JB Pastor Building

DR 23-140, LM 20-394, UP 21-113, and Coastal Development Permit

Planning Commission Meeting

November 4, 2026

Background

- 726, 736, and 746 Dolores Street (Dolores Street 2 SE 7th Avenue)
- Service Commercial (SC) Zoning District
- Northern California Savings and Loan Complex
  - Historic building and wall are located on the site.
- Total site area is 12,000 square feet (3 4,000 square foot lots)



Background

Northern California Savings & Loan Complex

- Lots: 2, 4, 6, 8

Ownership 1 – D&K Dolores LLC

- Lots 2 & 4
- APN 010-145-022

Ownership 2 – Esperanza Carmel

- Lot 6
  - APN 010-145-023
- Lot 8
  - APN 010-145-024
- Lot 10
  - APN 010-145-012

Project Site



Project Applications

- Design Review DR 23-140
  - Approval of project design
- Use Permit UP 21-113
  - Construction resulting in a net increase in floor area
  - Residential density of 43.56 du/acre
  - Construction of 7,534 square-foot underground floor
- Lot Merger LM 20-394
  - Combine lots 6, 8, and 10 into one lot
- Coastal Development Permit

Background

- The Project consists of a Mixed-Use Building
  - 12 residential units (3 deed-restricted low-income affordable units)
  - 3,789 square feet of commercial space
  - 19 parking stalls in underground garage
- Project was originally applied for in 2019
- The 2025 version of the Project was reviewed and approved by Planning Commission in April 2025.
- Appeal was filed to the City Council

Background

- City Council heard the 2025 version on August 4, 2025 and September 8, 2025.
- City Council remanded project back to Planning Commission by the following actions (Minutes 9.8.25 - Attachment 6):
  - Motion No. 1 Consistency with the Secretary of the Interior's standards
  - Motion No. 2 Exempt from CEQA (Class 31)
  - Motion No. 3 Complies with Floor Area Ratio (FAR) requirements
  - Resolution No. 2026-076 (Attachment 8): Project must meet on-site parking and landscaping requirements

MOTION No. 1 – City Council 9.8.25 regarding Consistency with Secretary of Interior's Standard

Motion by Councilmember Baron, Motion finding for purposes of consideration by the Planning Commission upon remand, that the Esperanza Carmel Commercial - JB Pastor Building Project, as considered by the City Council on August 4, 2025 and September 8, 2025, is consistent with the Secretary of the Interior's Standards based on City Council Resolution 2023-099 and further directing City Staff to present to the Planning Commission on remand additional analysis addressing the Project's consistency with the Secretary of the Interior's Standards.

Motion No. 2 – City Council 9.8.25 regarding CEQA Class 31

Motion by Councilmember Buder finding for purposes of consideration by the Planning Commission upon remand, that the Esperanza Carmel Commercial - JB Pastor Building Project, as considered by the City Council on August 4, 2025 and September 8, 2025, Categorically Exempt from the California Environmental Quality Act (CEQA) pursuant to CEQA Guidelines Section 15331 (Class 31) Historical Resource Restoration/Rehabilitation and that no Exceptions to this Categorical Exemption contained in CEQA Guidelines Section 15300.2 apply to negate this Exemption and further directing the Planning Commission to consider the Project's eligibility under that Class 31 exemption based on the additional analysis of the Project's consistency with the Secretary of Interior Standard.

Motion No. 3 – City Council 9.8.25 regarding Maximum Floor Area

Motion by Councilmember Baron finding for purposes finding for the purposes of consideration by the Planning Commission upon remand that the Esperanza Carmel Commercial - JB Pastor Building Project, as considered by the City Council on August 4, 2025, complies with the Maximum Floor Area Requirements of City of Carmel-by-the-Sea Municipal Code Section 17.14.140.C.

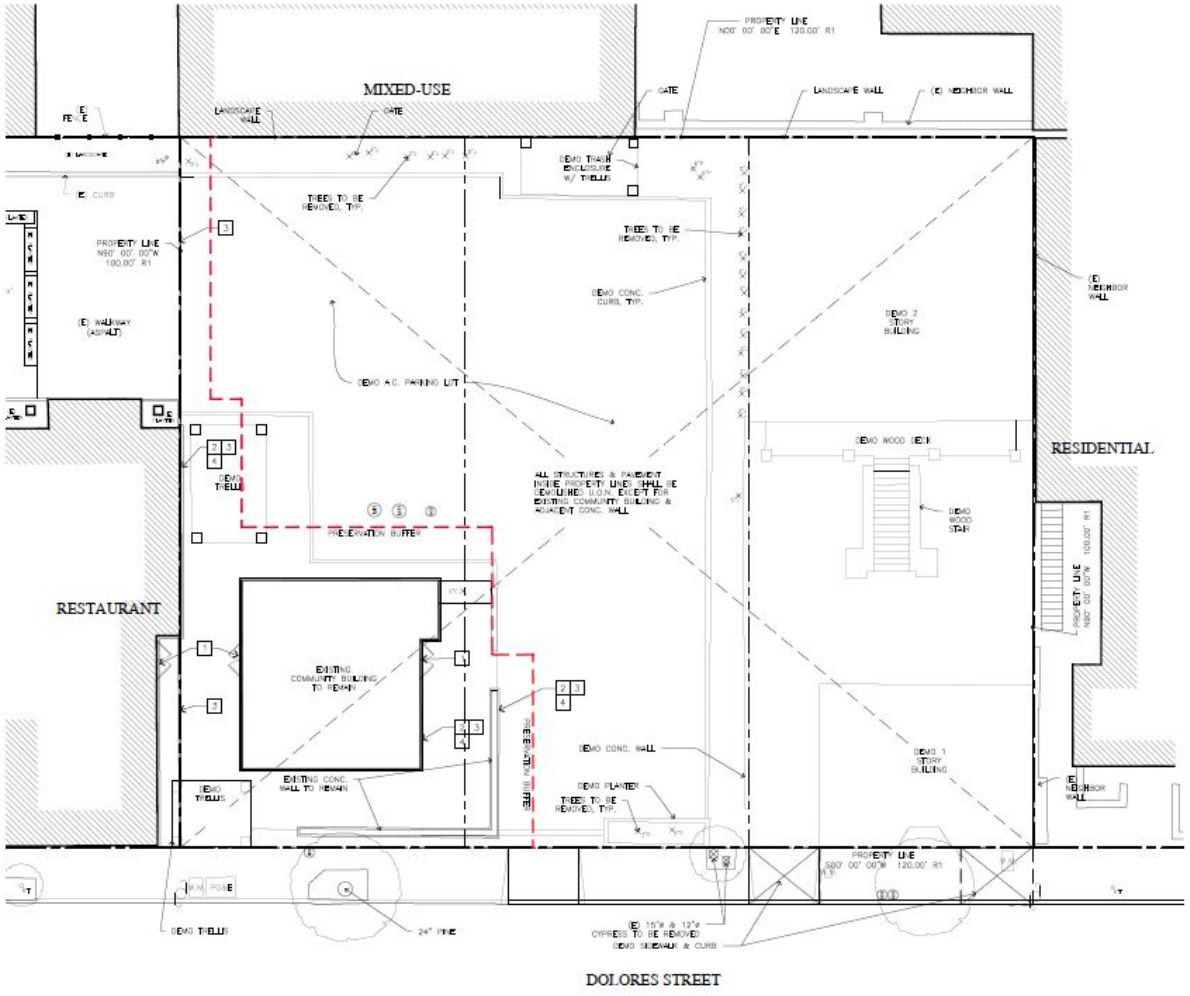
Background

- Project was resubmitted in April 2026.
- Revisions to the resubmittal were provided in June 2026.
- Project was processed based on the requirements set forth by AB 130.
- Project was modified so that it would meet the requirements for landscaping and parking.

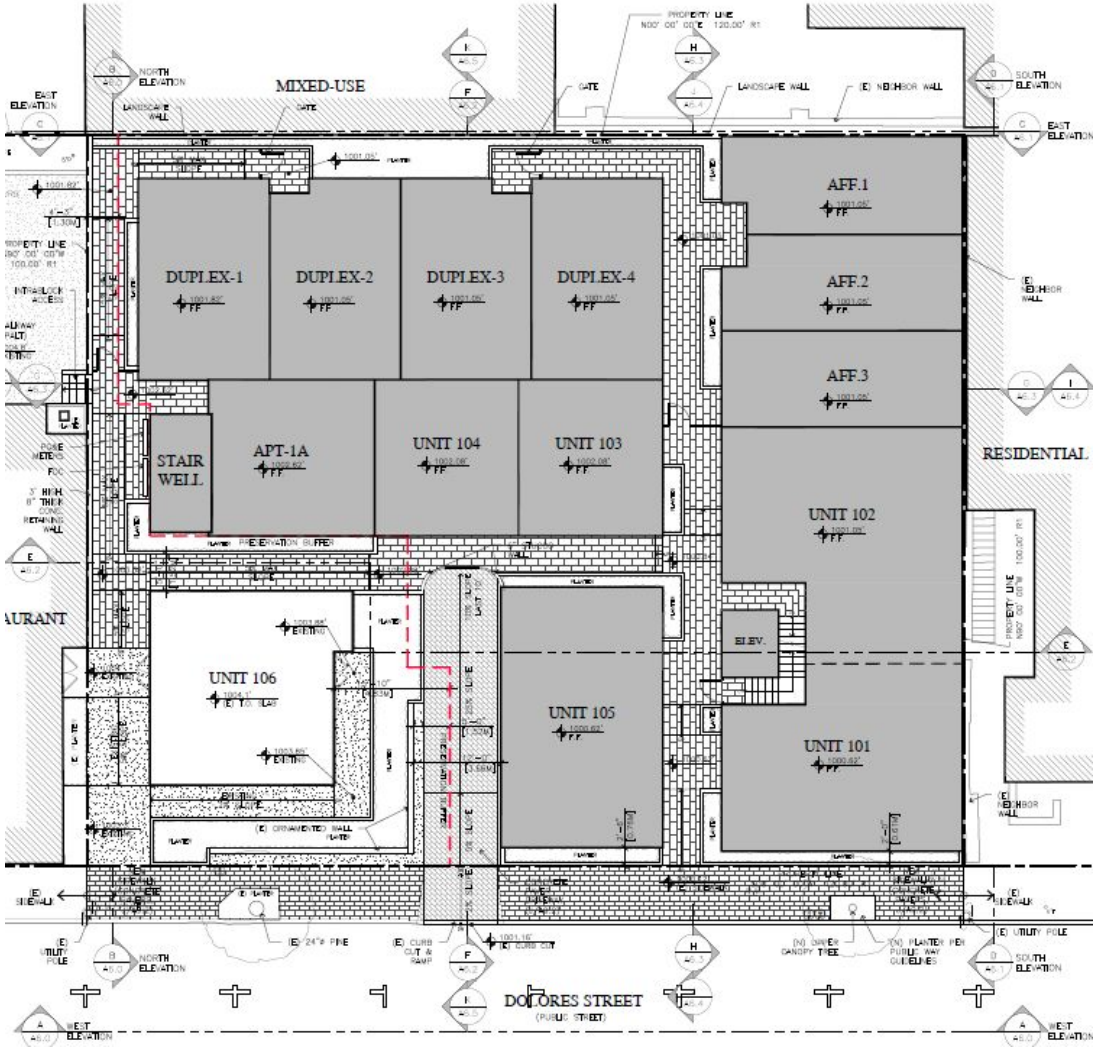
AB 130

- AB 130 was signed by Governor Newsom on June 30, 2025, and became effective immediately
- Provides for streamlined approvals and reduced local discretion for “Housing Development Projects”
- Includes any Mixed-Use Project where residential square footage represents at least 2/3rd of the total square footage of the project (GC Section 65589.5(h)(2)(B)(i)).

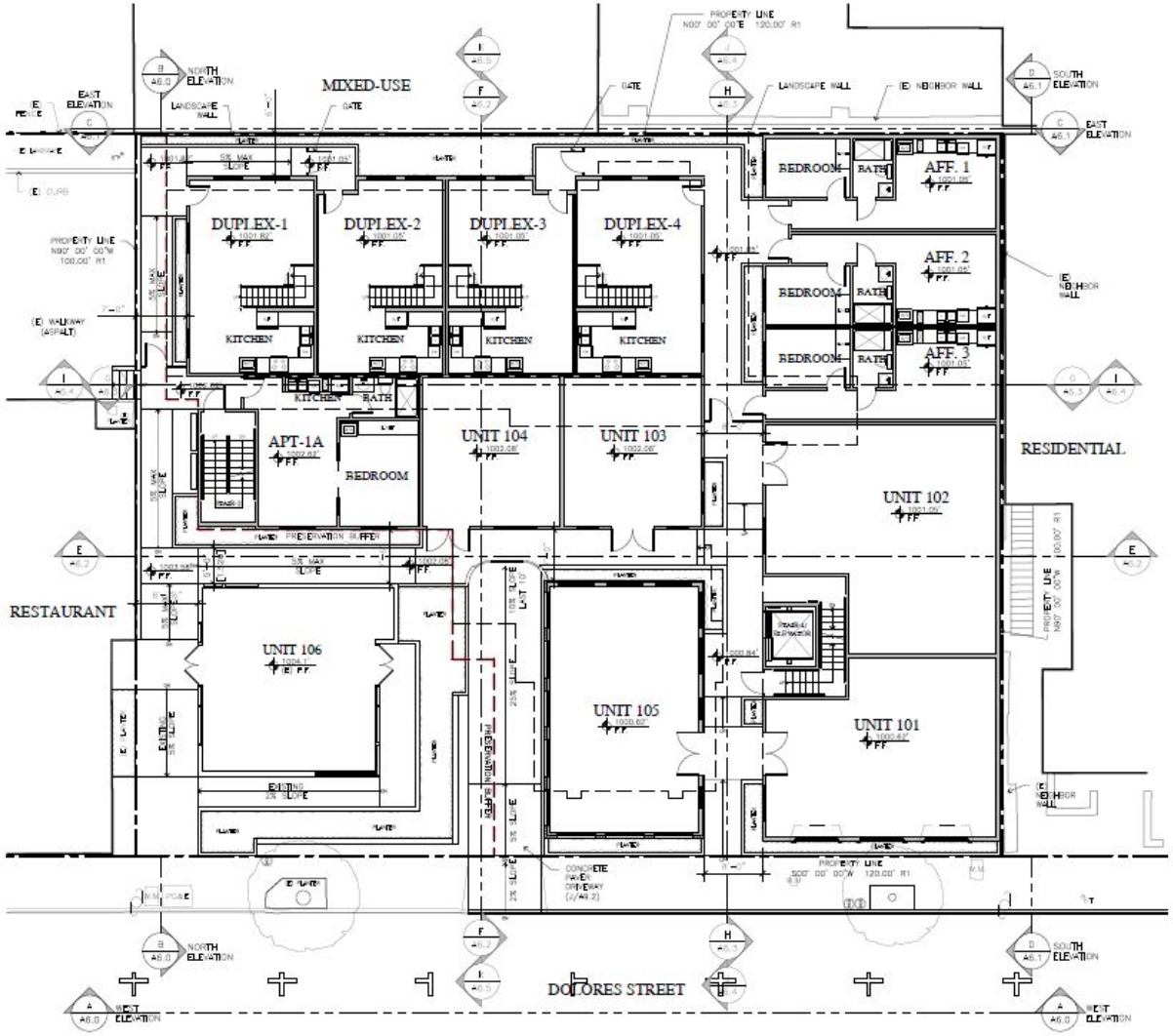
Project Details - Demolition



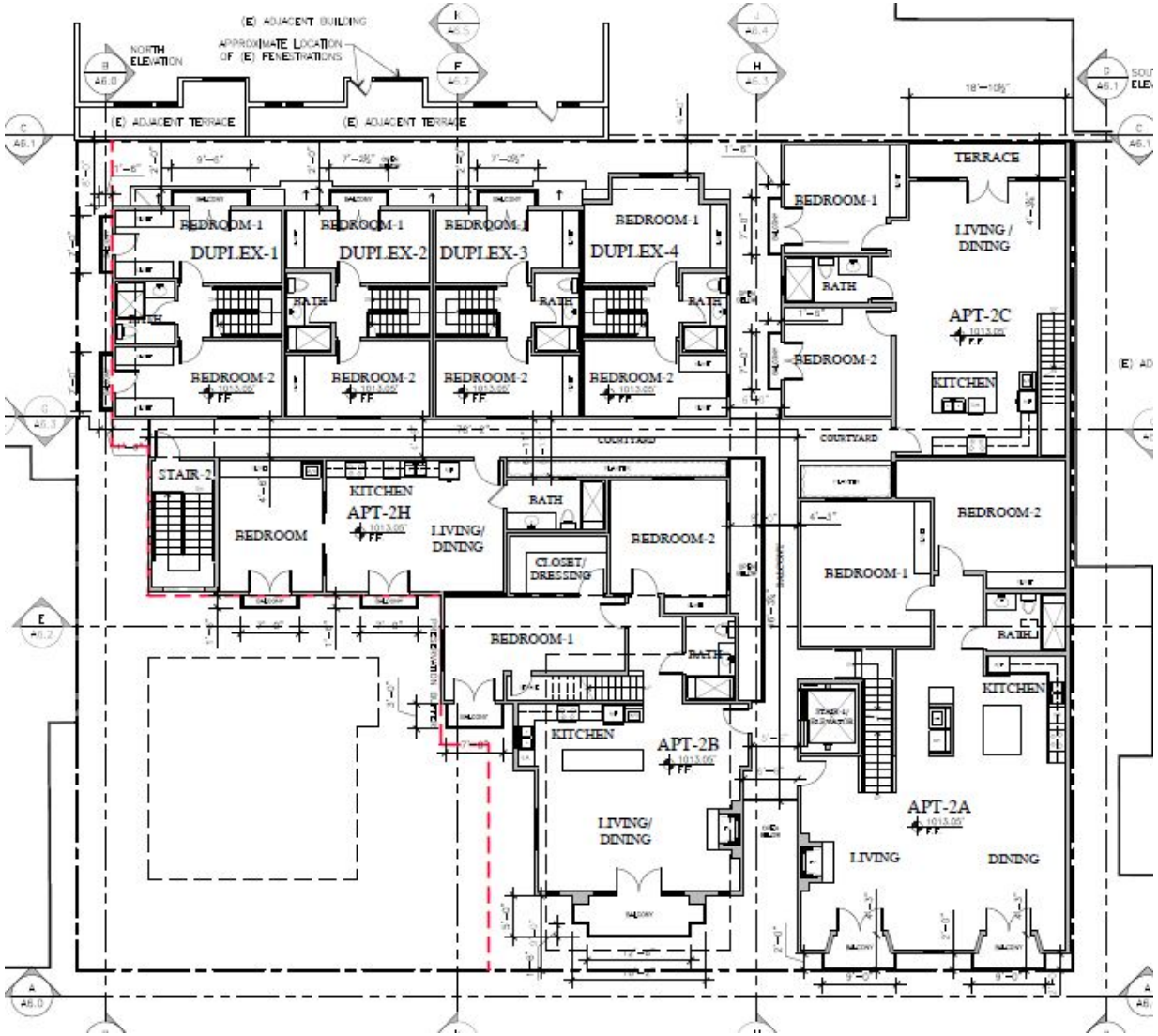
Project Details – Site Plan



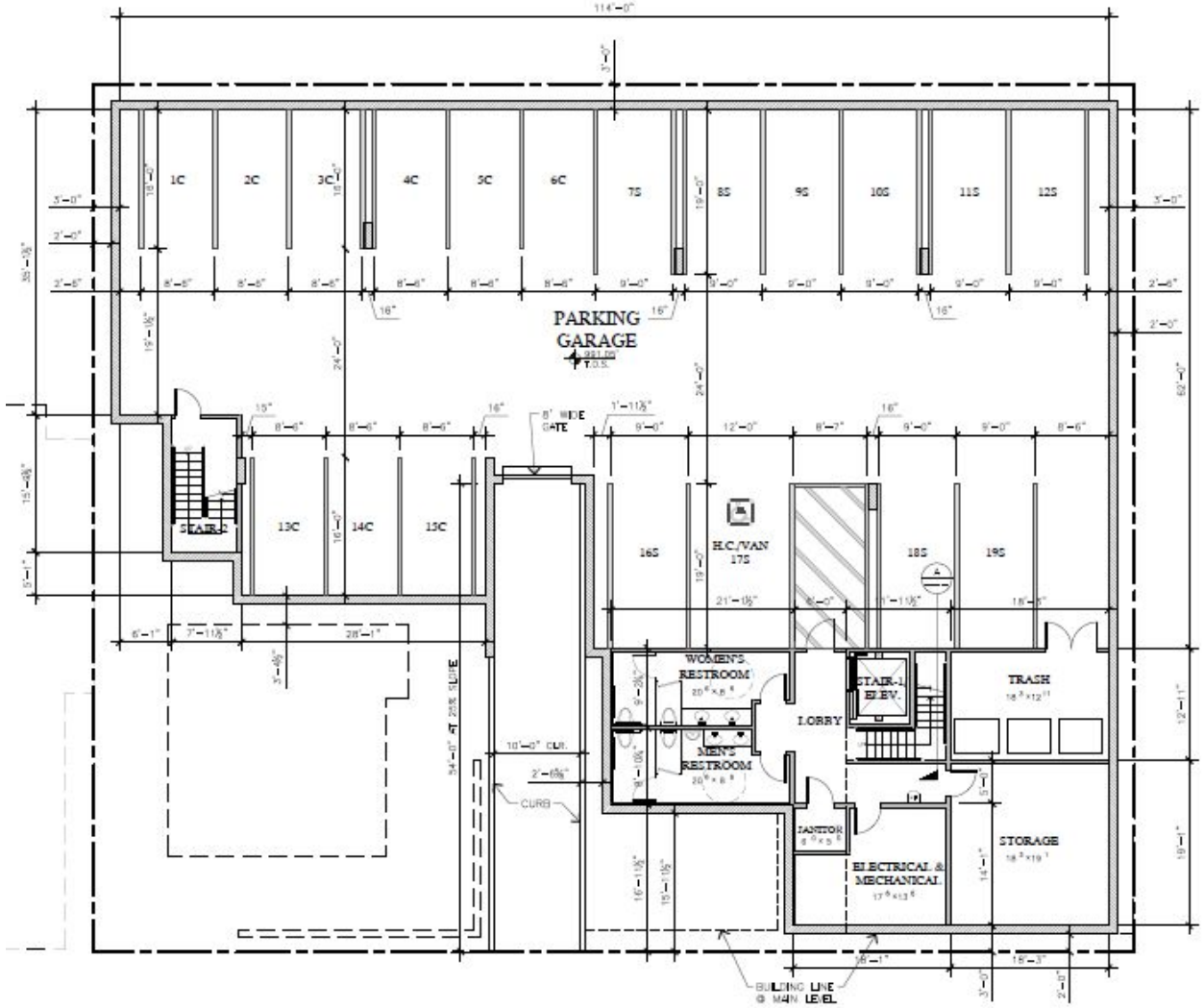
Project Details – 1st Floor Plan



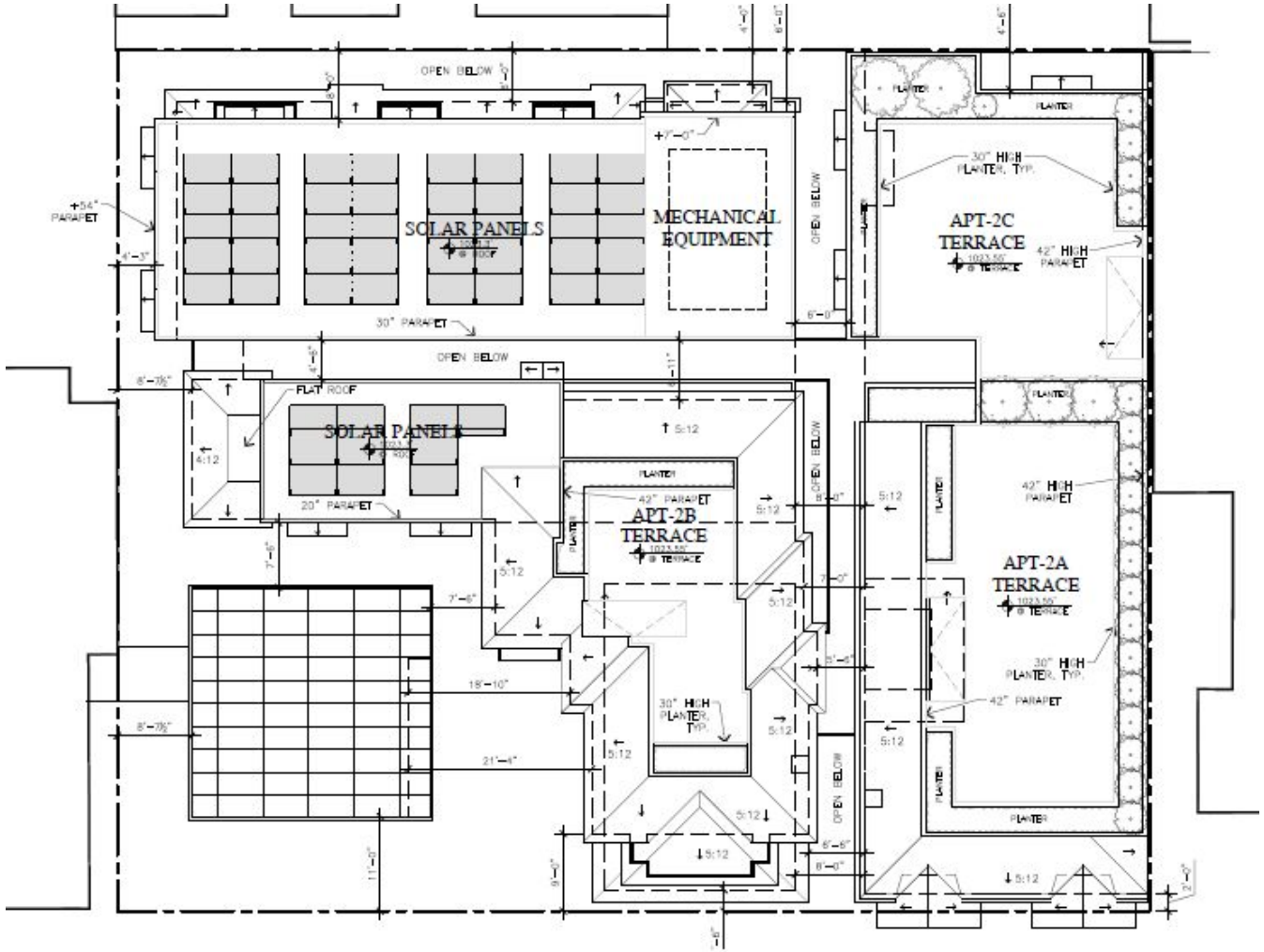
Project Details – 2nd Floor Plan



Project Details – Basement Level



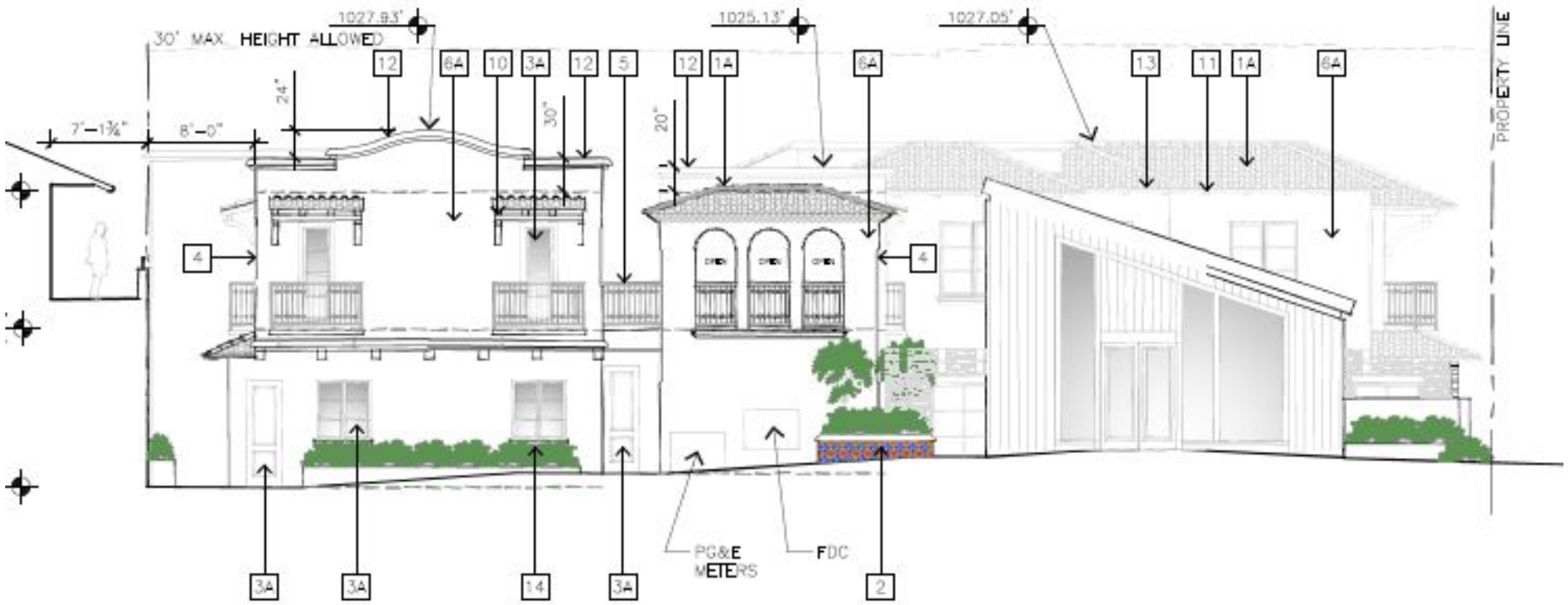
Project Details – Roof Level



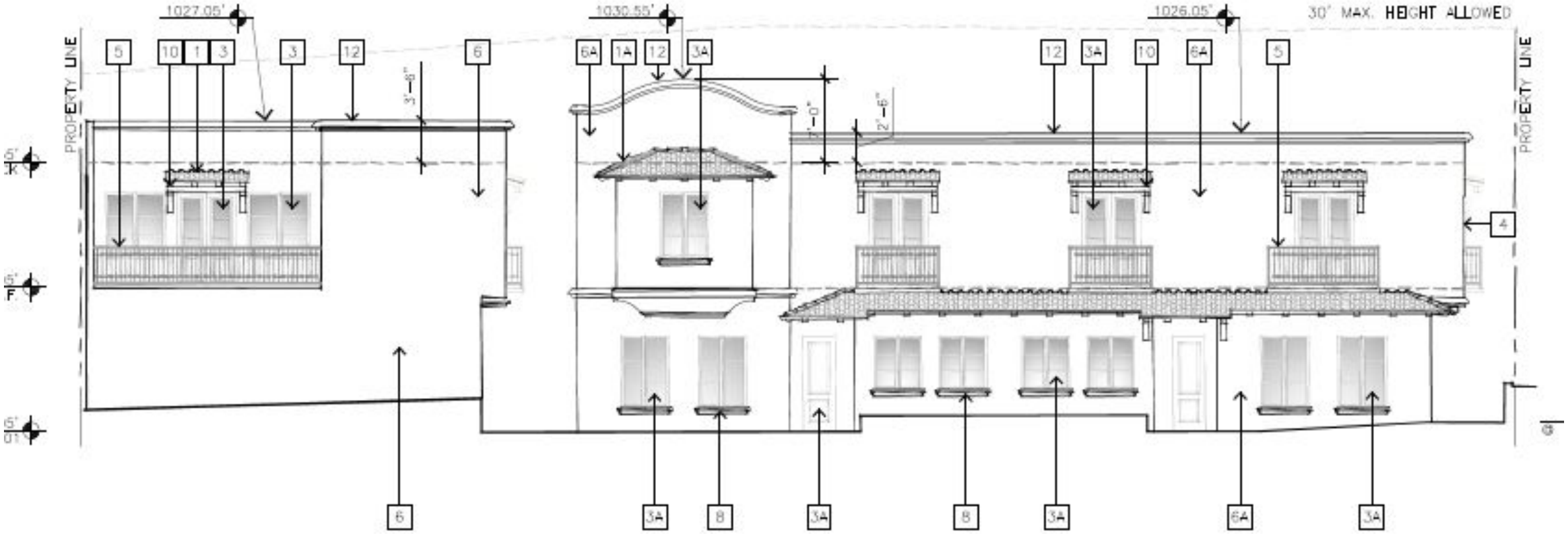
Project Details – West Elevation



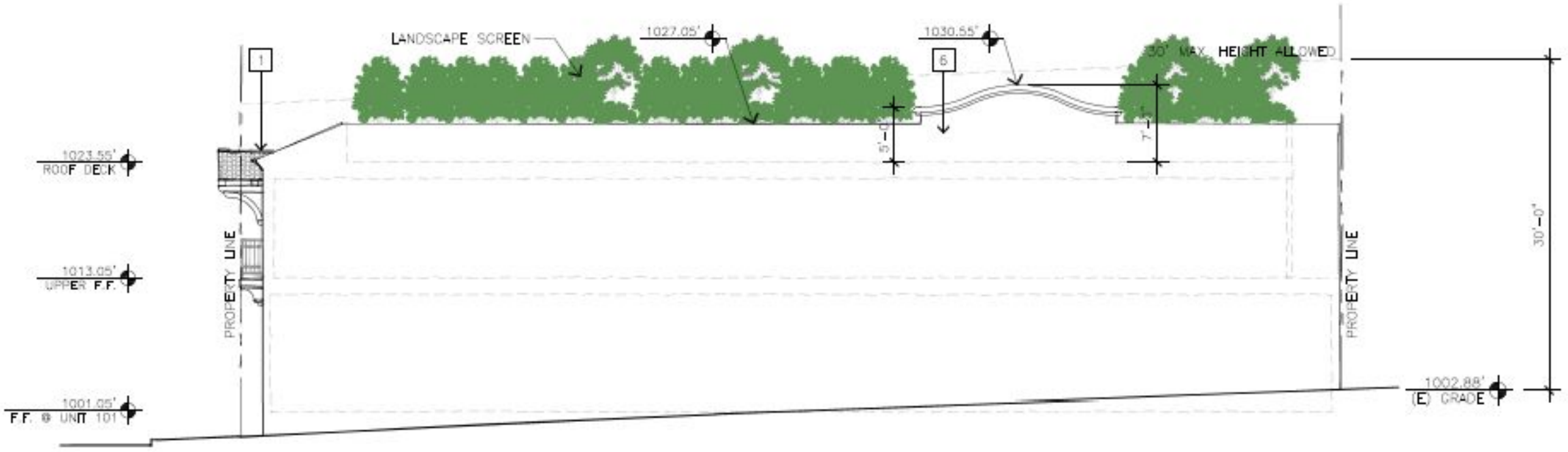
Project Details – North Elevation



Project Details – East Elevation



Project Details – South Elevation



Project Details – Rendering



Project Details – Colors/Materials



F - MISSION STYLE CAP & PAN CLAY TILE ROOF, TYP.





C - PAINTED IRON RAILINGS BRONZE COLOR - TYP.



A - SIMULATED LIMESTONE SURROUNDS & ACCENTS



H - LIGHT FIXTURES - TYP.



D - DOOR & WINDOW COLOR - TYP.



G - PAINT SWATCH - TYP.



E - 5" HALF-ROUND PAINTED GALVANIZED GUTTERS & DOWNSPOUTS



B - METAL CLAD EXTERIOR DOORS & WINDOWS -TYP.



K - LIMESTONE TILE



J - TOSCANA CAMBRIDGE COBBLE STONE CONCRETE PAVERS BY BELGARD OR EQUAL.*



I - PLANTER CERAMIC TILE

*NOTE:
1. CONCRETE PAVERS TO BE SET IN SAND.
2. INSTALLATION SHALL COMPLY WITH "POLICY & STANDARDS FOR PUBLIC WAY DESIGN"

BUILDING-2 ACCENTS



O - ROMAN STYLE CAP & PAN CLAY TILE ROOF, BUILDING-2





N - EXTERIOR RANDOM STONE VENEER BUILDING-2

M - PAINT SWATCH - BUILDING-2



I. - DOOR & WINDOW COLOR - BUILDING-2

Project Details – Landscaping



Code Compliance - Landscaping

- Section 17.34.080 requires a minimum of 50% of required open space to be landscaped.
- City Council previously indicated desire that roof landscaping not count towards the total.
- Ground level of Project includes:
  - 1,143 square feet of living plant material.
  - 2,064 square feet of non-living material (pavers).

Table 4: Required Landscaping within open space areas

	Landscaping Requirement 50% of required open space	Proposed Plants	Proposed Alt. Material	Landscaping Proposed
1.	(12,000 sf – 9,600 sf)/2 = 1,200 sf	1,143 sf	25% = 300 sf (2,064 sf total)	1,443 sf > 1,200 sf
2.	(12,000 sf – 8,967.85 sf)/2 = 1,517 sf		25% = 379 sf (2,064 sf total)	1,522 sf > 1,517 sf

Code Compliance – FAR/Coverage

- The project complies with required Floor Area Ratio (FAR) requirements and lot coverage requirements.
- Basement level does not count pursuant to CMC Section 17.14.040.

Table 2: Building Coverage		
	Proposed Coverage	**Min/Max Allowed**
Building Coverage	8,967.85 sf (74.7%)	**9,600 sf (80%)**

Table 5: Floor Area			
	Building SF	**Total FAR**	**Allowed FAR**
Building 1	5,903.08 sf	14,579.18 sf	17,400 sf
Building 2	7,984.46 sf		
Building 3 (Community Room)	691.64 sf		

CMC Section 17.14.140 – Floor Area Ratio

§ 17.14.140 **Floor Area Ratio.**

- Floor area ratio equals the floor area divided by site area. Floor area is defined as the total combined area included within the surrounding exterior walls of all floor levels. Floor area includes all floor spaces used for commercial, manufacturing, residential and miscellaneous land uses including space occupied by mezzanine floors, interior walkways, storage areas above ground, hallways, restrooms, and both interior and exterior wall thicknesses.

- Excluded from floor area are the following: underground floor space within a basement, cellar or underground garage when not used for commercial purposes. Also excluded are: underground areas for noncommercial storage or parking and mechanical spaces within a building limited to vent, duct and piping shafts, and mechanical equipment rooms of the minimum size required by the building code.

Code Compliance – Parking

- The project provides sufficient parking.

Table 3. Parking Calculation					
Land Use	Basis for Requirement	Factor	Proposed in Project		Total
Permanent Residential Use	Spaces per Unit	1 per unit	9		**9 spaces**
Affordable Housing for Moderate-, Low- or Very Low-Income	Spaces per Unit	½ per unit	3		(1.5) **2 spaces**
Commercial Retail or Service Uses Not Otherwise Specified in This Table	Spaces per 600 Square Feet of Commercial Floor Area or per Business/Shop Space, whichever is Greater	1 per 600 sf, or 1 per commercial business.	6 Proposes Tenant Spaces	**3789.3 sf**	(6.32) **7 spaces**
Total Spaces Required: 18 | Total Spaces Provided: 19					

Health & Safety Code Section 17929

Section 17929 applies to “Mixed-income multifamily structures” which are defined in Sub-Section (b) (4) as follows:

(4) “Mixed-income multifamily structure” means any residential structure with five or more residential dwelling units that includes both affordable housing units and market-rate housing units.

This Project does not meet the definition of a “Mixed-income multifamily structure” because Building 1 is a mixed-use building and only has three residential units.

Government Code 65589.5

In regard to the question of whether affordable units must have a comparable bedroom and bathroom count to the market-rate units, Government Code Section 65589.5(f)(6)(G)(ii) states that this Section applies to builder's remedy projects. Since this is not a builder's remedy project, this subsection would not apply to this project.

Sea Level Rise

There was a comment received by the City for this Agenda item to the effect that Project area is vulnerable to a five feet rise in the sea level which is one of AB 130 exemption criteria.

However, the evidence cited in support of this comment is the 2024 California Ocean Protection Council Sea Level Rise Guidance report which projects in Table 8 in Appendix 2 that sea level rise in Monterey could reach 5.2 feet at high tide in the year 2090. The assumption by the comment is that this 5.2 sea level rise projection applies equally across the entire Monterey area coastal zone. However, based upon a check of GPS data, the elevation of **Project site is 215 feet above sea level** so there is no issue regarding a rise in sea level impacting this Project.

“De Facto” Historical Significance

There was a comment received by the City regarding this Agenda item stating the Project will demolish a concrete wall that replaced a wooden fence that was part of the Bank complex and argues that this concrete wall “has acquired historic significance because of its architectural function. This comment was not in reference to the historic decorative wall.

However, there is no merit to this argument because there is no recognized status for “de facto” historical significance and further there is no evidence that this wall has historical significance.

Consistency with Secretary of Interior Standards

The following historical reports were prepared since the City Council's September 8, 2025 Resolution No 2026-076 to show that the project is consistent with both the Secretary of Interior's (SOI) Preservation and Rehabilitation Standards:

- Letter from Meg Clovis dated August 14, 2026 (Attachment 12)
- Letter from Historic Resources dated August 27, 2026 (Att. 13)
- Letter from Meg Clovis dated September 14, 2026 (Att. 14)
- Letter from Historic Resources dated October 7, 2026 (Att. 15)

CEQA Exemption – AB 130

- Pursuant to Public Resources Code Section 21080.66(a), CEQA does not apply to a "housing development project" that meets specified criteria.
- Local jurisdiction may not make alternative findings if requirements are met.
- The proposed project meets the criteria to be considered a housing development project (see Attachment 10).
  - Project does not include the demolition of any historic resource.
- Tribal consultation is required as part of the AB 130 process.

CEQA Exemption – AB 130 (Continued)

- Tribal Consultation invitation was sent July 21, 2026
- Three Tribes responded.
  - Condition regarding tribal monitoring of excavations has been included.
- Tribal Consultation concluded October 10, 2026.
- Pursuant to Government Code Section 65950(a)(7), the City is required to approve or disapprove the project within 30 days of the conclusion of the consultation.
- A decision must be made by the Planning Commission by ***November 9, 2026***.

CEQA Exemption – Class 32

- Project is also Categorically Exempt pursuant to Section 15332 of the CEQA Guidelines (In-Fill Development Projects).
  - Consistent with applicable General Plan and Zoning Code regulations
  - Occurs within City Limits on a site of not more than 5 acres
  - Site has no value as habitat for endangered, rare, or threatened species
  - No significant impacts to traffic, noise, air quality, or water quality
  - Can be served by all required utilities.
- None of the exceptions to the exemptions contained in Section 15300.2 relating to cumulative and significant impacts, scenic highways, hazardous waste sites, and preservation of historic resources apply to the project.

CEQA Exemption – Class 31

Project is also Categorically Exempt pursuant to Section 15331 of the CEQA Guidelines.

- Motion No. 2 approved by the City Council on September 8, 2025 finding that the Project at that time was exempt from CEQA pursuant to Section 15331 (Class 31) as Historical Resource Restoration/Rehabilitation and that no exceptions contained in Guideline 15300.2 to negate this exemption.

- Reports by Historic Resources of August 27, 2026 (Attachment 13) and October 7, 2026 (Attachment 15) demonstrate that the Project meets the SOI Standards concerning the on-site historic resource (decorative wall and Northern California Savings and Loan Complex) and also Stonehouse Terrace because the Project does not propose any changes to that building.

Conclusion/Recommendation

- If the Planning Commission wishes to approve the Project, then a Motion to approve Proposed Resolution would approve DR 23-140, UP 21-113, LM 20-394, and a Coastal Development Permit. The Resolution also finds the Project Statutorily Exempt from CEQA pursuant to Section 21080.66 of the Public Resources Code and Categorically Exempt from CEQA pursuant to Section 15332 of the CEQA Guidelines, with a finding that none of the exceptions to the exemptions found in Section 15300.2 of the CEQA Guidelines would apply and add to Resolution that Project is also Categorically Exempt from CEQA pursuant to City Council motion on September 8, 2025 based on Section 15331 and that no exceptions apply.
- If the Planning Commission wishes to deny the Project, then the Commission should clearly state the rationale and findings behind its decision and then adjourn the meeting to a date certain on or before November 9, 2026, so that staff may draft a Resolution with the appropriate findings.