried out by a designated Community Based Development Organization (CBDO) undertaking a neighborhood revitalization, community economic development, or energy conservation project. This benefit will apply to the following types of activities:

- Youth and Families
- Health and Safety
- Economic Development

Strategies

- Improve and increase access to youth services
- Provide fair housing and tenant landlord counseling
- Expand small business counseling, education, and technical support services

Objectives

- Establish a CBDO focused on youth services
- Provide funding for fair housing services and tenant/landlord counseling to a CBDO
- Establish a CBDO to provide and fund small business counseling, education, and technical assistance services

Performance Measures

- Establish one (1) CBDO focused on youth services by FY 2024.
- Provide funding for fair housing services and tenant/landlord counseling to one (1) CBDO.

Establish one (1) CBDO to provide and fund small business counseling, education and technical assistance services by FY 2022.

Housing

Provide funding for affordable housing projects in the Alisal NRSA for the following goals:

- **Housing/Homelessness/Neighborhood Revitalization - Affordable Housing Preservation** (Housing Rehabilitation, Minor Rehabilitation, and Emergency Repairs)
- **Housing/Homelessness/Neighborhood Revitalization - Affordable Housing Protection** (Preservation of Affordability of Housing Units)
- **Housing/Homelessness/Neighborhood Revitalization - Affordable Housing Production** (Development of Affordable Housing)
- **Housing/Homelessness/Neighborhood Revitalization – Tenant Protection** (Fair Housing and Tenant Landlord Counseling)

ANSRA Benefit

Aggregation of Housing Units - Housing units assisted in an approved NRSA, during each program year, may be treated as a single structure for purposes of meeting a national objective. The grantee must maintain documentation that demonstrates 51 percent of the all the single and multi-family housing units completed in the NRSA were initially occupied by low and moderate income households. In contrast, outside an NRSA, 100 percent of the single-family homes must be occupied by low and moderate income households. This benefit will apply to the following types of activities:

- Affordable Housing Preservation
- Affordable Housing Protection
- Affordable Housing Production

Strategies

- Minor Rehabilitation and Emergency Repairs Assistance
- Preserve Affordable Housing Stock (Multi Family and Single-Family Units)
- Leverage Funds from local, State, and Federal resources for Affordable Housing Development
- Development of Affordable Housing on City-owned Properties
- Research and develop a program for the rehabilitation and new construction of affordable Accessory Dwelling Units (ADUs)
- Provide fair housing and tenant landlord counseling

Objectives

- Raise the qualifying income level for minor rehabilitation and emergency repairs assistance to 100 percent of the AMI (lead-based paint, HAA)
- Maintain and preserve affordable units prior to expiration of affordability agreement 30 to 55-year term
- Provide funding for housing acquisition, demolition and clearance, and new construction (CBDO). Continue to provide funding to shovel-ready projects
- Partner with qualified organizations for acquisition, demolition and clearance, new construction (CBDO) on City-owned properties
- Research and develop a program for rehabilitation and new construction of affordable ADUs
- Provide funding for fair housing services and tenant/landlord counseling to a CBDO

Performance Measures

- Assist up to six (6) households by FY 2024.
- Review existing affordable housing stock and determine any expiration of affordable housing agreements. Work with property owners, non-profit developers to preserve affordable housing.
- Continue to provide funding to shovel-ready projects and fund at least one (1) project.
- Partner with at least one housing developer by FY 2024.
- Develop an affordable ADU program by FY 2024.
- Provide funding for fair housing services and tenant/landlord counseling to one (1) CBDO.

Economic Development

Provide funding for economic development, training, and education activities in the Alisal NRSA for the following goals:

- Economic Development – Micro and Small Business Support

ANSRA Benefit

Public Services CAP Exemption – This benefit will apply to the following types of activities:

- Economic Development – Micro and Small Business Support – Small business counseling, education, and technical assistance services

Job Creation/Retention as Low/Moderate Income Area Benefit - Job creation/retention activities undertaken in an NRSA may be qualified as meeting the area benefit national objective, thus eliminating the need for businesses to track personal income and maintain records for jobs held by or made available to low- and moderate-income persons residing within the NRSA. This benefit will apply to the following types of activities:

- Economic Development – Micro and Small Business Support

Aggregate Public Benefit Standard Exemption - Economic development activities carried out in an NRSA may be exempted from the aggregate public benefit standards. While the public benefit standard for individual projects still applies, exemption from the aggregate standard means that a grantee may offer more assistance to attract companies that will be able to create jobs within an NRSA. This benefit will apply to the following types of activities:

- Economic Development – Micro and Small Business Support

Strategies

- Increase Access to Capital – Grow Salinas Fund
- Increase Access to Capital – Microlending program under the Grow Salinas Fund
- Expand small business counseling, education, and technical support services

Objectives

- Recapitalize the Grow Salinas Fund
- Establish a microloan program under the umbrella of Grow Salinas Fund
- Establish a CBDO to provide and fund small business counseling, education, and technical assistance services

Performance Measures

- Recapitalize fund and issue five (5) loans by 2024.
- Establish microloan program and fund 10 loans to businesses with five or fewer employees by 2024.
- Establish one (1) CBDO to provide and fund small business counseling, education, and technical assistance services by 2022.

Public Facilities and Infrastructure Improvements

Provide funding for public facility and infrastructure improvements in the Alisal NRSA for the following goals:

- Public Facilities and Infrastructure Improvements – Recreation Facilities Safety

ANSRA Benefit

Not applicable

Strategies

- Invest in equipment and maintenance of existing park facilities

Objectives

- Replace aging equipment, add fitness equipment, restroom and trash/recycle facilities in parks, improve lighting, other park improvements or additions identified in Parks, Recreation and Library Master Plan, re-construct public facilities

Performance Measures

- Improvements at three (3) parks or public facilities locations by FY 2024.

Leveraging

The Salinas Successor Redevelopment Agency (SRA) Fund is a key resource for providing leveraging to HOME and CDBG funds in the NRSA. In addition to the City's HUD CDBG, HUD HOME, and HUD ESG, the City proposes to leverage additional resources and funding which includes: 1) City General Fund, 2) City SB2 funding, 3) HCD ESG funding, 4) City Housing Successor Agency funding and 5) other local and regional funding.

Appendix A: Acronyms Guide

AMI	Area Median Income
ACS	American Community Survey
CBDO	Community Based Development Organization
CDBG	Community Development Block Grant
CPD	Community and Planning Development
HACM	Housing Authority of the County of Monterey
HOME	HOME Investment Partnerships Grant
HUD	Housing and Urban Development (U.S. Department)
LMI	Low and Moderate Income
MSA	Metropolitan Statistical Area
NRSA	Neighborhood Revitalization Strategy Area
SRA	Successor Redevelopment Agency