



City of Santa Barbara

2020-2024 Consolidated Plan and 2020 Annual Action Plan

Community Development Block Grant and HOME Programs

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document is the Five-year Consolidated Plan which provides a vision, goals, and intentions for allocating federal housing and community development block grants provided by the U.S. Department of Housing and Urban Development (HUD). The Plan is administered by the City of Santa Barbara.

The primary purpose of the Consolidated Plan is to strategize and implement how funds will be allocated to housing and community development activities during the five-year planning period.

The Consolidated Plan is also a tool for priority-setting and targeted investment planning for housing and community development. These tools are designed to support need-driven, place-based decisions and informed public participation in guiding funding decisions in the next five years for specific federal funds. These funds include:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent and affordable housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. Potential programs include: housing rehabilitation, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers or public services.
- HOME Investment Partnership Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote a suitable living environment, decent and affordable rental housing and homeownership by low- and moderate-income households, including reconstruction, moderate or substantial rehabilitation, removal of architectural barriers and tenant-based rental assistance.

The Plan focuses on the needs of and strategies to assist low- and moderate-income individuals and households. The Consolidated Plan must also address "special-needs" identified by the federal government or locally, such as the needs of the elderly, persons with disabilities, homeless individuals and others.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan provides a framework to address the needs of the City for the next five years using approximately \$4.5 million in Community Development Block Grant (CDBG) funds and \$2.6 million in HOME Investment Partnership funds. The five priority areas include:

1. Homeless Assistance
2. Decent Affordable Housing
3. Public Facilities and Infrastructure Improvements
4. Economic Opportunity
5. Planning for Housing and Community Development (Administration)

The five priorities were formed based on the national objectives and outcomes supported by HUD as described below.

- Provide decent affordable housing. The activities that typically would be found under this objective are designed to cover a wide range of housing possibilities under HOME and CDBG.
- Creating a suitable living environment. In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
- Creating economic opportunities. This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

3. Evaluation of past performance

The City of Santa Barbara was able to meet all of its stated targets in the previous Consolidated Plan. The City has funded a variety of programs and activities with HUD block grants and continues to work to address the greatest housing, community and economic development needs in the city. Santa Barbara intends to continue these successful programs and activities during the current planning period.

Through the annual monitoring of CDBG and HOME sub-recipients, contractors, community-based organizations and developers, the City ensures federal compliance of CDBG and HOME, as well as reporting on outcomes of activities and programs.

4. Summary of citizen participation process and consultation process

The City of Santa Barbara has conducted a thorough outreach program to enable input on the development of the Consolidated Plan and Annual Action Plan from a cross-section of residents and stakeholders.

In preparation for the Consolidated Plan, the City of Santa Barbara consulted with housing developers, community members, advocacy groups, service providers, government, and industry representatives to discuss housing and community development needs. In addition, the City consulted with representatives of organizations focused on the needs of the elderly, fair housing, childcare and youth services, public housing, and health services. Avenues for engagement included stakeholder focus groups, one-on-one interviews, a resident survey, resident focus groups with target populations, and public hearings.

5. Summary of public comments

The following comments were received during the April 7, 2020 Public Hearing.

Amy Fletcher of Women's Economic Ventures thanked the committee for their continued support. Amy stated that because of COVID19 they are now offering all training programs online, holding weekly webinars and offering free consulting for SBA loans.

Anna Marie Gott expressed concerns that because of the pandemic there could be other programs that should be considered.

Chuck Flacks, Director of Programs at PATH thanked the committee for their continued support. He advised that Path is working closely with Santa Barbara County Public Health regarding their COVID19 response.

Daniel Herlinger, Board Chair of Rental Housing Mediation urged Council to approve the funding recommendations brought forth by the Community Development and Human Services Committee. Idalia Gomez, Program Director for Standing Together to End Sexual Assault thanked the committee for their time and effort to create the recommendations, and thanked the City Council for their continued support.

Jennifer Smith, Executive Direct of Legal Aid thanked the committee for their recommendation and the City Council for their consideration.

Kathleen Baushke, Executive Director of the Transition House thanked the staff for their dedication, City Council for their past support and the Committee members for their hours spent vetting applications to create the recommendations.

Ken Ralph, volunteer for Showers of Blessing thanked the City Council for their consideration and support.

Community member, Lee Heller, thanked the committee members for their incredible work and encouraged Council to reconsider their recommendations in the midst of the pandemic.

Nancy Tillie, Chief Operations Officer of Santa Barbara Neighborhood Clinic thanked the committee and staff.

Dr. Charles Fenzi, Chief Executive Officer of Santa Barbara Neighborhood Clinic spoke addressed their COVID19 response.

Patricia Keelean, CEO Community Action Commission thanked the committee for their hard work. Advised that their Senior Nutrition Program has seen an increase in demand for both bagged lunches at meal sites and at home delivery of 36%. Patricia advised that their 211 program is continuing to help support the community through the delivery of up to date information.

Paul Katan, Grants Manager for Family Service Agency thanked the City Council, Committee, and staff for their continued support and commitment of funding.

Ron Hammond of Planned Parenthood thanked the Committee and City Council for their recommendations and continued support.

Rosa Paredes, President of Saint Vincent's and Representative of the Fr. Virgil Cordano Center thanked the Committee and City Council for their recommendations and continued support.

Roxanna Petty of AHA!: Attitude. Harmony. Achievement., advised that now more than ever they are incredibly grateful for continued support

Danielle Anderson, Executive Director of Independent Living Resource Center thanked the City Council for their continued support and thanked the committee for their recommendations.

Andrea Slaby Carroccio of Organic Soup Kitchen thanked the City Council for their past support. Andrea advised that they have seen an increase in delivery services due to Covid19.

No other public comment was submitted.

6. Summary of comments or views not accepted and the reasons for not accepting them

The City of Santa Barbara accepts all comments and views.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

7. 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of Santa Barbara	Community Development Department
CDBG Administrator	Elizabeth Stotts	Community Development Department
HOME Administrator	Elizabeth Stotts	Community Development Department

Table 3 – Responsible Agencies

8. Narrative

The Lead Agency for the 2020-2024 Consolidated Plan is the City of Santa Barbara, Administration, Housing, and Human Services Division.

9. Consolidated Plan Public Contact Information

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1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City developed its five-year Consolidated Plan through consultation with the Santa Barbara City Housing Authority; City departments; social and health service providers; and adjacent local governments.

10. Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City is an active partner in Santa Maria/Santa Barbara County Continuum of Care (CoC) by having a staff person appointed to the CoC's governance board. The City also provides General Funds to help support Home for Good, the Santa Barbara County Coordinated Entry System coordinating agency.

The City, led by the County and other members of the CoC and Home for Good has participated in the second phase of a collective planning process to address homelessness throughout the County. This effort reflects the strong network of partners—including local governments—working toward the common goal of addressing challenges for people experiencing homelessness. Key strategies identified in the first phase of this effort (completed in fall 2019) include:

- Increase access to safe affordable housing;
- Use Best Practices to Deliver Tailored Supportive Services and Meet Individual Needs;
- Build a Collective Action Plan and Improve Data Sharing;
- Strengthen Support System Available to Help Residents Obtain and Maintain Housing; and
- Build Provider Capacity to Address the Needs of Specific Populations.

11. Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Santa Barbara does not receive ESG funds so this is not applicable.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

The City consulted with several organizations in developing the five-year Consolidated Plan through focus groups and one-on-one interviews. Appendix A describes the City’s efforts and the results in detail. The following table also highlights the participating organizations.

Agency/Group/Organization	People Assisting the Homeless (PATH)
Agency/Group/Organization Type	Service provider—homelessness
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link; and recruited attendees for resident focus group
Agency/Group/Organization	Housing Authority of the City of Santa Barbara
Agency/Group/Organization Type	PHA
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link; follow-up interview
Agency/Group/Organization	Independent Living Resource Center
Agency/Group/Organization Type	Service provider—disability
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link; and recruited attendees for resident focus group
Agency/Group/Organization	Transition House
Agency/Group/Organization Type	Service provider—homelessness
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link
Agency/Group/Organization	City of Santa Barbara
Agency/Group/Organization Type	Local government
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; staff interviews, circulated resident survey link

Agency/Group/Organization	Santa Barbara County
Agency/Group/Organization Type	Local government
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group
Agency/Group/Organization	Family Service Agency
Agency/Group/Organization Type	Service provider
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link
Agency/Group/Organization	Habitat for Humanity of Southern Santa Barbara
Agency/Group/Organization Type	Housing provider/developer
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link
Agency/Group/Organization	Women's Economic Ventures
Agency/Group/Organization Type	Service provider—workforce development
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group; helped circulate resident survey link
Agency/Group/Organization	Planned Parenthood
Agency/Group/Organization Type	Service provider—health
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group
Agency/Group/Organization	People's Self-Help Housing
Agency/Group/Organization Type	Housing provider/developer

What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder focus group
Agency/Group/Organization	Just Communities
Agency/Group/Organization Type	Service provider
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Helped circulate resident survey link and recruited residents to attend focus group
Agency/Group/Organization	United Way, Home for Good
Agency/Group/Organization Type	Service provider--homelessness
What section of the Plan was addressed by Consultation?	NA, MA, AP, and SP.
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group

Table 1 – Agencies, groups, organizations who participated

12. Identify any Agency Types not consulted and provide rationale for not consulting

A wide array of agencies was invited to consult in the development of the five-year Consolidated Plan and Annual Action Plan. No individual agency was intentionally omitted.

13. Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Santa Barbara 2015-2019 Consolidated Plan, Strategic Plan, and associated Annual Action Plans and CAPERS	City of Santa Barbara	Strategic Plan goals build on the previous Consolidated Plan goals but adapt and refine them to the current needs of the community.
Housing Authority of the City of Santa Barbara Five Year Action Plan 2019-2024	Housing Authority of the City of Santa Barbara (HACSB)	Strategic Plan goals are in alignment with the HACSB Five Year Action Plan.
City of Santa Barbara Community Development and Human Services Committee Funding Recommendations	City of Santa Barbara	Strategic Plan goals are consistent with Community Development and Human Services Committee objectives and funding recommendations.
City of Santa Barbara 2015 Housing Element and associated progress updates	City of Santa Barbara	Strategic Plan goals are consistent with the 2015 Housing Element goals.
Community Action Plan to Address Homelessness in Santa Barbara County	Santa Barbara County	The County's Plan to Address Homelessness was considered in the evaluation of needs and in goal development.
2020-2024 Capital Improvement Program (CIP)	City of Santa Barbara	The City's CIP was considered in the evaluation of needs and in goal development.
City of Santa Barbara Climate Action Plan	City of Santa Barbara	The City's Climate Action plan was considered in the evaluation of needs and in goal development.

Table 2 – Other local / regional / federal planning efforts

14. Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Santa Barbara notified the adjacent local governments of Carpinteria, Goleta and Santa Barbara County, of the availability of the draft Consolidated Plan for 30 day review and comment. The City continues to coordinate with the County Continuum of Care, the Housing Authority of the City of Santa Barbara and other local jurisdictions. In addition, County representatives attended a City of Santa Barbara stakeholder focus group conducted for the development of the Consolidated Plan.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Santa Barbara engaged in a multi-pronged approach for citizen engagement, including focus groups with stakeholders, a resident survey, and focus-group style community meetings with target population groups. This process assisted in identifying priority needs, as well as a strategic plan to address affordable housing needs and human services to low- and moderate-income households and persons.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Resident Survey	All Santa Barbara residents and in-commuters (available in English and Spanish, online and paper format)	521 region-wide residents (307 living in Santa Barbara)	Feedback related to housing needs and challenges, access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	No longer available
2	Focus-group style community meeting	Residents, with a focus on those experiencing homelessness	6 residents	Perspectives on needs related to housing and homelessness services	All comments or views received were accepted.	n/a
3	Focus-group style community meeting	Residents, with a focus on those who speak Spanish	7 residents	Feedback related to housing needs and challenges, community access to opportunity, and discrimination.	All comments or views received were accepted.	n/a
4	Focus-group style community meeting	Residents, with a focus on those with a disability	11 residents	Feedback related to housing needs and challenges, community access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	n/a
5	Stakeholder focus groups (2)	Stakeholders serving low-/moderate-income populations and organizations related to housing, homelessness, public services, public facilities, and economic development.	17 stakeholders	Wide range of comments covering housing and community development needs, access to opportunity, institutional structure, and resource capacity.	All comments or views received were accepted.	n/a
6	Public Meeting	Non-targeted/broad community	0 attended	No comments were received.	n/a	n/a
7	Public Hearing April 7	Broad; all residents/stakeholders	Virtual Hearing	See attached summary	All comments or views were accepted.	n/a

Table 1 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

15. Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by resident input and stakeholder consultation. The Needs Assessment section covers the following areas:

- **Housing Needs.** Top housing needs citywide include affordable rental housing (including housing for those transitioning out of homelessness), accessible housing for people with disabilities and ownership opportunities for moderate-income residents who would like to buy homes. Cost burden and severe cost burden are the most common housing problems in the city.
- **Households with disproportionately greater needs.** Low income households and residents belonging to a racial/ethnic minority—particularly African American and Native American residents—are more affected by housing problems than higher income and non-Hispanic white households.
- **Public Housing.** Private housing market factors combined with a lack of federal funding for public housing create extra challenges for housing authorities. The most immediate needs in public housing are increased supply of affordable units and rentals eligible for the housing choice voucher program. Residents using vouchers said they had a lot of difficulty finding a landlord to accept their voucher as a form of payment. However, source of income protections in California become effective in January 2020 and may help address this issue.
- **People Experiencing Homelessness.** The 2019 Point in Time (PIT) count identified 887 persons experiencing homelessness in the City of Santa Barbara. Countywide, the PIT identified 1,803 people experiencing homelessness. Countywide, 49 percent were newly homeless and 23 percent were chronically homeless. Among people experiencing homelessness in the City of Santa Barbara, the following conditions were common: mental health issue or brain issue (31%), physical disability (28%), chronic health condition (34%), and substance abuse (17%).¹ Preliminary data for the 2020 PIT shows a 3% increase in persons experiencing homelessness in the City of Santa Barbara, and a 5% increase countywide. Notably there was a 31% increase in persons living in their vehicles.
- **Non-Homeless Special Needs.** **Non-homeless special needs populations include households containing persons with a disability, elderly households, large families, female headed households with children, limited English proficient households, those at**

¹ Based on Coordinated Entry System and Homeless Management Information System data for Santa Barbara.

risk of homelessness, victims of intimate partner/domestic violence, persons with alcohol or other drug addiction, and persons with living with HIV/AIDS. The needs of each of these individual populations are discussed in section NA-45.

- Non-Housing Community Development Needs. Non-housing needs for public facilities/infrastructure as well as public services are summarized below. (Note that economic development needs are discussed in the Market Analysis section of the Con Plan; see MA-45):
 - Top needs for public facilities and infrastructure include sidewalk repair, street lights and park improvements. Affordable transportation that improves connectivity throughout the county was also an issue among residents and stakeholders—particularly for low income in-commuters and residents with disabilities who are reliant on public transit.
 - Public services needs include support for rental assistance, supportive services and wrap-around services for people experiencing homelessness, and job training programs. There is also an identified need for more mental health resources for the general population and for people with disabilities.
 - Supportive services for specific population groups include supports for residents transitioning out of homelessness, services tailored to non-homeless special needs populations, services for residents without documentation, and services that help seniors age in place.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

16. Summary of Housing Needs

Santa Barbara's 2018 population is 91,325. Between 2000 and 2018, the City's population decreased by 1 percent. The City now has 1,000 fewer residents than in 2000. The number of households, however, has increased slightly, meaning there are more households but fewer people in those households. Median income increased by 59 percent over the same period.

The most significant housing problems in Santa Barbara are cost burden and severe cost burden for both renters and owners. According to the CHAS data provided by HUD for this Consolidated Plan, 7,505 low to moderate income rental households experience cost burden (58%) and, among low to moderate income owner households, a lower number but similar proportion (2,400 or 55%) are cost burdened.

Most of those households that are cost burdened could be further categorized as severely cost burdened: spending more than half of their income on housing costs. In total, 4,515 low to moderate income renters and 1,855 low to moderate income owners experience severe cost burden.

The HUD-provided tables that follow show cost burden and other housing problems by income level.

Demographics	Base Year: 2000	Most Recent Year: 2018	% Change
Population	92,325	91,325	-1%
Households	35,605	36,699	3%
Median Income	\$47,108	\$74,798	59%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2018 1-Year ACS (Most Recent Year)

17. Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,470	4,210	5,345	3,345	17,605
Small Family Households	920	1,315	1,595	1,095	7,590
Large Family Households	245	425	470	315	1,015
Household contains at least one person 62-74 years of age	825	685	950	600	3,905
Household contains at least one person age 75 or older	990	920	1,010	360	1,610
Households with one or more children 6 years old or younger	290	805	830	510	1,755

Table 5 - Total Households Table

Data Source: 2011-2015 CHAS

18. Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	105	260	0	610	20	4	10	0	34
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	210	335	245	180	970	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	440	285	275	1,120	55	75	70	10	210
Housing cost burden greater than 50% of income (and none of the above problems)	1,780	1,535	1,010	190	4,515	760	395	325	375	1,855
Housing cost burden greater than 30% of income (and none of the above problems)	250	400	1,565	775	2,990	50	60	240	195	545
Zero/negative Income (and none of the above problems)	315	0	0	0	315	100	0	0	0	100

Table 6 – Housing Problems Table

Data Source: 2011-2015 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,360	2,415	1,800	645	7,220	835	475	415	385	2,110
Having none of four housing problems	685	935	2,180	1,685	5,485	180	380	950	630	2,140
Household has negative income, but none of the other housing problems	315	0	0	0	315	100	0	0	0	100

Table 7 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	520	1,010	1,060	2,590	180	140	125	445
Large Related	175	325	305	805	70	35	65	170
Elderly	875	695	635	2,205	445	274	320	1,039
Other	955	755	1,195	2,905	185	70	105	360
Total need by income	2,525	2,785	3,195	8,505	880	519	615	2,014

Table 8 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	435	625	430	1,490	170	140	85	395
Large Related	175	175	45	395	70	35	30	135
Elderly	765	600	240	1,605	405	220	145	770
Other	800	660	415	1,875	185	70	85	340
Total need by income	2,175	2,060	1,130	5,365	830	465	345	1,640

Table 9 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	260	725	435	365	1,785	55	75	30	10	170
Multiple, unrelated family households	30	25	95	70	220	0	0	20	0	20
Other, non-family households	75	30	0	25	130	0	0	30	0	30
Total need by income	365	780	530	460	2,135	55	75	80	10	220

Table 10 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Table 11 – Crowding Information – 2/2

19. Describe the number and type of single person households in need of housing assistance.

According to the 2018 ACS, there are 11,744 single person households in Santa Barbara. Of those, 12 percent or 1,422 households experienced housing needs. By 2022, single person households in need of housing assistance is projected to grow to 1,457 households.

The types of single person households that may be in need of housing assistance include the following:

- About 42 percent of single person households in Santa Barbara are elderly and may require accessibility improvements or other health services as they age in place.
- Single person households in Santa Barbara have a median income of \$50,258, compared to \$79,740 for all households. As such, single person households may have more trouble paying rent or property tax bills.
- According to the resident survey conducted for the Consolidated Plan, 70 percent of single-person renters worry about their rent going up to a level they can't afford or struggle to pay their mortgage. Half of single-person households who rent want to buy a house but can't afford to do so. One in four single-person households has been displaced in the past few years, the most common reasons cited were that the landlord wanted to move back into the property or move a member of their family, and that the landlord was selling the property.

20. Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Households with disabilities. According to HUD's Comprehensive Housing Affordability Strategy (CHAS) data, 19 percent of Santa Barbara households include a person with one or more disabilities, lower than the state overall (23%). Disability rates are higher among seniors: 28 percent or residents aged 65 and older has some type of disability.

CHAS data indicate that about 55 percent of all households containing a resident with a disability have 1 or more housing problems (e.g. cost burden, overcrowding, substandard housing). In other words, among the 6,780 households with a disability in Santa Barbara, 3,763 have some type of housing need. In the next 5 years, households in need of housing assistance containing persons with hearing, vision, cognitive, ambulatory, self-care, and/or independent living difficulty is projected to grow to 3,325, a 3 percent increase from today.

According to the resident survey results, among Santa Barbara households that include a member with a disability of any type, one in three live in housing that does not meet the accessibility needs of the member with a disability. Grab bars in a bathroom, reserved accessible parking spot near entrance, and wider doorways, and ramp installation within or to the home are the most frequently mentioned accessibility improvements needed. About 40 percent of Santa Barbara's households that include a member with a disability report that they "can't afford the housing that has accessibility features needed". About half of all households with a disability that responded to the survey said they cannot get

around the neighborhood because of broken/no sidewalks and/or poor street lighting.

Key concerns among focus group participants with disabilities were the lack of affordable, accessible housing, facing challenges finding a landlord to accept vouchers and/or SSDI as “income”, and poor condition of naturally occurring affordable housing. Focus group participants also noted difficulties in receiving requested reasonable accommodations and being hesitant to make requests in such a tight rental market for fear landlords will evict them unjustly.

Victims of domestic violence. National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in the previous year—are 5.5 percent for women and 5.2 percent for men.

Applying these rates to the Santa Barbara population of women and men over 18 indicates that 830 residents are likely to have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 3.6 percent of women and 1.0 percent of men experiencing intimate partner violence are in need of housing services. In Santa Barbara, these statistics suggest that 19 victims of domestic violence, or 2 percent, require housing services each year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness (http://www.endhomelessness.org/pages/domestic_violence).

21. What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Santa Barbara. Table 7 shows that 7,505 renter households earning less than 100 percent of AMI experience cost burden and 2,400 owner households earning less than 100 percent of AMI experience severe cost burden. This compares to 610 renters below 100 percent of AMI living in substandard housing and 2,090 renters below 100 percent of AMI living in overcrowded or severely overcrowded homes. Similar trends are evident among owner households.

22. Are any populations/household types more affected than others by these problems?

“Small related” renter and “other” renter (“other” may include singles, roommates, people living in group homes, etc.) households represent the largest number of cost burdened households. Table 9 shows 2,590 small related renter households and 2,905 other renter households are cost burdened,

which combined make up 65 percent of all low- to moderate-income renter households that are cost burdened.

Overall, renters are more likely than owners to experience housing problems. According to Table 8, 78 percent of renters earning less than 100 percent AMI have at least one housing problem compared to 61 percent of owners earning less than 100 percent of AMI. It is important to note that overall, these proportions reflect very high rates of housing problems.

23. Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in Table 7 indicate that 7,005 low- to moderate-income Santa Barbara households (5,365 renters and 1,640 owners) are severely cost burdened, spending 50 percent or more of their income on housing, and therefore at risk of homelessness.

The resident survey provides additional insight into two types of households that are currently housed but may be at imminent risk of homelessness. Those households are described below.

Households with incomes less than \$25,000 (10% of 521 respondents):

- Among households with incomes less than \$25,000 that responded to the survey, around half lived in single-person households; 65 percent are renters and 10 percent are precariously housed. One in five have children under the age of 18 in the home. Slightly less than half (42%) live in a household that includes a member with a disability. Nearly one in five (20%) work part-time, 13 percent receive disability benefit income, and 30 percent are retired.
- Housing challenges experienced by Santa Barbara's low-income households include "I worry about my rent going up to an amount I can't afford" (61%), "I struggle to pay my rent/mortgage" (44%), "I have bad/rude/loud neighbors" (34%) and "my house or apartment isn't big enough for my family members" (32%).

Precariously housed (10% of 521 respondents)—couch-surfing or otherwise not included on a lease, staying in emergency shelters, or living in transitional housing programs:

- Compared to the typical Santa Barbara resident, survey respondents who are precariously housed are twice as likely to have incomes less than \$25,000. Precariously housed residents comprise nearly 30 percent of all large family survey respondents. In Santa Barbara, the median age of precariously housed survey respondents is 40, slightly younger than the median of all

Santa Barbara respondents (age 44). Precariously housed residents are slightly more likely than the typical Santa Barbara resident to have children under age 18 living in the home (50% versus 30% overall). Precariously housed residents are also more likely than the typical resident to live in a household with a person with a disability (40% versus 16%). Precariously housed residents are just as likely than the average resident to be employed full time (70%) but more likely to be employed part-time (22% compared to 13%), and around 10 percent precariously housed respondents are unemployed/looking for work.

- Housing challenges among the precariously housed include: living in a home that is not big enough for the family (17%), “I need help taking care of myself/my home and can’t find or afford to hire someone” (17%), “I can’t pay my utilities” (17%), and difficulty finding a place to rent due to bad credit/history of evictions/foreclosure (13%).

The needs of formerly homeless families and individuals who are receiving rapid re-housing (RRH) assistance and are nearing the termination of that assistance are similar to the needs of residents experiencing or at risk of homelessness overall. The most critical need is for additional affordable private housing—those existing RRH have trouble finding an affordable unit after their temporary subsidies have expired. According to the Countywide Community Action Plan to Address Homelessness in Santa Barbara County, there is also a need for greater flexibility in RRH funding.

The City utilizes some of its HOME entitlement for Tenant Based Rental Assistance (TBRA), and has awarded TBRA grants to the HACSB, Transition House and New Beginnings to provide permanent rental housing to special needs persons (homeless or imminently at risk of becoming homeless).

24. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Households spending 50 percent or more of their income on housing are considered at risk of homelessness. Indicators of at-risk population(s) include: being precariously housed (e.g., couch-surfing, living in hotel/motel), reporting being unable to pay utilities, reporting being unable to pay property taxes, being in the process of eviction or foreclosure, being unable to find a place to rent due to criminal history, history or eviction or foreclosure.

25. Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Prior history of eviction or foreclosure, being precariously housed, difficulty paying utilities or property taxes, bad credit history, criminal history, mental illness, prior episodes of homelessness, domestic assault, extremely low-income households.

In addition, extremely high housing costs in Santa Barbara mean a large proportion of low and moderate income households are paying more than half of their income on housing. Food, transportation, healthcare, utilities and other costs further reduce disposable income and the ability to save, and thus

make these households vulnerable to eviction and homelessness, particularly if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours or government benefits) or they encounter an unexpected expense (e.g., medical emergency, major car repair) or experience serious illness and cannot work.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

26. Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

27. 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,490	570	415
White	2,225	250	235
Black / African American	80	20	15
Asian	180	65	70
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	945	190	95

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

28. 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,350	860	0
White	1,445	415	0
Black / African American	35	0	0
Asian	95	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	1,680	405	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

29. 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,020	1,325	0
White	2,235	670	0
Black / African American	110	65	0
Asian	125	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,510	520	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30. 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,000	1,345	0
White	1,225	750	0
Black / African American	10	4	0
Asian	35	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	660	505	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

31. Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

- 0-30% AMI. All groups have relatively high rates of housing problems, but no single group experiences a disproportionately high rate of need relative to the jurisdiction as a whole. At this income level, 86 percent of all households have at least one of the four housing problems.
- 30-50% AMI. Similar to the 0-30% AMI income level, all households in this income group have relatively high rates of housing need (80% overall). Black/African American households experience disproportionately high rates of housing need (100%) compared to White households (78%) and the jurisdiction as a whole (80%). Pacific Islander (100%) households have disproportionately high need, but the total number of Pacific Islander households is too low to accurately assess disproportionate needs.
- 50-80% AMI. At this income level, 75 percent of households in the jurisdiction overall have at least one of the four housing problems. No specific racial/ethnic group households have a disproportionately high rate of need relative to the jurisdiction as a whole at this income level.
- 80-100% AMI. Sixty percent of all households earning 80-100% AMI in the jurisdiction have one or more of the four housing problems. African American households experience a disproportionately high rate of need (71%) relative to the jurisdiction as a whole at this income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems—91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

32. Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Santa Barbara households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems:

- Housing lacks complete kitchen facilities
- Housing lacks complete plumbing facilities
- Household has more than 1.5 persons per room
- Household cost burden exceeds 50 percent.

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

33. 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,195	865	415
White	2,070	405	235
Black / African American	70	30	15
Asian	145	105	70
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	850	285	95

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

34. 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,890	1,315	0
White	1,275	590	0
Black / African American	20	15	0
Asian	90	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	1,425	655	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

35. 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,215	3,130	0
White	1,175	1,730	0
Black / African American	10	165	0
Asian	85	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	920	1,110	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

36. 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,030	2,315	0
White	460	1,510	0
Black / African American	10	4	0
Asian	4	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	505	660	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

37. Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

- 0-30% AMI. Like the previous discussion on housing needs, all racial/ethnic groups at this income level have relatively high rates of severe housing problems, but no single group experiences a disproportionately high rate of need relative to the jurisdiction as a whole. At this income level, 79 percent of all households have a severe housing problem.
- 30-50% AMI. Sixty-nine percent of all households earning 30-50% of AMI in the jurisdiction have a severe housing need. Pacific Islander (100%) households experience disproportionately high severe housing problems, but the total number of Pacific Islander households is too low to accurately assess disproportionate needs.
- 50-80% AMI. At this income level, 41 percent of households in the jurisdiction overall have a severe housing problem. No single racial/ethnic group experiences a disproportionately high rate of severe housing problems relative to the jurisdiction as a whole at this income level.
- 80-100% AMI. Nearly one-third of all households earning 80-100% AMI in the jurisdiction have a severe housing problem. These data indicate that African American and Hispanic households at this income level experience severe housing problems at a disproportionately high rate, but the total number of households among those groups is too low to accurately assess disproportionate needs.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

38. Introduction:

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

39. Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)
Jurisdiction as a whole	18,800	7,470	8,270	435
White	12,875	4,790	5,260	235
Black / African American	280	130	115	15
Asian	700	170	280	90
American Indian, Alaska Native	30	40	0	0
Pacific Islander	0	0	15	0
Hispanic	4,715	2,270	2,425	95

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

40. Discussion:

Table 21 (above) shows housing cost burden by race/ethnicity of householders regardless of income.

American Indian/Alaska Native households disproportionately experienced cost burden compared to the jurisdiction as a whole by 36 percentage points: 57 percent of American Indian/Alaska Native households were cost burdened compared to 22 percent of all households.

Pacific Islander households disproportionately experienced severe cost burden compared to the jurisdiction as a whole by 76 percentage points, but the total number of Pacific Islander households is too low to accurately assess disproportionate needs.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

41. Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Yes, as discussed in sections NA-15, NA-20, and NA-25 the following groups have disproportionately greater needs:

- Black/African American households with incomes between 30% and 50% AMI experience disproportionately high rates of housing need (100%) compared to White households (78%) and the jurisdiction as a whole (80%).
- Black/African American households with incomes between 80% and 100% AMI experience a disproportionately high rate of need (71%) relative to the jurisdiction as a whole at this income level.
- American Indian/Alaska Native households (regardless of income) disproportionately experienced cost burden compared to the jurisdiction as a whole by 36 percentage points: 57 percent of American Indian/Alaska Native households were cost burdened compared to 22 percent of all households.

42. If they have needs not identified above, what are those needs?

In the resident survey conducted for the Consolidated Plan, expressed housing challenges varied by race/ethnicity. Hispanic respondents were more likely than non-Hispanic whites to say their house or apartment was too small for their family members and that there are not enough job opportunities in the area. Other racial minorities were more likely than non-Hispanic whites to worry about their rent going up to an amount they cannot afford.

Residents participating in the focus groups were asked if the housing needs they described were more prevalent for certain racial and ethnic groups. Some Spanish Speaking residents, and residents with children, felt they were more likely than others to be treated poorly by landlords or to face housing discrimination. Most focus group attendees agreed that low income people are equally challenged by Santa Barbara's high housing costs. The exception is persons with disabilities who need both accessible and affordable housing—the supply of which is extremely limited. These residents have significantly disproportionately high needs if they are not living in publicly-subsidized housing.

43. Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The areas of the City with the highest proportions of households with cost burden are neighborhoods in central (and east central) Santa Barbara. These neighborhoods are also areas with higher proportions of ethnic minority households, notably people of Hispanic descent, and of residents that were born outside the United States, primarily Mexico. See MA-50 for additional discussion of these neighborhoods.

NA-35 Public Housing – 91.205(b)

44. Introduction

The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. The Housing Authority is considered a high performer by HUD, and currently provides 457 HUD project based section 8 units (all converted from public housing using HUD’s Rental Assistance Demonstration, or RAD program). The HACSB administers a total of 3,580 Housing Choice Vouchers in the community.

In addition to the HUD-supported units/vouchers, HACSB owns/manages another 903 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC).

45. Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	3,580	254	3,326	31	126	306

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

46. Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income				\$17,954	\$18,801	\$17,107	\$13,387	\$27,774
Average length of stay				n/a	n/a	7	n/a	n/a
Average Household size				2.25	2.5	2	1	2.3
# Homeless at admission				92	31	61	2	0
# of Elderly Program Participants (>62)				37%	110	1,230	89%	6%
# of Disabled Families				34%	92	1,121	89%	24%
# of Families requesting accessibility features				n/a	0	1,942	0	0
# of HIV/AIDS program participants				n/a	0	0	0	0
# of DV victims				16	16	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and HACSB

47. Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White				93%	95%	91%	75%	91%	95%
Black/African American				3%	2%	5%	12%	3%	5%
Asian				2%	2%	2%	0	3%	0
American Indian/Alaska Native				2%	1%	3%	3	3%	0
Pacific Islander				0%	0%	0%	0	0	0
Other				0%	0%	0%	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

48. Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic				53%	62%	44%	13	55	33
Not Hispanic				47%	38%	56%	87	45	67

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

49. Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Currently, the Housing Authority has 470 applicants on the Section 8 waiting list who are in need of an accessible unit. Accessibility needs vary by applicant, including accommodations for wheelchair accessibility, sensory disabilities, and other needs.

HACSB has 472 accessible units in its portfolio (including LIHTC and locally funded units, accounting for one-third of its total units—a proportion far exceeding the required 5 percent.

50. Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Needs for public housing residents vary by development and household. Common needs include supportive services and health services, particularly for the high proportion of HACSB clients that are seniors.

Housing Choice Voucher holders immediate needs are for the private sector and housing providers to sign-up and make their units/homes eligible for the HCV program, and accept HCV, and rents at the local fair market rent (FMR).

51. How do these needs compare to the housing needs of the population at large

Affordable housing is a pressing issue for the City of Santa Barbara and the needs of Housing Authority residents are further exasperated due to lack of financial resources, loss of employment, illness, etc., to pay rents (i.e., priced at less than \$500/month to serve the City's lowest income renters).

NA-40 Homeless Needs Assessment – 91.205(c)

52. Introduction:

This section of the Consolidated Plan provides data on persons and families who are homeless in Santa Barbara. The City of Santa Barbara is part of the Santa Maria/Santa Barbara County Continuum of Care (CoC). Through the CoC and Home for Good (coordinated entry operator) homeless needs are being addressed on a regional basis with coordinated services and shelters provided by agencies located in throughout the county. The City of Santa Barbara, in January 2019, the PIT count identified 887 persons experiencing homelessness. Countywide, the PIT identified 1,803 people experiencing homelessness. Preliminary data for the 2020 PIT shows a 3% increase in persons experiencing homelessness in the City of Santa Barbara, and a 5% increase countywide.

Data below are for Santa Barbara County (this level of detail not available for the City of Santa Barbara).

Population	Estimate the # of persons experiencing homelessness on a given night			Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Total	Sheltered	Unsheltered				
Total	1803	670	1133	n/a	n/a	n/a	101 nights
Persons in Households with Adult(s) and Child(ren)	368	326	42	n/a	n/a	n/a	101 nights
Persons in Households with Only Children	11	5	6	n/a	n/a	n/a	n/a
Persons in Households with Only Adults	1424	339	1085	n/a	n/a	n/a	n/a
Chronically Homeless Individuals	423	132	291	n/a	n/a	n/a	n/a
Chronically Homeless Families	22	22	0	n/a	n/a	n/a	n/a
Veterans	114	24	90	n/a	n/a	n/a	n/a
Unaccompanied Child	86	18	68	n/a	n/a	n/a	n/a
Persons with HIV	10	5	5	n/a	n/a	n/a	n/a

Table 25 - Homeless Needs Assessment

Data Source

Comments: 2019 PIT Santa Barbara County

53. If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

As noted above, in the City of Santa Barbara, in January 2019, the PIT count identified 887 persons experiencing homelessness. Countywide, the PIT identified 1,803 people experiencing homelessness.

Countywide, 49 percent of individuals experiencing homelessness were “newly homeless”, defined as experiencing homelessness for less than one year and first episode of homelessness. About 23 percent were chronically homeless. Twenty percent of respondents identified as family households (with at least one adult and one child under 18 years old), 6 percent were Veterans, and 5 percent were unaccompanied or transition age youth. Three percent were fleeing domestic violence. Preliminary PIT data for 2020 shows, that there was a 45% increase in chronically homeless individuals countywide. There was a 22% decrease in homeless families with children under 18 years, and the percent of veterans increased by 83% for a total of 210 individuals. A more comprehensive PIT report for 2020 will be issued later this year.

Over three quarters (77%) of people experiencing homelessness in Santa Barbara County are “local,” meaning their most recent permanent address was in Santa Barbara County and 60 percent said they have lived in Santa Barbara County for more than 10 years.

Among those experiencing homelessness in the County, the following conditions were common: mental health issue or brain injury (14% of respondents reported a mental illness), physical disability (18%), chronic health condition (20%), and substance abuse (23%). According to Coordinated Entry System (CES) and Homeless Management Information System (HMIS data), people experiencing homelessness in the City of Santa Barbara are more likely to have a mental or physical health challenge (31% have a mental health issue or brain injury, 28% have a physical disability, and 34% have a chronic health condition in the city) but less likely to have a substance abuse (17%) than those experiencing homelessness in the County.

54. Nature and Extent of Homelessness: (Optional)

Data below are for Santa Barbara County (this level of detail not available for the City of Santa Barbara).

Race:	Sheltered:	Unsheltered (optional)
White	538	961
Black or African American	59	69
Asian	5	10
American Indian or Alaska Native	19	39
Pacific Islander	6	8
Multiple races	43	46

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	362	333
Not Hispanic	308	800

Data Source Comments: 2019 PIT Santa Barbara County

55. Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the 2019 Point in Count, information for Santa Barbara County indicates:

- Families with Children (households with at least one adult and one child): 368 total persons—59 percent are living in an emergency shelter, 30 percent are living in transitional housing, and 11 percent are unsheltered.
- Veterans: 114 total persons—15 percent are living in an emergency shelter, 6 percent are living in transitional housing, and 79 percent are unsheltered.

56. Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Countywide, non-Hispanic and white are the largest racial and ethnic categories of households experiencing homelessness (89% white and 64% non-Hispanic). Persons of Hispanic descent account for about 36 percent of the homeless population, African Americans account for 7 percent, people of multiple races account for about 5 percent, and Native Americans account for about 3 percent of the homeless population. Compared to the demographics of the county overall, African Americans are disproportionately likely to be homeless. Hispanic and Asian residents make up smaller proportions of the homeless population in Santa Barbara County than their overall proportion of county residents.

57. Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2019 PIT, there were 1,803 homeless men, women and children in Santa Barbara County on Thursday night, January 24, 2019. Of those, 28 percent spend the night in an emergency shelter, 9 percent were in transitional housing, and 63 percent (1,133 individuals) spent the night unsheltered (on the street, under a bridge, in a car, etc). The number and proportion of unsheltered persons increased over the last two years—from 48 percent in 2017 percent to 63 percent today.

Of the unsheltered homeless individuals in Santa Barbara County, 42 percent were living in their vehicles and the rest were living outside. Preliminary PIT data shows that the number of persons living in their vehicles increased by 31%.

The groups most likely to be unsheltered include veterans (79% were unsheltered), unaccompanied minors (79% were unsheltered), adult-only households (76%), and chronically homeless (69%) were unsheltered.

58. Discussion

A focus group meeting with residents currently experiencing homelessness (conducted for the Consolidated Plan) discussed the challenges facing people without stable housing and the precarious situation of those at risk of homelessness. They noted the need for additional shelter space and affordable housing but also identified the need for health services, help with service navigation, and protection for those living on the streets (e.g., safe parking locations, designated camping areas, bathrooms). Participants expressed a desire (and need) for supportive services but also expressed frustration that the system prioritizes people in crisis for housing, which creates the perception that you have to be substance addicted in order to get access to housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

59. Introduction:

This section provides data and information about special needs populations in Santa Barbara. Non-homeless special needs populations include households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation, and/or self-care/independent living limitation), elderly households, large families, female headed households with children, households with limited English proficiency, those at risk of homelessness, victims of domestic violence, and persons with alcohol or other drug addiction. The characteristics of these populations are described below.

60. Describe the characteristics of special needs populations in your community:

Housing and supportive service needs for Santa Barbara's non-homeless special needs populations are described below. Needs were determined through occurrence of HUD-defined housing problems, income/employment status, and stakeholder and resident engagement.

- **Disability.** There are 6,780 households containing a person with a disability in Santa Barbara. About 3,200 households include a person with a hearing or vision impairment, 3,300 include a person with an ambulatory limitation, 2,500 include a person with a cognitive limitation, and 2,800 include a person with a self-care or independent living limitation (note there is overlap in the specific types of disabilities as some people/households have more than one limitation).

Overall, 55 percent of households that contain a member with a disability have one or more housing problems. By that measure, 3,763 households containing a person with a disability have some type of housing need. According to the resident survey, the top housing challenges for people with disabilities include: worrying about increasing rent and eviction, wanting to buy a house but not being able to afford a down payment, and struggling to pay rent/mortgage. In addition, one third of survey respondents that included a person with a disability in their household lives in housing that does not meet their accessibility needs. Focus group participants with disabilities also noted challenges related to cost and accessibility but also expressed concerns related to needing and receiving reasonable accommodations in rental housing.

- **Elderly households.** In Santa Barbara, 11,855 households include at least one person 62 years or older, accounting for 34 percent of all households. Of those, 27 percent (3,244 households) have some type of housing need. Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages.
- **Large families.** There are 2,470 large family households (five or more members) in Santa Barbara. CHAS data indicate that 39 percent of these households have some type of housing

problem. The most common housing need is related to cost burden, but large households are also more susceptible to overcrowding (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).

- Female headed households with children. There are about 1,089 female headed households with children in Santa Barbara. The poverty rate for these households is 28 percent—much higher than the citywide poverty rate of 8 percent. The 301 female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.
- Limited English proficient households. About 2,400 Santa Barbara households have limited English proficiency (LEP), meaning they speak English less than very well. The most common languages spoken by LEP households are Spanish (79% of all LEP households), Asian and Pacific Island languages (12%), and other Indo-European languages (9%). These households may have trouble accessing resources and/or housing-related documents in their native language. The 18 percent of households with limited English proficiency that are living in poverty are most likely to have acute housing needs. Focus group participants that were Spanish speakers also expressed challenges related to accessing housing information (including marketing for rental units and lease agreements) in their native language.
- At risk of homelessness. Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. In Santa Barbara, 6,370 low- and moderate-income households are severely cost burdened and therefore at risk of homelessness.
- Victims of intimate partner/domestic violence. Based on the National Intimate Partner and Sexual Violence Survey by the CDC and ACS population estimates, about 4,055 Santa Barbara residents (5.5% of women and 5.2% of men) experience rape, physical violence, and/or stalking by an intimate partner annually. Although the supportive and housing services needed by IPV victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: the National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence]...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness.
- Persons with alcohol or other drug addiction. According to the National Survey on Drug Use and Health (NSDUH), about 7.5 percent of Santa Barbara residents 12 and older have a substance use disorder (alcohol or illicit drugs). This means there are 5,671 residents, aged 12 years or older, live with a substance dependence. The NSDUH further estimates that 7.1 percent of residents aged 12 or older needed but did not receive treatment for substance abuse in the

past year. People who suffer from alcohol/other drug abuse require counseling and rehabilitation services, and may also need recovery homes or transitional sober living facilities.

- Persons with living with HIV/AIDS. The California Department of Public Health reports annually on the incidence of reported cases of HIV and AIDS. In 2017, the latest full year for which data were available, the department reported that there were 283 persons in Santa Barbara County living with HIV that was ever classified as stage 3 (AIDS). Data are not available at the City level. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment due to the effects on their health and the side effects of drug treatment therapies.

61. What are the housing and supportive service needs of these populations and how are these needs determined?

The non-homeless special needs populations in City of Santa Barbara have a wide range of service needs, including transitional housing, supportive housing, counseling, care management, transportation to health care facilities and employment, and more. Information was also retrieved from interviews and focus group sessions with area organizations during the planning process. Specific housing and supportive service needs of each population group are discussed in the prior section.

62. Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The California Department of Public Health reports annually on the incidence of reported cases of HIV and AIDS. In 2017, the latest full year for which data were available, the department reported that there were 283 persons in Santa Barbara County living with HIV that was ever classified as stage 3 (AIDS). Data are not available at the City level. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment due to the effects on their health and the side effects of drug treatment therapies.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

63. Describe the jurisdiction’s need for Public Facilities:

The City of Santa Barbara Capital Improvement Program (CIP) outlines the city’s need for public improvements, including public facilities. It is updated every two years and includes projects that are both funded and those that have not been funded. The CIP summarizes need for public facilities as follows:

The annual improvements to City Facilities has long been a priority. General Fund allocations to Public Works Facilities is approximately \$1.3M per year for planned maintenance and Capital Improvements. The estimated annual need is almost \$2.8M, which does not account for the eventual replacement or renewal of large aging facilities, such as the Public Works and Community Development complex.

Public Works Facilities is responsible for the ADA transition plan implementation, and typically receives \$350k annually from the General Fund to address ADA deficiencies in City facilities and to improve public walkways. This funding is insufficient to address the large backlog of ADA upgrades, as identified in the 2007 Gilda Puente ADA Transition Plan (Plan). The Plan includes large ADA projects, such as the Central Library and City Hall elevator replacements. Measure C funding has been identified to prioritize the Library Elevator. This project is anticipated to be constructed over the next two years.

It should also be noted that Santa Barbara residents approved a sales tax increase (Measure C) in 2017 which contributes to infrastructure needs and helps bolster resources to keep up with repaving/repair projects, sidewalk improvements, renewing parks, and building public facilities. Proposed CDBG projects within the CIP are typically identified by the Neighborhood Improvement Task Force and Neighborhood Advisory Council, discussed in more detail below (under public improvements).

64. How were these needs determined?

These needs were determined in conjunction with the City of Santa Barbara’s Capital Improvement Program (2020-2025) along with input from residents and stakeholders as part of the Consolidated Plan process.

65. Describe the jurisdiction’s need for Public Improvements:

The City’s 2020-2024 CIP outlines the following needs for public improvements; high priority projects are summarized by program:

- Administrative Services—data center upgrade at Fire Station 1; technological improvements.
- Airport—include upgrading the security system, completing the Northeast Pavement Rehabilitation, Goleta Slough Mouth Management, and taxiway extensions.
- Creeks Restoration and Water Quality Improvement—restoration at Andree Clark Bird Refuge, and restoration of the Arroyo Burro Open Space.

- Fire—updating the Community Wildfire Protection Plan (CWPP) and corresponding Programmatic Environmental Impact Report (PEIR), and the renewal or replacement of Fire Station 7.
- Library—renovation of the Faulkner Gallery, lobby, and upper level of the Central Library.
- Parks and Recreation—improvements and maintenance needs in a number of parks and rec centers (a total of 38 proposed projects).
- Police—new station construction (site selection is underway).
- Public Works—proposed projects include downtown parking maintenance/repair; public facility maintenance and ADA improvements (including prioritization of elevator replacements at the Central Library and City Hall), fleet replacement of city vehicles, street improvements and maintenance, and water and wastewater utility projects.
- Waterfront—a variety of projects to improve quality and access to the Waterfront district.
- Neighborhood Improvement Task Force—capital projects focus on remedying neighborhood issues, such as blight, and improving safety and quality of life. Proposed projects include renovation of City park facilities, installation of bike facilities, street lighting improvements, and corridor improvements related to bike and pedestrian safety. These projects are the most likely to access CDBG funding over the five-year planning period.

Residents participating in focus groups for the Consolidated Plan highlighted the need for better street lighting in many neighborhoods and people with disabilities expressed acute concern about broken sidewalks in some parts of the city. About one-quarter of survey respondents said they have inadequate sidewalks, street lights, drainage or other infrastructure in their neighborhood.

66. How were these needs determined?

These needs were determined in conjunction with the City of Santa Barbara’s Capital Improvement Program (2020-2025) along with input from residents and stakeholders as part of the Consolidated Plan process.

67. Describe the jurisdiction’s need for Public Services:

Stakeholders participating in focus groups for the Consolidated Plan emphasized public service needs related to supporting people experiencing homelessness and those at risk of homelessness, including wrap-around services paired with housing. Improvements to the county-wide transportation and transit network were also desired, though most stakeholders felt that transit service within the City of Santa Barbara was effective. Other critical public service needs discussed were increased access to services for residents without documentation, services tailored to special needs populations, youth programs (particularly those that focus on minimizing gang involvement), and services that help seniors age in place.

68. How were these needs determined?

These needs were determined with input from residents and stakeholders as part of the Consolidated Plan process. They are in alignment with the City’s Housing and Human Services Committee funding recommendations.

Housing Market Analysis

MA-05 Overview

69. Housing Market Analysis Overview:

Between 2000 and 2018 the median home value in Santa Barbara doubled (from \$479,800 to \$993,600) and median contract rent rose by 89 percent (from \$886 to \$1,671). Much of that increase, particularly in home value, occurred between 2000 and 2010 but growth between 2010 and 2018 was also significant (13% rise in median home value and 32% rise in median rent). Meanwhile, median incomes only rose by 22 percent (between 2010 and 2018). In other words, incomes are not keeping pace with housing costs in Santa Barbara.

Ownership Market. With a median value approaching \$1 million, home-ownership is out of reach for the majority of renters who may want to purchase a home. Indeed, only 13 percent of the city’s homes would be affordable to households earning less than \$150,000 per year (based on ACS data).

Rental Market. The median rent in Santa Barbara, before utilities is \$1,671; after adjusting for utilities the median rent is \$1,731. In order to afford this rent, Santa Barbara households need to earn \$69,000 per year. Since 2010, Santa Barbara’s median rent grew by 32 while median income increased by only 22 percent. The widening gap between increasing rents and income creates more cost burden among residents.

There is not sufficient housing in Santa Barbara for low- to moderate-income renters making less than \$50,000 per year—the table below shows the rental gaps for the City of Santa Barbara in 2018 and indicates a shortage of 3,905 units affordable to households earning less than \$50,000 per year.

The gaps analysis compares supply and demand of rental housing at various affordability levels; the “gaps” column shows the difference between units (supply) and renters (demand) by price-point.

Income Range	Renters		Maximum Affordable Rent	Rental Units		Rental Gap
	Num.	Pct.		Num.	Pct.	
Less than \$15,000	2,606	12%	\$375	697	3%	-1,909
\$15,000 to \$24,999	1,850	9%	\$625	919	4%	-931
\$25,000 to \$34,999	1,797	8%	\$875	1,006	5%	-791
\$35,000 to \$49,999	2,880	13%	\$1,250	2,607	12%	-273
\$50,000 to \$74,999	4,280	20%	\$1,875	7,363	33%	3,083
\$75,000 or more	8,196	38%	\$1,875+	9,429	43%	1,233
Total/Low Income Gap	21,609	100%		22,019	100%	-3,905

Source: 2016-2017 American Community Survey 1-Year Estimates

The gaps analysis conducted for the City of Santa Barbara shows that more than 42 percent of renters

(9,133 households) living in the City earned less than \$50,000 per year. These renters need units that

cost less than \$1,250 per month to avoid being cost burdened. Just 24 percent of rental units (5,228 units) in the area rent for less than \$1,250 per month. This leaves a “gap,” or shortage, of 3,905 units for these low-income households.

The City’s renters with the greatest needs are a diverse group. Many are working multiple jobs; some are seniors living on fixed incomes; some are large families with a low household income; and others are living in publicly-supported housing and still struggling. Many of the City’s renters with the worst-case needs are special needs populations, at risk of homelessness or formerly homeless, persons with disabilities, victims of domestic violence, and residents challenged by mental illnesses and substance abuse.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

70. Introduction

This section provides a broad overview of the types of residential units available in Santa Barbara, including those that target low income residents. The original data in the tool have been updated with 2018 ACS data.

71. All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,358	47.30%
1-unit, attached structure	2,565	6.99%
2-4 units	5,422	14.77%
5-19 units	6,243	17.01%
20 or more units	4,809	13.10%
Mobile Home, boat, RV, van, etc	302	0.82%
Total	36,699	100.00%

Table 26 – Residential Properties by Unit Number

Data Source: 2018 ACS 1-Year

72. Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	86	0.57%	1,749	8.09%
1 bedroom	581	3.85%	8,691	40.22%
2 bedrooms	4,222	27.98%	7,537	34.88%
3 or more bedrooms	10,201	67.60%	3,632	16.81%
Total	15,090	100.00%	21,609	100.00%

Table 27 – Unit Size by Tenure

Data Source: 2018 ACS 1-Year

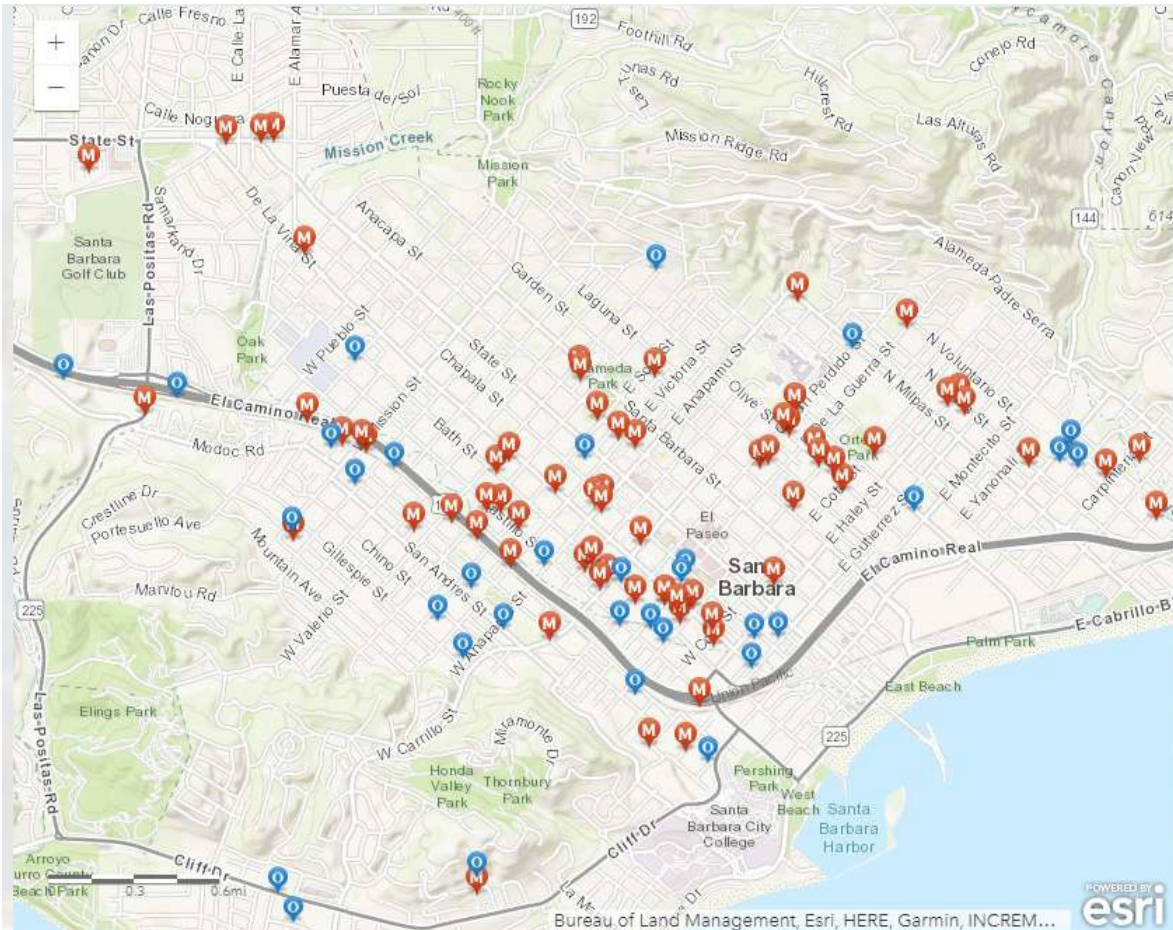
73. Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

HACSB currently provides 457 HUD project based section 8 units (all converted from public housing using HUD’s Rental Assistance Demonstration, or RAD program), and administers 2,708 Housing Choice Vouchers in the community. In addition to the HUD-supported units/vouchers, HACSB owns/manages another 907 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC). The voucher program serves families and seniors, 69 percent of whom are extremely low income (below

30% AMI). Twenty-two percent are 30 to 50 percent AMI, 8 percent are 50 to 80 percent AMI, and 1 percent are above 80 percent AMI. Among HACSB's owned and managed properties 41 percent of units

are targeted to seniors. Twenty-one units (2% of units) are community based supportive housing.

The City also facilitates the creation of affordable housing through direct financial assistance to non-profit developers, inclusionary housing requirements, and by incentivizing affordable development through the Density Bonus program. As illustrated in the map below, the City's Affordable Housing Program includes 459 ownership units and 1,828 rental units.



Source: City of Santa Barbara.

74. Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Housing developed or preserved in partnership with the City remains affordable for 90 years. However, other funding sources (e.g., LIHTC) may have shorter affordability terms that could be at risk of expiring. HUD's multifamily expiring use database, which tracks the affordability terms of HUD funded projects identifies no HUD-funded developments with an expiring affordability term during the five-year Consolidated Plan planning period.

75. Does the availability of housing units meet the needs of the population?

No, it does not. The problem is particularly acute for low income renters. For renter households making less than \$50,000 per year, there is a rental gap of approximately 3,900 unit: there are 9,100 renters earning less than \$50,000 but only 5,200 units in their affordability range).

As discussed in the Needs Assessment section of this Consolidated Plan, over half of all low-to-moderate income households in Santa Barbara (both renters and owners) are cost burdened or severely cost burdened and in need of more affordable housing options.

In addition, about 1,300 households are living in overcrowded conditions and need larger units, generally 2- and 3-bedroom units.

According to residents and stakeholders, the city also has a shortage of accessible housing units (typical in a community with older housing stock, like Santa Barbara). One third of survey respondents that included a person with a disability in their household lives in housing that does not meet their accessibility needs.

76. Describe the need for specific types of housing:

Specific types of housing needed are rental units serving residents earning less than 30 percent AMI (including those transitioning out of homelessness); rentals affordable to households earning 30 to 80 percent AMI; and affordable ownership options for low- and moderate-income households. There is also a need for affordable 2- and 3-bedroom units to accommodate large households and families that are low income and a need for more affordable accessible housing options for people with disabilities.

Residents who participated in the focus groups expressed the need for more affordable housing options—particularly for families and larger households—including renting and/or buying homes. Residents specifically noted a shortage of rentals priced around \$1,200 per month or for-purchase housing with a mortgage of around \$2,000 per month or less. Residents currently experiencing homelessness desired more extremely affordable rental options and identified a need for one-bedrooms, studios, and/or single room occupancy units. Residents with disabilities highlighted the need for accessible housing, particularly near transit.

Stakeholders echoed the need for affordable, accessible housing throughout the city. They also noted a need for increased shelter space, transitional housing, and permanent supportive housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

77. Introduction

This section contains updated cost of housing data from the 2000 Census, 2015 CHAS, and the 2018 ACS.

78. Cost of Housing

	Base Year: 2000	Most Recent Year: 2018	% Change
Median Home Value	\$479,800	\$993,600	107%
Median Contract Rent	\$886	\$1,671	89%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2018 ACS 1-Year (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,020	4.80%
\$500-999	2,198	10.35%
\$1,000-1,499	4,796	22.58%
\$1,500-1,999	5,505	25.92%
\$2,000 or more	7,717	36.34%
Total	21,236	100%

Table 29 - Rent Paid

Data Source: 2018 ACS 1-Year

79. Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	815	No Data
50% HAMFI	1,925	190
80% HAMFI	4,900	350
100% HAMFI	No Data	430
Total	7,640	970

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

80. Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom

Fair Market Rent	1,502	1,752	2,073	2,766	3,186
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Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	1,135	1,325	1,592	1,830	2,023
Low HOME Rent	966	1,035	1,241	1,434	1,600

Table 31 – Monthly Rent

Data Source: HUD 2020 FMR and HOME Rents

81. Is there sufficient housing for households at all income levels?

Not for all households. For renter households making less than \$50,000 per year, there is a rental gap of 3,905 units.

Just over 3,400 Santa Barbara households, making 30 percent or less of the AMI, are cost-burdened or severely cost-burdened. There are just 815 rental units affordable to these extremely low income households. Even at 50 percent AMI there are only 1,925 affordable rental units and 190 affordable owner units.

These households and other low income households will have a difficult time finding sufficient housing that is affordable in Santa Barbara. Many low income renters and persons experiencing and transitioning out of homelessness need affordable housing coupled with supportive services, including mental health services.

82. How is affordability of housing likely to change considering changes to home values and/or rents?

Between 2000 and 2018 the median home value in Santa Barbara doubled (from \$479,800 to \$993,600) and median contract rent rose by 89 percent (from \$886 to \$1,671). Much of that increase, particularly in home value, occurred between 2000 and 2010 but growth between 2010 and 2018 was also significant (13% rise in median home value and 32% rise in median rent). Meanwhile, median incomes only rose by 22 percent (between 2010 and 2018).

In other words, incomes are not keeping pace with housing costs in Santa Barbara. If these trends continue, affordability will continue to decline and low- and moderate-income households are very likely to be displaced from Santa Barbara due to rising costs.

83. How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median gross rent for a 2-bedroom unit in Santa Barbara is \$2,057—higher than the High Home Rent for a 2-bedroom but similar to the 2-bedroom FMR. (Similar trends were evident for other bedroom sizes). While the FMR appears to allow for use of vouchers in the City, voucher holders reported having a very difficult time finding landlords that were willing to rent to them and/or finding units that were both affordable and in decent condition. California state law now protects source of

income, so landlords will no longer be able to refuse a renter on the basis of a voucher but condition could still pose a challenge for renters.

Santa Barbara continues to be a very high cost City; as such, the City will continue to prioritize both the development and the preservation of affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

84. Introduction

This section provides an overview of the condition of Santa Barbara's housing stock. Much of these data are from HUD's 2011-2015 CHAS and the 2018 ACS, which are the most recent data available.

85. Definitions

Standard Condition: A dwelling unit which meets HUD Section 8 HQS with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roofs, sound foundations, adequate and stable floors, walls, and ceilings, surfaces and woodwork that are not seriously damaged nor have paint deterioration, sound windows and doors, adequate heating, plumbing and electrical systems, adequate insulation and adequate water and sewer systems and are not overcrowded as defined by local code.

Substandard condition: A dwelling unit a unit that does not meet HUD section 8 HQS which includes lacking the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

Substandard but suitable for rehabilitation: A dwelling unit, at a minimum, does not meet HQS with some of the same features as a “substandard condition” dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A “substandard but suitable” dwelling unit however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

86. Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,832	32.02%	10,257	47.47%
With two selected Conditions	129	0.85%	1,946	9.01%
With three selected Conditions	0	0.00%	16	0.07%
With four selected Conditions	0	0.00%	0	0.00%
No selected Conditions	10,129	67.12%	9,390	43.45%
Total	15,090	100.00%	21,609	100.00%

Table 32 - Condition of Units

Data Source: 2018 ACS 1-Year

87. Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,030	6.83%	1,384	6.40%
1980-1999	1,666	11.04%	3,858	17.85%
1950-1979	7,533	49.92%	11,204	51.85%
Before 1950	4,861	32.21%	5,163	23.89%
Total	15,090	100.00%	21,609	100.00%

Table 33 – Year Unit Built

Data Source: 2018 ACS 1-Year

88. Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,570	83%	16,480	78%
Housing Units build before 1980 with children present	1,195	9%	285	1%

Table 34 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

89. Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			1,074
Abandoned Vacant Units			n/a
REO Properties			n/a
Abandoned REO Properties			n/a

Table 35 - Vacant Units

The City of Santa Barbara does not track vacant units by suitability for rehabilitation. The ACS estimates there are 1,074 vacant units in the city that are not listed for rent, for sale, or for seasonal, recreational, or occasional use.

90. Need for Owner and Rental Rehabilitation

Generally speaking, age of housing stock is a good indicator of condition. Homes that were built more than 30-40 years ago are more likely to have rehabilitation needs, including roofing, siding, electrical, structural, etc. Seventy eight percent of Santa Barbara’s housing stock was built before 1980, indicating there may be some need for both owner and rental rehabilitation. CHAS data on housing problems identify just 644 low- and moderate-income homes in substandard condition, meaning they are lacking

complete plumbing or kitchen facilities. The vast majority of those (610 units) are rental units. This estimate provides a low end estimate of rehab need, given the severity of the condition it identifies.

Focus groups with both residents and stakeholders considered housing condition of naturally occurring affordable rentals to be a serious problem in Santa Barbara. Oftentimes, landlords in high cost markets with low vacancy rates (like Santa Barbara) do not have market pressure to maintain the quality of their units—in other words, they are able to occupy units at relatively high rates even in poor condition.

In addition to rental rehabilitation due to poor condition, there is also a need for rehabilitation that improves accessibility for residents in both owner and renter households. As discussed earlier in this report, there is a shortage of accessible housing in Santa Barbara and demand for accessibility will continue to increase as the population ages.

91. Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown in the table above, an estimated 1,195 owner occupied, and 285 renter occupied housing units in Santa Barbara were constructed before 1980 and have children under the age of 6 living in them. If these units contain a proportionate share of persons in poverty as the City proportion overall (10% of families with children live in poverty in Santa Barbara), then 120 owner occupied and 29 renter occupied housing units in Santa Barbara could be occupied by low-income families with children that could contain lead based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

92. Introduction

The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. The Housing Authority is considered a high performer by HUD, and currently provides 457 HUD project based section 8 units (all converted from public housing using HUD’s Rental Assistance Demonstration, or RAD program). The HACSB administers a total of 3,580 Housing Choice Vouchers in the community.

In addition to the HUD-supported units/vouchers, HACSB owns/manages another 903 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC).

93. Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	3,580	254	3,326	31	126	306
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

94. Describe the supply of public housing developments:

As noted above, HACSB currently provides 457 HUD project based section 8 units, administers 3,580 Housing Choice Vouchers, and owns/manages another 903 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC). Their portfolio includes senior developments, family developments, community-based supportive housing units, workforce units, and units for people exiting homelessness.

In 2019, HACSB had 6,645 applicants on its waiting list for Housing Choice Vouchers and 7,004 applicants on the waiting list for HACSB owned/managed housing. Among households on the Section 8 waitlist, 18 percent were households with a senior, 39 percent were households with children, 34 percent were currently experiencing homelessness, and 4 percent were veterans.

The volume of residents on the waitlist highlights the tremendous need for affordable housing in Santa Barbara, and the need to assist a variety of family needs from differing demographics. The data indicates the need to serve special needs populations that are disabled and/or homeless, as well as the growing need to serve the expanding senior citizen population.

Indeed, all stakeholders consulted for the Consolidated Plan noted the shortage of affordable housing in Santa Barbara. HACSB continues to work to expand the supply of affordable housing in the city but the need far outweighs the public sector's ability to provide housing at current resource levels.

95. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

All of HACSB's HUD-funded units have been converted from public housing to project based Section 8 units through the Rental Assistance Demonstration (RAD) program. As part of that process each development received necessary maintenance, repairs, and rehabilitation; all units are now in excellent condition. In addition, one of HACSB's five-year action steps is to develop and/or improve existing long-term capital plans for all properties. This will help ensure the quality of units into the future. HACSB prides itself on having well-maintained properties, on the basis that it provides goodwill in the community and helps maintain the value of their assets (which, in turn, allows HACSB the potential of leveraging the assets for additional investment).

96. Public Housing Condition

Public Housing Development	Average Inspection Score
	n/a

Table 37 - Public Housing Condition

97. Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As noted above, all of HACSB’s HUD-funded units have been converted from public housing to project based section 8 units through the Rental Assistance Demonstration (RAD) program. As part of that process each development received necessary maintenance, repairs, and rehabilitation; all units are now in excellent condition. In addition, one of HACSB’s five-year action steps is to develop and/or improve existing long-term capital plans for all properties. This will help ensure the quality of units into the future. HACSB prides itself on having well-maintained properties, on the basis that it provides goodwill in the community and helps maintain the value of their assets (which, in turn, allows HACSB the potential of leveraging the assets for additional investment).

98. Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

One of HACSB’s five goals in their strategic plan is to “Encourage client stability and upward mobility through community building, engagement, and partnerships.” Action steps for this goal include:

- Access available resources for the enhancement of key Resident Services initiatives.
- Collaborate with strategic community partners to strengthen HACSB’s response to critical community needs and issues.
- Continue HACSB’s involvement in community needs and issues by Commissioners, staff and residents’ service on boards, task forces, and commissions related to the promotion of affordable housing, a sustainable community and self-sufficiency.
- Promote self-sufficiency and mobility among HACSB residents and participants through programs, services, partnerships and initiatives.
- Promote education and employment as strategies for youth to rise out of poverty and attain self-sufficiency.

MA-30 Homeless Facilities and Services – 91.210(c)

99. Introduction

The section summarizes the facilities, housing, and supportive services available to individuals and families in Santa Barbara experiencing homelessness.

100. Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	137		36	35	
Households with Only Adults	294	100	53	169	
Chronically Homeless Households			14	14	
Veterans				28	
Unaccompanied Youth	8		10		

Table 38 - Facilities and Housing Targeted to Homeless Households

101. Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The network of partners serving people experiencing homelessness, including related mainstream services, has strengthened its collaboration in recent years by enhancing the governance structure of the CoC, implementing a Coordinated Entry System, and expanding cross-sector collaboration. In addition to the supportive services and employment services provided directly by homeless housing providers, there are a number of governmental and non-profit organizations providing related services/supports. These include city and county departments focused on human services, health (physical, mental, behavioral), economic and workforce development organizations, healthcare providers, behavioral and mental health services, other public assistance programs, and food services.

As outlined in the Community Action Plan to Address Homelessness in Santa Barbara County, community partners active in the CoC and critical partners in addressing needs complimentary to housing and human services countywide include:

- Santa Barbara County Public Health Dept
- Santa Barbara Cottage Hospital
- Santa Barbara Street Medicine/Doctors Without Walls
- Santa Barbara Neighborhood Clinics
- Dignity Health
- Santa Barbara County Dept of Social Services
- Mental Wellness Center
- Santa Barbara Dept of Behavioral Wellness
- Community Counseling and Education Center
- Foodbank of Santa Barbara County
- Catholic Charities
- Food for Angels, Isla Vista
- UCSB Associated Students Food Bank
- Santa Barbara County Dept of Social Services

Stakeholders that participated in the focus groups for the Consolidated Plan emphasized the need for wrap-around services and for supportive services as well as health services to be paired with housing services in order to meet the needs of people experiencing homelessness.

102. List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City of Santa Barbara has helped finance the operation of homeless housing shelters throughout the City. Listed below are the homeless housing shelters and centers currently in operation, along with a

description of services they offer:

- Freedom Warming Centers - the Warming Centers provide emergency overnight shelter when weather conditions can be life-threatening for homeless individuals. The program operates between November 15 and March 31.
- New Beginnings Safe Parking Shelter and Rapid Re-Housing Program - the SafeParking program provides safe shelter for vehicular homeless persons in Santa Barbara. The program also provides rapid re-housing, case management, housing navigation and housing retention services, and financial assistance to Safe Parking clients and people referred through Coordinated Entry to transition them to and help them maintain secure housing.
- People Assisting The Homeless (PATH) Santa Barbara - PATH Santa Barbara operates interim housing for adults experiencing homelessness in Santa Barbara. Focused on the most vulnerable, veterans and chronically homeless, PATH provides access to 100 beds, personal hygiene resources (e.g., showers, bathrooms, hygiene products, etc.), three meals/day, and supportive services to help clients stabilize and move to permanent housing. Services include an on-site health clinic, mental healthcare, substance use counseling, housing location, and employment and benefits assistance. From December-March PATH adds 100 inclement weather beds.
- The Salvation Army Transitional Shelter – The Salvation Army provides shelter for up to 1 year. Services include; case management; counseling; life-skills classes; budget assistance; accessing benefits; housing assistance; veteran services; referrals to mental/physical health services, and other supports.
- Rescue Mission – The Rescue Mission primarily provides drug and alcohol rehabilitation for both men and women. It also provides sleeping quarters for the homeless at night, which includes breakfast and dinner. Stays at the mission are generally limited to ten nights per month.
- Transition House – Transition House operates a homeless family shelter. In conjunction with the shelter services, Transition House offers childcare and job-training services, along with other housing opportunities, including:
 - Emergency Shelter: Homeless families enter Transition House's Emergency Shelter where food, shelter, and transitional case management lasting up to 120 days are provided. Families are stabilized, career goals identified, and strategies to reach them are implemented. Clients participate in employment and educational programs. Children are enrolled in school or quality childcare.
 - Transitional Living Residence: Some families move on to second-stage facility, called the Firehouse, where they live for an average of six months. Career counseling, financial management, and educational enhancement continue.
 - Permanent Affordable Housing: Transition House families with long range goals of achieving lasting economic self-sufficiency may apply for placement in one of 35 low-cost

apartments owned by Transition House. Services include career monitoring, case management, and educational enhancement.

- Willbridge – Willbridge of Santa Barbara's overall goal is to house chronic homeless mentally ill adults. Willbridge provides transitional and permanent supportive housing with case management and other supportive services.

MA-35 Special Needs Facilities and Services – 91.210(d)

103. Introduction

This section of the Consolidated Plan addresses special needs facilities and services as well as the activities that Santa Barbara plans to undertake during the next year to address the housing and supportive services needs that are identified in this section.

104. **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Persons with Disabilities. Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care.

In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. Regulatory barriers on group living arrangements, transit access, housing accessibility and visitability, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

According to the resident survey results, among Santa Barbara households that include a member with a disability of any type, one in three live in housing that does not meet the accessibility needs of the member with a disability. Grab bars in a bathroom, reserved accessible parking spot near entrance, and wider doorways, and ramp installation within or to the home are the most frequently mentioned accessibility improvements needed. About 40 percent of Santa Barbara’s households that include a member with a disability report that they “can’t afford the housing that has accessibility features needed”. About half of all households with a disability that responded to the survey said they cannot get around the neighborhood because of broken/no sidewalks and/or poor street lighting.

Key concerns among focus group participants with disabilities were the lack of affordable, accessible housing, facing challenges finding a landlord to accept vouchers and/or SSDI as “income”, and poor condition of naturally occurring affordable housing. Focus group participants also noted difficulties in receiving requested reasonable accommodations and being hesitant to make requests in such a tight rental market for fear landlords will evict them unjustly.

Stakeholder also identified a need for more mental health resources for the general population and for people with disabilities.

Elderly/Frail Elderly. Seniors and the elderly are much more likely to have a disability than non-seniors—28 percent of residents 65 and older have a disability compared to 6 percent of residents under the age of 65. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community (discussed above). In addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

Persons with HIV/AIDS. National estimates from the National Aids Housing Coalition report that approximately 13 percent of PLWHA are in need of housing assistance and 57% have an annual income below \$10,000. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment due to the effects on their health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well. The two primary housing resources for PLWHA are Housing Opportunities for Persons with AIDS (HOPWA) which provides long-term, permanent, stable housing and the Ryan White HIV/AIDS Program which provides emergency housing assistance (hotel/motel vouchers), neither of which the City receives directly.

Public housing residents. The majority of voucher holders and residents living in HACSB properties are extremely low-income, with 69 percent making 30 percent or less of AMI. About one quarter of residents are families with children, 43 percent are elderly, and 42 percent have a disability. Their needs for supportive services align with the broader low income population and the broader population with a disability.

105. Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

To the extent they qualify, individuals returning from mental and physical health institutions would be eligible to receive support from the housing and supportive service providers that assist low-income and special needs residents in Santa Barbara, including housing provided by HACSB.

Other programs providing supportive housing services include Transitions Mental Health Association, PathPoint, and Independent Living Resource Center. These programs provide a range of housing options and assistance for persons with physical and developmental disabilities and persons with mental and physical health difficulties.

106. Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

As outlined in the Action Plan, the recommended activities for the upcoming program year intended to address housing and supportive services needs for non-homeless special needs populations include:

- Domestic Violence Solutions funding to provide shelter and services to victims of domestic violence;
- Tenant-based rental assistance for a variety of special needs populations and low-income populations;
- Women's Economic Ventures SET program with provides training for entrepreneurs with a focus on women and women-owned enterprises (though the program also serves men).

In addition to the CDBG and HOME funded activities discussed above, the City allocates additional local resources to special needs population services through the Human Services Grants program.

MA-40 Barriers to Affordable Housing – 91.210(e)

107. Negative Effects of Public Policies on Affordable Housing and Residential Investment

The 2015 Santa Barbara Housing Element outlines both governmental and non-governmental constraints to housing development in detail. The primary non-governmental constraints include high land and construction costs. The financing environment (for multifamily) is currently stable but can pose a challenge for developers of affordable housing, who are often combining complex funding sources. In addition, availability of land can constrain development since infill tends to be more costly and logistically challenging.

Governmental constraints to affordable housing and resident investment identified in the Housing Element include land use controls (zoning, residential development standards, density limits), the development review process (including CEQA and design review), building codes, required site improvements, and fees and other exactions. Though there might not be one single barrier, the cumulative effect of regulatory policies increases costs and makes affordable development more challenging.

Recent policy decisions to help increase capacity for affordable housing development and residential investment include allowance of accessory dwelling units in all parts of the city and updates to the Average Unit-size Density Incentive Multi-Unit Housing Program (AUD), which is designed to support the construction of smaller, more affordable residential units near transit.

Stakeholders identified the following barriers to affordable development and the siting/development of shelters/transitional housing: Community resistance, insufficient funding, environmental requirements, bias toward and stereotyping of expected residents, cultural resistance to density, and parking requirements.

In an environment where there are fewer affordable options, it is easier for protected classes to experience housing discrimination in the guise of acceptable practices such as credit checks and income verifications. In other words, in communities like Santa Barbara where demand for housing far outstrips supply, protected classes and other vulnerable populations are more likely to be turned away from housing through legitimate practices such as credit checks, preference for non-voucher renters and income checks.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

108. Introduction

This section provides an overview of employment, workforce characteristics, and earnings in Santa Barbara. The data reflect 2018 ACS estimates; the discussion incorporates perspectives gathered through resident and community engagement.

109. Economic Development Market Analysis Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	836	99	2.35%	0.21%	-2.14%
Arts, Entertainment, Accommodations	5,524	8,534	15.54%	18.31%	2.77%
Construction	1,714	3,071	4.82%	6.59%	1.77%
Education and Health Care Services	8,851	11,723	24.90%	25.15%	0.25%
Finance, Insurance, and Real Estate	1,679	2,561	4.72%	5.49%	0.77%
Information	1,465	1,127	4.12%	2.42%	-1.70%
Manufacturing	1,920	1,212	5.40%	2.60%	-2.80%
Other Services	3,453	5,043	9.71%	10.82%	1.10%
Professional, Scientific, Management Services	4,003	5,591	11.26%	11.99%	0.73%
Public Administration	1,095	1,454	3.08%	3.12%	0.04%
Retail Trade	2,973	3,837	8.36%	8.23%	-0.13%
Transportation and Warehousing	897	1,386	2.52%	2.97%	0.45%
Wholesale Trade	1,141	983	3.21%	2.11%	-1.10%
Total	35,551	46,621	100.00%	100.00%	0.00%

Table 39 - Business Activity

Data Source: 2017 Longitudinal Employer-Household Dynamics (Primary Jobs)

110. Labor Force

Total Population in the Civilian Labor Force	52,648
Civilian Employed Population 16 years and over	50,489
Unemployment Rate	4.10%
Unemployment Rate for Ages 16-24	8.24%
Unemployment Rate for Ages 25-65	3.36%

Table 40 - Labor Force

Data Source: 2018 ACS 1-Year

Occupations by Sector	Number of People
Management, business and financial	8,897
Farming, fisheries and forestry occupations	234
Service	11,441
Sales and office	10,107
Construction, extraction, maintenance and repair	3,057
Production, transportation and material moving	3,171

Table 41 – Occupations by Sector

Data Source: 2018 ACS 1-Year

111. Travel Time

Travel Time	Number	Percentage
< 30 Minutes	39,756	87.85%
30-59 Minutes	3,771	8.33%
60 or More Minutes	1,728	3.82%
Total	45,255	100.00%

Table 42 - Travel Time

Data Source: 2018 ACS 1-Year

112. Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,425	405	1,750
High school graduate (includes equivalency)	38,299	1,348	7,948
Some college or Associate's degree	4,805	149	1,573

Bachelor's degree or higher	4,614	407	1,140
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Table 43 - Educational Attainment by Employment Status

Data Source: 2018 ACS 1-Year

113. Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	46	431	1,265	1,875	1,386
9th to 12th grade, no diploma	908	705	1,049	1,201	582
High school graduate, GED, or alternative	2,208	1,911	1,535	2,715	2,535
Some college, no degree	5,626	2,911	2,025	4,067	2,739
Associate's degree	694	977	336	1,498	890
Bachelor's degree	2,216	5,054	2,910	6,275	4,001
Graduate or professional degree	72	2,221	2,011	4,623	4,313

Table 44 - Educational Attainment by Age

Data Source: 2018 ACS 1-Year

114. Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,646
High school graduate (includes equivalency)	28,536
Some college or Associate's degree	32,720
Bachelor's degree	60,115
Graduate or professional degree	73,589

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2018 ACS 1-Year

115. Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Santa Barbara’s economy is somewhat diverse, with no one sector dominating the share of workers or jobs. The top 3 industries with the highest proportions of workers and share of jobs in 2017 are those that perform Education and Health Care services (25% of workers and 25% of jobs); Arts/Entertainment/Accommodation related activities (16% of workers and 18% of jobs); and Professional/Scientific/Management services(11% of workers and 12% of jobs). See Business Activity table above for additional details. Retail Trade and Other services sectors round out the top 5, in terms of both number of workers and jobs available for the same period of analysis displayed in the Business Activity table.

116. Describe the workforce and infrastructure needs of the business community:

One of the key workforce challenges in Santa Barbara is the inability of service and wage workers to live in the community. Significant in-commuting contributes to turnover in the employment market and poses a challenge to business owners. Transportation infrastructure, including improvements to county-wide transit options for commuters was another top workforce-related need identified by stakeholders. While stakeholders acknowledged that regional transit does exist, their concern was that the frequency and timing only accommodate typical 9am-5pm schedules and does not serve in-commuters working in retail or food/accommodation services who often work evenings. Capacity building and workforce training, including entrepreneur incubation and training, were also highlighted as needs in the community.

117. Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City recently completed an economic development study specific to the downtown area to address retail vacancies and business retention needs. The recommendations from that study may impact the overall economic environment—and certainly the retail environment—and create implications for both workforce and housing needs. Key recommendations include:

- Fundamentally review/revamp zoning and permitting process to be more flexible to accommodate market and changing retailer and customer dynamics;
- Identify beneficial retail categories and streamline permit process;
- Provide easy permits for temporary Pop Up users;
- Facilitate infill housing or live/work space in back of vacant buildings along State Street;
- Provide process to allow for live music/amplified sound after 10pm to attract customers in evenings;
- Expand community outreach efforts to get broad feedback on land use issues; and
- Consider Specific Plan for zoning strategy/higher density on targeted sites.

The City has also hired its first economic development manager to help oversee implementation.

In addition to the economic revitalizations efforts in the downtown area, Amazon has purchased 47,000-square-foot building on State Street with intent to open a ground floor retail and have research teams officed in upper floors. The impacts of Amazon’s presence are unclear—some stakeholders feel this may exacerbate the housing shortage (by bringing in high income workers without supplying additional housing) but others view it as an economic opportunity for the City.

118. How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The distribution of jobs relative to workers (shown in the Business Activity table above) indicate balance between workforce and employment sectors. However, commuting patterns for the City suggest there may be a mismatch: around 27,000 workers live outside the city but commute into Santa Barbara for work (in-commuters) and around 17,000 live in the city but commute out for work (out-commuters). Another 14,000 both live and work in the City. These trends indicate a high proportion of both inflow and outflow of workers and residents which suggests that workers may not be able to live in the city and residents may not be finding well-matched jobs in the city.

Residents and stakeholders that participated in the community engagement for the Consolidated Plan also noted that the city's economy supports a number of retail and service jobs which do not pay wages high enough to live in the city. This creates long commutes for workers and has both traffic and environmental consequences.

119. Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Santa Barbara supports a variety of economic development activities that create and retain jobs for low- and moderate-income households. In recent years, the City has allocated CDBG funds to Women's Economic Ventures (WEV) to help augment funds managed and operated by WEV. WEV helps Santa Barbara residents start and grow small businesses through training, loans, and consulting. It offers a 14-week Self-Employment Training program providing week-by-week training in the most important aspects of owning and operating a business. They also offer a six-week Business Plan Intensive course which is offered to business professionals who are already in business, has owned a business, or who has work experience and/or an upper level educational background. Other classes offered include SET to Launch which provides short-term, individualized coaching and peer support, and Thrive in Five, a long-term, individualized training, consulting, and coaching for entrepreneurs who want to grow their business.

Also available to Santa Barbara business owners are small business loans from WEV's Small Business Loan Fund, originally funded by the City and matched by seven local banks. The goal of the Loan Fund is to diversify and expand the local economy and create new jobs by providing start-up and expansion capital to small businesses that do not qualify for conventional bank financing. SBLF funds are targeted towards low and moderate income men and women, minorities, and others who have been traditionally underserved by lenders.

120. Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

No.

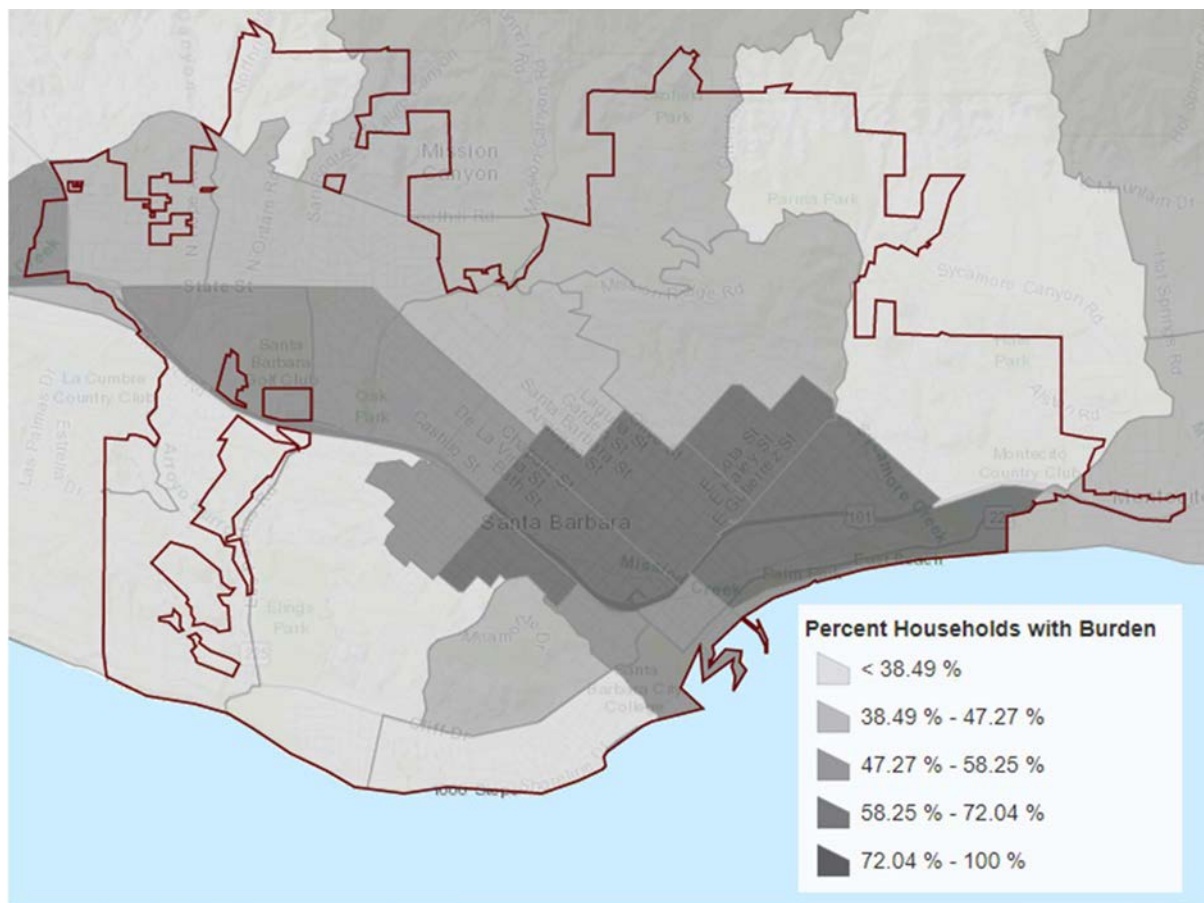
121. If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City recently completed an economic development study specific to the downtown area to address retail vacancies and business retention needs. Findings and recommendations from that study are discussed above.

MA-50 Needs and Market Analysis Discussion

122. Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As shown in the map below (from HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool, or AFFH-T), the areas with the highest proportions of households with cost burden are neighborhoods in the Downtown and Eastside areas of Santa Barbara. In these neighborhoods, cost burden impacts 72 percent or more of households. As discussed in the Needs Assessment section, cost burden is the most common housing problem in Santa Barbara.



Source: HUD Affirmatively Furthering Fair Housing Tool.

123. Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The areas discussed above, with high proportions of cost burden households, are also areas with higher proportions of ethnic minority households, notably people of Hispanic descent. The same neighborhoods have

higher proportions of residents that were born outside the United States, primarily Mexico. Families in general live throughout the City but poverty is higher in the neighborhoods identified above.

124. What are the characteristics of the market in these areas/neighborhoods?

Santa Barbara remains one of the most expensive housing markets in the country, both for homeownership and rental housing. The City's low and moderate income areas are characterized by a mix of both single- and multi-family units, many built in the 1940s and 50s with relatively small footprints. Some may be aging and need rehab or modification, though the strong housing demand in the city keeps vacancies low and housing relatively well maintained. The neighborhoods throughout the City of Santa Barbara have similar access to community assets such as job proximity, school quality, and city services/facilities.

125. Are there any community assets in these areas/neighborhoods?

The neighborhoods throughout the City of Santa Barbara have similar access to community assets such as job proximity, school quality, transportation and city services/facilities. Parks and recreation opportunities are also available throughout the city, including low and moderate income neighborhoods, though some parks and playgrounds would benefit from upgrades (as discussed in NA-45).

126. Are there other strategic opportunities in any of these areas?

Park investments as discussed in NA-45 present an opportunity for public improvement in these low- and moderate-income neighborhoods. Preservation of affordable housing is also key to preventing displacement of low- and moderate-income residents. The revitalization of downtown may also impact these neighborhoods either directly or indirectly.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

127. Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Citywide, 85 percent of households have a desktop or laptop computer and 81 percent have a smartphone. Eighty percent of households have broadband access by cable, fiber, or DSL and 86 percent have some type of broadband access—6 percent only have internet through their cellular data plan.

However, ACS data indicate that access is much lower for low- and moderate-income households. In Santa Barbara just 5 percent of households earning \$75,000 or more per year are without an internet subscription compared to 38 percent of households earning less than \$20,000 per year and 15 percent of households earning between \$20,000 and \$75,000 per year.

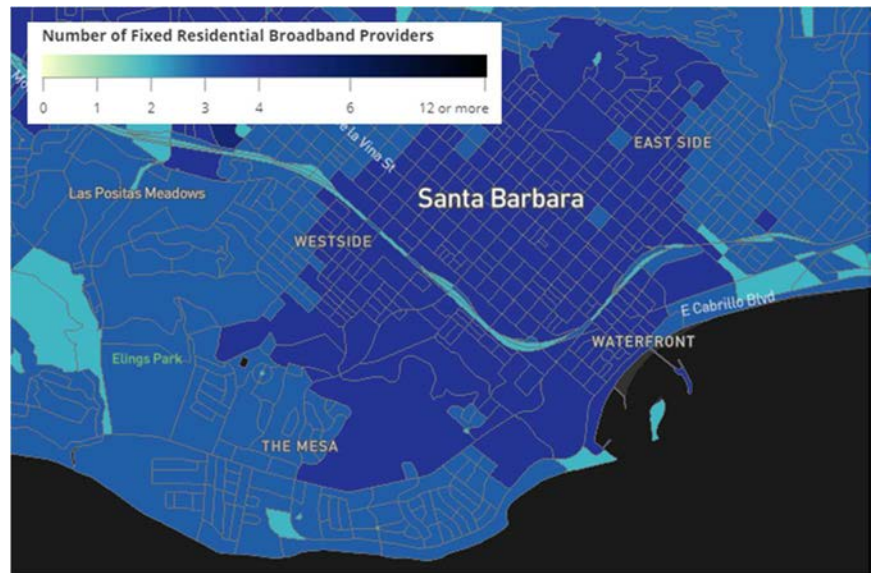
As part of the community engagement process conducted for the Consolidated Plan, residents and stakeholders serving low-income households were specifically asked about broadband needs and digital inclusion. While participants generally believe that access to broadband was not a problem, several participants did express concern over a generation gap technology proficiency.

128. Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the Federal Communications Commission database, the City of Santa Barbara is served by five broadband providers. The map below illustrates high access to multiple providers throughout the city.

Fixed Broadband Deployment Map: All Providers Reporting Service

Source:
Federal Communications Commission.



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

129. Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Santa Barbara's Climate Action Plan identifies the following effects of climate change that are expected to occur in Santa Barbara in future decades:

- More frequent extreme weather events such as heat waves, droughts, wildfires, wind, severe winter storms, and flooding;
- Accelerated coastal erosion and inundation of some coastal areas due to sea level rise;
- Changes to water supply from more winter runoff and less spring snow melt;
- Increased smog pollution and water pollution;
- Geographic shifts and harm to wildlife and plant species and their associated habitats;
- Changes to disease transmission and pest epidemics; and
- Effects on local economies such as fisheries, tourism, and recreation.

130. Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

There are not geographic areas of the city known to have a disproportionately high risk of natural hazard risks associated with climate change though some residents and businesses may experience disproportionate impacts. Residents most vulnerable are those that depend on hourly wage employment as they do not receive wages if they cannot make it to work or their work is closed during or in the wake of a disaster. Small service-oriented businesses are also vulnerable as they are most impacted by potential closures and are the less likely than larger corporations to be able to weather a stoppage or shortage in cash flow.

Strategic Plan

SP-05 Overview

131. Strategic Plan Overview

The Housing and Community Development Strategy is the centerpiece of the Consolidated Plan. The Strategy describes:

- General priorities for assisting households
- Programs to assist those households in need
- Five-year objectives identifying proposed accomplishments

The Strategic Plan also addresses the following areas:

- Financial resources
- Anti-poverty strategy
- Lead-based paint hazard reduction
- Reduction of barriers to affordable housing
- Institutional Structure/Coordination among agencies

In establishing five-year priorities for assistance with CDBG and HOME funds, the City of Santa Barbara has taken several factors into consideration:

- 1) those households most in need of housing and community development assistance, as determined through the Consolidated Plan Needs Assessment as well as stakeholder and resident engagement; and
- 2) the extent of other non-federal resources and programs available to address the needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

132. General Allocation Priorities

The City will focus funds in the defined LMI areas and in programs that serve LMI populations throughout the City.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City utilizes CDBG and HOME funds for projects and programs operated citywide. However, the majority of the construction projects are targeted to the most-needy neighborhoods: those Census tracts with 51% or more of the residents who are low- or moderate-income.

The highest priority has been assigned to the needs of the lowest income residents, based on the assumption that in this high cost real estate market, they are at greater risk of displacement, homelessness or other serious housing situations due to limited financial resources and other limitations they may face.

SP-25 Priority Needs - 91.215(a)(2)

133. Priority Needs

Priority Needs identified by the needs assessment and through community and stakeholder engagement include: homeless assistance, decent housing, public facilities and infrastructure, economic development, and planning for housing and community development. The following table describes these needs in detail, including the population served, geographic areas affected, associated goals, and relative basis for priority.

Table 61– Priority Needs Summary

1	Priority Need Name	Homeless Assistance	
	Priority Level	High	
	Population	<u>Income Levels:</u> Extremely Low Low Moderate <u>Family Types:</u> Large Families Families with Children Elderly Public Housing Residents <u>Homeless Subpopulations:</u> Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth	<u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development Homeless Transitional Aged Youth
	Geographic Areas Affected	Citywide	
	Associated Goals	Assisting the Homeless	
	Description	The City will continue to give high priority to programs that serve homeless individuals, families and victims of domestic violence.	
	Basis for Relative Priority	This priority is not only evidenced in the most recent Point-in-Time homeless count, but was also expressed as a very high need during the community and stakeholder engagement conducted for the Consolidated Plan.	

2	Priority Need Name	Decent Housing	
	Priority Level	High	
	Population	<u>Income Levels:</u> Extremely Low Low Moderate <u>Family Types:</u> Large Families Families with Children Elderly Public Housing Residents <u>Homeless Subpopulations:</u> Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth	<u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Homeless Transitional Aged Youth
	Geographic Areas Affected	Citywide (For TBRA, beneficiaries must be Santa Barbara City residents but can use the assistance for units in the South Coast)	
	Associated Goals	Decent Affordable Housing Decent Housing Availability	
	Description	The City will continue to work with local housing partners to identify and support rehabilitation, new construction, and when appropriate, restructure existing debt in order to preserve the long term viability of the City's affordable housing inventory for low and moderate-income residents and continue to work with public service agencies who provide rental assistance, to very low and low-income residents.	
	Basis for Relative Priority	The City of Santa Barbara continues to place as high priority on decent housing. As described in detail throughout the Needs Assessment and Market Analysis, the city has a shortage of affordable housing units, a shortage of accessible housing units, relatively older housing stock that may need rehabilitation and accessibility modification, and rental units that are in poor condition. The need for decent housing was repeatedly identified as a top concern among both stakeholders and residents throughout the public input process.	

3	Priority Need Name	Public Facilities and Infrastructure
	Priority Level	High
	Population	<p><u>Income Levels:</u> Extremely Low Low Moderate</p> <p><u>Family Types:</u> Large Families Families with Children Elderly Public Housing Residents</p> <p><u>Homeless Subpopulations:</u> Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</p> <p><u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other: Homeless Transitional Aged Youth</p>
	Geographic Areas Affected	Citywide, except for public infrastructure and park improvements which are limited to low and moderate income census tracts.
	Associated Goals	Public Facilities and Infrastructure Improvements
	Description	Continue to support capital projects that improve facilities that serve low and moderate-income residents. The City will also continue to support public infrastructure and parks improvements located in low and moderate-income Census tracts.
	Basis for Relative Priority	The City of Santa Barbara has identified non-housing community development related to public facilities and infrastructure to be an ongoing need within the community. During the development of the Consolidated Plan needs assessment section and engagement with social service providers, it was found that a range of non-housing community development was needed, including accessibility and sidewalk improvements, streetlights, and parks a recreation improvements. In addition, service providers indicated that they do not have funds for capital improvements as most local foundations or donors do not support capital projects. The City's CDBG program is one of the few available resources for non-profit service providers to make physical improvements to their facilities. Many of the requests from organizations are for upgrades to dilapidated facilities, such as roof replacements, plumbing, and ADA improvements.

4	Priority Need Name	Economic Development
	Priority Level	High
	Population	<u>Income Levels:</u> Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Economic Opportunity
	Description	Continue to support self-employment and workforce training programs as well as small business loans for low and moderate-income residents.
	Basis for Relative Priority	The City of Santa Barbara desires to increase economic mobility of residents and addresses structural causes of poverty. Funding economic-development programs that enable low-income clients to move towards self-sufficiency and end the cycle of poverty are a crucial component. Economic development through workforce development and education was identified as a need through stakeholder engagement.
5	Priority Need Name	Planning for Housing and Community Development
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Citywide
	Associated Goals	All goals
	Description	Continue to administer the CDBG and HOME programs in accordance with their respective regulations. Includes Fair Housing.
	Basis for Relative Priority	The City will continue to support administration and planning activities in order to effectively oversee the CDBG and HOME programs.

134. Narrative

In establishing five-year priorities for assistance with CDBG and HOME funds, the City of Santa Barbara has taken several factors into consideration:

- 1) those households most in need of housing and community development assistance, as determined through the Consolidated Plan needs assessment, consultation, and public participation process;
- 2) which activities will best meet the needs of those identified households; and

3) the extent of other non-federal resources and programs available to address these needs.

The following Funding Criteria and Priorities for expenditure of CDBG funds adopted by the Santa Barbara City Council are:

- Proposals that facilitate housing for low and moderate income persons.
- Proposals which revitalize low and moderate income neighborhoods.
- Proposals that strengthen or expand public or social service agencies, which facilitates low and moderate income housing.
- Economic development proposals which leverage financial resources to create or retain jobs for low and moderate income persons.

For over two decades, the City has allocated General Funds annually to support Human Service programs that provide direct services to low income City residents. Thus, while a maximum of 15% of the City's CDBG entitlement is allocated towards public services, City Human Service funds (approximately \$726,000) provide the majority of funding for services to the impoverished, elderly, disabled, children, youth and families of Santa Barbara.

In event of disasters, including, but not limited to, (1) Man-Made-disasters, (2) Natural disasters, and (3) Terrorism the City may elect to use its current entitlement allocations of CDBG and/or HOME Investment Partnership Program (HOME) funds to address needs not provided for by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA), or other disaster relief efforts. Man-made disasters can include, but are not limited to, chemical spills, mass rioting, power outages, plant explosions, etc. Natural disasters can include, but are not limited to, earthquakes, tsunamis, wild fires, flooding and public health concerns, such as wide-spread disease including the recent coronavirus disease 2019 (COVID-19). Terrorism events include, but are not limited to, bomb threats, biochemical attacks, cyber-attacks, phishing, and virus distribution, etc. Funding for disaster relief may not duplicate other efforts undertaken by federal or local sources unless allowed by the federal government. Potential eligible uses of funds are those that are identified as CDBG or HOME eligible. HUD may provide new guidance on eligible uses in which the City will comply with and may utilize as well.

All eligible CDBG activities, including those to address declared disasters or emergencies, must meet one of three national objectives, which are: (1) Benefit to low- and moderate-income (LMI) persons; (2) Aid in the prevention of slums or blight; and (3) Meet a need having a particular urgency. The City of Santa Barbara may carryout eligible CDBG activities to meet needs resulting from declared disasters or emergencies under any one of the three national objectives.

SP-30 Influence of Market Conditions – 91.215 (b)

135. Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High rents and low vacancy rates; high demand for Housing Choice Vouchers; gap of 3,905 rental units to meet need for renters earning less than \$50,000 per year.
TBRA for Non- Homeless Special Needs	High rents and low vacancy rates; high demand for Housing Choice Vouchers; gap of 3,905 rental units to meet need for renters earning less than \$50,000 per year, and disproportionate impact of housing needs on non-homeless special needs populations.
New Unit Production	High rents and low vacancy rates; high demand for affordable housing units; gap of 3,905 rental units to meet need for renters earning less than \$50,000 per year. Market constraints to new unit production include high land/construction costs, NIMBYism, and lack of available financial resources.
Rehabilitation	Stagnant incomes of owners who are low income, elderly and have special needs, older housing stock, poor condition of naturally occurring affordable housing, and shortage of accessible housing stock.
Acquisition, including preservation	High rents and low vacancy rates; high homeownership prices, high demand for affordable housing units; gap of 3,905 rental units to meet need for renters earning less than \$50,000 per year. Market constraints to acquisition include high land/rehab costs and lack of available financial resources.

Table 62 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

136. Introduction

This section of the Consolidated Plan outlines anticipated resources and explains how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied. Below are non-entitlement resources the City makes available to, or are received by the City's partners vital to meeting its Con Plan strategy:

In event of disasters, including, but not limited to, (1) Man-Made-disasters, (2) Natural disasters, and (3) Terrorism the City may elect to use its entitlement allocations of CDBG and/or HOME Investment Partnership Program (HOME) funds, or any additional emergency funds provided by HUD, to address needs not provided for by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA), or other disaster relief efforts. Man-made disasters can include, but are not limited to, chemical spills, mass rioting, power outages, plant explosions, etc. Natural disasters can include, but are not limited to, earthquakes, tsunamis, wild fires, flooding and public health concerns, such as wide-spread disease including the recent coronavirus disease 2019 (COVID-19). Terrorism events include, but are not limited to, bomb threats, biochemical attacks, cyber-attacks, phishing, and virus distribution, etc. Funding for disaster relief may not duplicate other efforts undertaken by federal or local sources unless allowed by the federal government. Potential eligible uses of funds are those that are identified as CDBG or HOME eligible. HUD may provide new guidance on eligible uses in which the City will comply with and may utilize as well.

137. Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Planning, Economic Development, Housing, Public Improvements, Public Services	902,268	320,000	45,053	1,267,321	4,844,019	Forecast based on 2020 allocation and program income
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	526,335	80,000	31,860	638,195	2,552,780	Forecast based on 2020 allocation and program income

Table 63 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds play a crucial role in implementing the Action Plan. Local private and non-federal funds are insufficient to meet the heavy demand for housing and services in our community. Agencies receiving CDBG and HOME funds use those funds to get a commitment from other funding sources and increase their stakeholders. This encourages collaboration and partnerships between agencies and enhances the level of services agencies are able to provide low and moderate-income residents.

Leveraging federal funds enables agencies to be more competitive and have a higher success rate. They can build a base of private financial support and increase sustainability by bringing on partners who will have an incentive to continue supporting the agency after the federally-funded grant period ends.

- Section 8 funds: The Housing Authority of the City of Santa Barbara administers the Section 8 program in the City and receives Section 8 funds annually to provide rent subsidies to nearly 3,000 residents.
- Continuum of Care funds: The City is a partner in the County of Santa Barbara Continuum of Care which receives HUD funding and recently secured a Homeless Emergency Aid Program (HEAP) grant. Some of those funds are allocated to programs supported with City CDBG funds.
- Low-Income Housing Tax Credits (LIHTC): The federal 4% and 9% LIHTC is the principal source of funding for the construction of affordable rental housing. They provide a credit against federal tax liability.
- Human Services Grants: The city budget commits approximately \$700,000 annually from the city's General Fund for human services. Human Services funds are intended to support programs that provide basic human needs, such as food and shelter, and programs that are preventative in nature or promote high degree of functioning. Many of the programs supported through this source aid in the prevention of homelessness, provide emergency and transitional shelter, permanent supportive housing, and other supportive services to persons who are homeless or at risk of becoming homeless.
- Santa Barbara General Fund: The city commits General Funds to support homeless programs such as the Restorative Policing program, which helps chronically homeless individuals achieve self-sufficiency, and for general operations-support of PATH Santa Barbara, an interim housing program for homeless individuals.
- Private Banks: Women's Economic Ventures receives private bank funds to support the Community Development Loan Fund, which is augmented with repayment funds from previously provided CDBG seed money.

The City typically uses HOME funds to assist local housing and service providers to provide security deposit loans and TBRA assistance in accordance with Section §92.209. TBRA funds may not be used to pay for case management; therefore, matching contributions shall include the value of voluntary supportive services provided to tenants receiving HOME tenant-based rental assistance during the term of the tenant-based rental assistance contract. The supportive services are necessary to facilitate independent living or are required as part of a self-sufficiency program. Excess match contributions will be rolled over to the following year.

138. If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

n/a

SP-40 Institutional Delivery Structure – 91.215(k)

139. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City Community Development Department	Government	CDBG and Human Service Grants, Affordable Housing, Rental Housing Mediation, Fair Housing, Planning/Development	Jurisdiction
Housing Authority of the City of Santa Barbara (HACSB)	PHA	Section 8 Rental Subsidy, Public Housing	Jurisdiction
City Parks and Recreation Department	Government	Neighborhood improvements, Public facilities, Public services	Jurisdiction
City Public Works Department	Government	Neighborhood improvements	Jurisdiction
Home for Good	Regional Organization	Homelessness	Countywide
Santa Maria/Santa Barbara Continuum of Care	Regional Organization	Homelessness	Countywide
Homeless and Special Needs Services Providers	Non-Profit Agencies	Public services	Varies

Table 64 - Institutional Delivery Structure

Santa Barbara’s Community Development Department is committed to sustainable growth and development in the City in ways that promote sound economic standards, environmental quality and the equitable distribution of jobs, housing and income. The Department is responsible for planning, building and safety, housing and human services, and related administrative functions for the City of Santa Barbara. The Housing & Human Services Division of the Community Development Department is responsible for managing HUD grant programs, developing housing policy and information, and managing City-funded human services grants.

The Community Development and Human Services Committee (CDHSC) provides recommendations to City Council on the annual expenditure of federal Community Development Block Grant (CDBG) funds for activities ranging from housing, public/human services, capital projects, economic development and other eligible activities. In addition, the CDHSC evaluates proposals and makes annual funding recommendations for the Human Services Program (funded with City General Fund revenues) which provides services to youth, seniors and the disabled as well as some health services, with a primary focus on emergency services such as shelter, food and safety.

140. Assess of Strengths and Gaps in the Institutional Delivery System

Santa Barbara is characterized by a capable and extensive housing and community development delivery system. Strong City and County agencies anchor the federal programs and housing and community development programs the City is able to support. In the community, there is a large network of experienced non-profit organizations that deliver a full range of services to residents.

The Community Development Department maintains direct communication with other City departments when revising or updating housing policies, issues and services. Through daily contact and cross-sector collaboration, City staff implements programs and services and tracks issues of concern. This process allows easy access to data on building activity, housing conditions, code requirements, zoning, growth issues, employment trends, and other demographic data. The Housing Authority of the City of Santa Barbara, and various other community affordable housing development organizations, are integral to implementing the City's affordable housing program, including activities for acquisition/rehabilitation, preservation of assisted housing, and development of affordable housing.

In addition to the City's internal network, through its federal entitlement and other resources, Santa Barbara interacts with various non-profit agencies and public service groups in the delivery of programs. These agencies are assisted by City staff in planning programs and projects, ensuring activity eligibility and costs, complying with federal regulations and requirements, and monitoring the timely expenditure of annually allocated program funds. The City requires agencies to submit quarterly and annual reports to meet federal requirements, and periodically conducts sub-recipient audits and on-site reviews.

Furthermore, the City of Santa Barbara performs project monitoring of all rent restricted affordable units assisted with HOME, CDBG, and former Redevelopment Agency housing funds.

- Annually, audits are performed to ensure compliance with regulatory agreements and affordability covenants; and
- Periodic, on-site visits are conducted, which will include a property inspection and an in- depth review of the rent restricted affordable unit files assisted with HOME, CDBG, and the former Redevelopment Agency.

As part of the Consolidated Plan process, the City received input from numerous housing and public service agencies through a combination of focus groups and interviews. These agencies provided valuable input into the identification of needs and gaps in service, and in development of the City's five-year Strategic Plan.

The primary gap in the delivery system is a lack of funding to adequately address needs in the city.

141. Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other	X	X	X

Table 65 - Homeless Prevention Services Summary

142. Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Santa Barbara is part of the Santa Maria/Santa Barbara County Continuum of Care (CoC). Through the CoC and Home for Good (coordinated entry operator) homeless needs are being addressed on a regional basis with coordinated services and shelters provided by agencies located in throughout the county. Through the CoC and community partners, the service delivery system in Santa Barbara connects people experiencing homelessness with resources in healthcare, behavioral healthcare, public assistance, food services, rapid rehousing, emergency shelter, transitional housing, and permanent housing.

Key partners in the service delivery system for Santa Barbara are shown in the figure on the following page.

Community Partners in the Santa Barbara Service Delivery System

 <p>HEALTHCARE</p> <p>Santa Barbara County Public Health Department Santa Barbara Cottage Hospital Santa Barbara Street Medicine/Doctors Without Walls Santa Barbara Neighborhood Clinics Dignity Health</p>	 <p>BEHAVIORAL HEALTHCARE</p> <p>Santa Barbara Department of Behavioral Wellness Mental Wellness Center Community Counseling and Education Center</p>
 <p>PUBLIC ASSISTANCE</p> <p>Santa Barbara County Department of Social Services</p>	 <p>GROCERIES/FOOD</p> <p>Foodbank of Santa Barbara County Catholic Charities Food for Angels, Isla Vista UCSB Associated Students Food Bank Santa Barbara County Department of Social Services</p>
 <p>RAPID REHOUSING</p> <p>PATH Santa Barbara Good Samaritan Northern SB County United Way New Beginnings The Salvation Army Transition House</p>	 <p>EMERGENCY SHELTER</p> <p>PATH Santa Barbara Channel Islands YMCA Domestic Violence Solutions Good Samaritan Santa Barbara Rescue Mission Transition House Faith-Based Coalition</p>
 <p>PERMANENT HOUSING</p> <p>Good Samaritan City of SB Housing Authority Housing Authority of SB County Mental Wellness Center PathPoint People's Self-Help Housing Corp Sanctuary Psychiatric SB Community Housing Corp SB County Department of Behavioral Wellness Sarah House SB Transition House WillBridge</p>	 <p>TRANSITIONAL HOUSING</p> <p>Channel Islands YMCA Domestic Violence Solutions Good Samaritan The Salvation Army Transition House WillBridge</p>

Source: Phase I Community Action Plan to Address Homelessness in Santa Barbara County.

143. Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the service delivery system is through the collaborative partnerships established with community based providers. This is especially evident in delivery of services to people experiencing homelessness and among affordable housing providers. This network of partners has strengthened its collaboration in recent years by enhancing the governance structure of the CoC, implementing a Coordinated

Entry System, and expanding cross-sector collaboration. Most recently, in partnership with the Santa Barbara

Foundation, the City contracted with the Santa Barbara Alliance for Community Transformation (SB ACT) to develop a Santa Barbara Homelessness Collaborative. SB ACT will facilitate coordination and mutual accountability among government agencies, key stakeholders, and nonprofit organizations that are engaged in responding to the homelessness crisis within the City of Santa Barbara.

Gaps in service are evident in providing services to residents who lack legal documentation, offenders, and persons making an efficient transition from emergency shelters to transitional and permanent housing. This also includes a lack of critical resources for mental health services, healthcare, substance abuse and access to affordable, accessible housing. These critical components of the service delivery system are inadequately funded which limits the ability of local government and non-profits to provide services for stability and self-sufficiency.

The primary gap in the delivery system is a lack of funding to adequately address needs in the city.

144. Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

A technical working committee called the Cities-County Joint Affordable Housing Task Group meets on a regular basis to coordinate, integrate, strengthen and eliminate identified gaps in the housing delivery system of local institutions. The group consists of the Cities of Santa Barbara, Carpinteria, Goleta, as well as the City and County Housing Authorities, the Metropolitan Transit District and housing providers. Currently the Mayor of Santa Barbara is the task group chair.

Santa Barbara's strategy to overcoming gaps institutional structure is demonstrated by an emphasis on providing services to people experiencing homelessness as well as to other special needs populations, and partnering with the housing authority to develop and preserve affordable housing. The City also works to leverage funding sources to maximize impact and seek supplemental funding where possible (e.g., HEAP grant, local funding sources, LIHTC, etc.) The City continues to actively consult with a variety of nonprofits, social service providers, neighborhoods and citizens, and other governmental agencies to address needs and develop institutional structure.

SP-45 Goals Summary – 91.215(a)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assisting the Homeless	2020	2024	Homeless	City of Santa Barbara	Homeless	CDBG: \$652,643	7,475 people assisted
2	Decent Affordable Housing	2020	2024	Affordable Housing Public Housing	City of Santa Barbara	Decent Housing	HOME: \$2,927,805	TBRA: 205 Security Deposit: 40
3	Decent Housing Availability	2020	2024	Affordable Housing	City of Santa Barbara	Decent Housing Fair Housing	CDBG: \$1,345,519	Housing Units: 50 Other (FH): 5
4	Public Facilities and Infrastructure Improvements	2020	2024	Non-Housing Community Development	City of Santa Barbara	Public Facilities and Infrastructure	CDBG: \$2,722,291	20 project/facility improvements
5	Economic Opportunity	2020	2024	Non-Housing Community Development	City of Santa Barbara	Economic Development	CDBG: \$289,335	100 people assisted 10 businesses assisted
6	CDBG Planning and Administration	2020	2024	Other	City of Santa Barbara	Planning for Housing and Community Development	CDBG: \$1,101,552	n/a
7	HOME Planning and Administration	2020	2024	Other	City of Santa Barbara	Planning for Housing and Community Development	HOME: \$263,170	n/a

Table 66 – Goals Summary

145. Goal Descriptions

1	Goal Name	Assisting the Homeless
	Goal Description	Using CDBG public service funds, the City will provide assistance to homeless service providers such as, but not limited to, People Assisting The Homeless (PATH), Domestic Violence Solutions, New Beginnings and Transition House. Using non-CDBG funds, the City will provide financial assistance to programs that aid in the prevention of homelessness, provide emergency and transitional shelter, permanent supportive housing, and supportive activities to persons who are homeless or at risk of becoming homeless.
2	Goal Name	Decent Affordable Housing
	Goal Description	The City will continue working with local housing and service providers to provide security deposit loans and TBRA assistance using HOME funds. The City will identify CHDOs to acquire, rehabilitate or construct low-income rental units.
3	Goal Name	Decent Housing Availability
	Goal Description	To the extent possible, based upon the availability of funds and a project's viability, the City will assist affordable housing developers to rehabilitate low-income rental units (using CDBG repayment funds). Using CDBG administrative funds, the fair housing program will work to remove barriers to fair housing choice (e.g., respond to inquiries, investigate reported cases of housing discrimination, and educate the public on housing rights and responsibilities). In addition, using General Funds, the City will continue to support programs that make housing available to vulnerable populations for example, programs such as Rental Housing Mediation.
4	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Using CDBG funds, the City will provide financial assistance to improve public facilities, parks, and infrastructure, and non-profit service providers' facilities.

5	Goal Name	Economic Opportunity
	Goal Description	Using CDBG funds, the City will support self-employment training programs targeted to low and moderate-income business owners, or persons wishing to start a business. Using CDBG repayment funds, as available, Women's Economic Ventures will provide small business grants to persons who do not qualify for conventional bank loans.
6	Goal Name	CDBG Planning and Administration
	Goal Description	The City will conduct the following administration/planning activities: (1) General Administration of the overall CDBG Program, including preparation of budget, applications, certifications and agreements, (2) Coordination of all CDBG-funded capital improvement projects, (3) Coordination of the Public Service Subrecipients, (4) Monitoring of all CDBG projects/programs to ensure compliance with federal regulations, (5) Preparation of the Annual Action Plan, (6) Preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), (7) TBRA program monitoring, and (8) IDIS drawdowns.
7	Goal Name	HOME Planning and Administration
	Goal Description	The City may use up to ten (10) percent of the HOME allocation for the overall administration of the HOME Program. The City will use HOME funds to ensure the overall development, management, coordination (including coordination with Community Housing Development Organizations), and monitoring of all HOME-funded projects/programs to ensure compliance with federal regulations of the HOME program.

Table 67 – Goal Descriptions

146. Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

As presented in Table 67 above, the City's five-year goal is to provide assist nearly 7,500 people experiencing (or at risk of) homelessness and provide affordable housing opportunities to extremely low, low and moderate income households through tenant based rental assistance (205 households), security deposits (8), and rehab/construction of 50 housing units.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

147. Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable. HACSB has 472 accessible units in its portfolio (including LIHTC and locally funded units, accounting for one-third of its total units—a proportion far exceeding the required 5 percent.

148. Activities to Increase Resident Involvement

In general, the Housing Authority has empowered a Resident Council/Resident Advisory Board to serve as a focal point of information and feedback to the Housing Management and Property Development Departments. Periodic resident surveys are coordinated by the Resident Council to solicit valuable input from those who might not otherwise voice their opinions. The role of the Resident Council is invaluable as it affects current and future program/grant evaluation and development. HACSB also encourages tenant participation on the Housing Authority Commission/Board of Directors, which is represented on the City's Community Development and Human Services Committee.

One of HACSB's five goals in their strategic plan is to "Encourage client stability and upward mobility through community building, engagement, and partnerships." Action steps for this goal include:

- Access available resources for the enhancement of key Resident Services initiatives.
- Collaborate with strategic community partners to strengthen HACSB's response to critical community needs and issues.
- Continue HACSB's involvement in community needs and issues by Commissioners, staff and residents' service on boards, task forces, and commissions related to the promotion of affordable housing, a sustainable community and self-sufficiency.
- Promote self-sufficiency and mobility among HACSB residents and participants through programs, services, partnerships and initiatives.
- Promote education and employment as strategies for youth to rise out of poverty and attain self-sufficiency.

149. Is the public housing agency designated as troubled under 24 CFR part 902?

No.

150. Plan to remove the 'troubled' designation

Not applicable. The Housing Authority of the City of Santa Barbara is a "High Performer" under the Section 8 Management Assessment Program and the Public Housing Assessment System.

SP-55 Barriers to affordable housing – 91.215(h)

151. Barriers to Affordable Housing

The 2015 Santa Barbara Housing Element outlines both governmental and non-governmental barriers to affordable housing development. The primary non-governmental constraints include high land and construction costs. The financing environment (for multifamily) is currently stable but can pose a challenge for developers of affordable housing, who are often combining complex funding sources. In addition, availability of land can constrain development since infill tends to be more costly and logistically challenging.

Governmental constraints to affordable housing and resident investment identified in the Housing Element include land use controls (zoning, residential development standards, density limits), the development review process (including CEQA and design review), building codes, required site improvements, and fees and other exactions. Though there might not be one single barrier, the cumulative effect of regulatory policies increases costs and makes affordable development more challenging.

Stakeholders identified the following barriers to affordable development and the siting/development of shelters/transitional housing: Community resistance, insufficient funding, environmental requirements, bias toward and stereotyping of expected residents, cultural resistance to density, and parking requirements.

In an environment where there are fewer affordable options, it is easier for protected classes to experience housing discrimination in the disguise of acceptable practices such as credit checks and income verifications. In other words, in communities like Santa Barbara where demand for housing far outstrips supply, protected classes and other vulnerable populations are more likely to be turned away from housing through legitimate practices such as credit checks, preference for non-voucher renters and income checks.

152. Strategies to Remove or Ameliorate the Barriers of Affordable Housing

- Continue to provide incentives (financial and management) in cooperation with HACSB and private developers to use underutilized and small vacant parcels to support affordable development on infill sites. Develop an inventory of all land in the City owned by the City, County, State and Federal governments, local School and High School Districts and public utilities, and actively pursue dedication of surplus land for development of low, moderate and middle income housing, and for qualifying employees of participating government agencies.
- Continue to implement inclusionary housing requirements on new ownership developments to provide below market rate units. Through the use of resale controls, subsidized units will continue to be available to moderate income households for many years. Continue to pursue funding assistance for first-time homebuyers.
- Continue to support lot consolidation and development on small infill sites. Actively pursue the dedication of surplus public land for affordable housing, and evaluate opportunities for the integration of housing above public and private parking lots. Coordinate with property owners and developers to encourage the development of housing at key shopping centers.

- Continue to operate the HRLP Program as funds allow for multi-family properties. Assist in preserving the existing rental housing stock by allowing the reconstruction or rehabilitation of apartments at non-conforming General Plan densities and zoning standards.
- Continue to provide development standard incentives, such as reductions in lot area, unit size, setback, open space and parking. Implement State density bonus law to facilitate the provision of units affordable to very low and low income renter households, and moderate income owner households.
- Implement actions identified in the 2015-2023 Housing Element to expedite the review process for residential infill and affordable housing projects, including establishing guidelines for Multi-Family Design and infill projects.
- Continue to allow residential use in most commercial districts, with higher densities permitted for projects with an affordability component. Through the Average Unit Density Incentive Program, the City will encourage the construction of rental housing, employer sponsored housing, and co-operative housing in the Downtown, La Cumbre Plaza/Five Points area, C-M Commercial Manufacturing Zone and Milpas Street by providing incentives such as:
 - **Increased density overlays up to 63 du/ac**
 - Higher Floor Area Ratios (FAR) when such standards are developed
 - More flexibility with zoning standards (e.g., reduced parking standards)
 - Expedited Design Review process
 - Fee waivers or deferrals
- Continue to advocate for and pursue federal, state, local and private funding sources for affordable housing. Continue to encourage HUD to grant an exception Fair Market Rent for Santa Barbara, or define a separate housing market for the higher cost South County area.
- Continue to focus its highest residential densities in commercial districts and outside established residential neighborhoods. Continue the provision of quality affordable housing with complementary design to enhance compatibility with the surrounding area. Provide opportunities for neighborhood input on project design.
- Discourage clustering of affordable projects in particular neighborhoods. Policies to require scattered site development will continue to guide the location of affordable housing sites.

SP-60 Homelessness Strategy – 91.215(d)

153. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's goal is to have a seamless continuum of care for the homeless. The City has implemented a multi-pronged effort to provide adequate housing and social services to this very vulnerable segment of our community. The City supports numerous outreach and assessment programs for homeless individuals. They are:

- Restorative Policing - The Restorative Policing Program helps chronically homeless individuals achieve self-sufficiency. The program works with clients to place them in detox, housing, or work programs, and is staffed by sworn officers and Restorative Outreach Specialists. The City has secured 30-month funding from the California Homeless Emergency Aid Program (HEAP) to add another FTE restorative officer. With the HEAP grant a nurse will be embedded with the Restorative Police team and street outreach workers to provide preventive medical services, and to assess and refer ongoing medical and behavioral health issues to the appropriate community resources.
- City Net - The HEAP grant also enabled the City to secure the services of City Net, an Orange County-based street outreach team with a successful track record, to provide street outreach and serve as a mobile navigation center for homeless individuals. City Net staff will work with Restorative Police officers to conduct street rounds and follow-up on a regular basis with homeless individuals throughout the City, and will maintain its relationship with clients from the streets until they access permanent housing.
- Noah's Anchorage Street Outreach - This program serves young people, ages 16-24, by providing outreach to youth on the streets on a regular basis. Services are aimed specifically at marginalized youth populations that are not seeking services through other community-based organizations.
- New Beginnings Safe Parking - The Safe Parking Program provides overnight safe parking and case management assistance to individuals and families who live in their vehicles. This program provides weekly street outreach with community volunteers to reach out to newly homeless and connect them with services.
- People Assisting the Homeless (PATH) - PATH Santa Barbara is an interim housing program designed for people experiencing homelessness to help stabilize and work towards permanent housing goals. PATH will outreach to persons living on the streets to promote their services and interim housing opportunities.
- Freedom Warming Centers - Volunteer outreach teams are notified of weather related warming center activations to notify homeless individuals.

In addition, as a member of the Santa Barbara/Santa Maria Continuum of Care (CoC), the City has actively helped implement the County's Coordinated Entry System (CES) operated by Home for Good to standardize the process by which people experiencing homelessness access housing and homeless services.

The City is represented on the CoC Board, and commits to the continued oversight of the CES. In addition, the City will encourage participation of our local housing and homeless service providers, particularly recipients of City Human Services and Community Development Block Grant funds, in the CES.

154. Addressing the emergency and transitional housing needs of homeless persons

The City has and will continue to address emergency shelter and transitional housing needs of homeless individuals and homeless families through support of homeless programs such as:

- PATH Winter Shelter for emergency overnight shelter from December 1 to March 31 on nights when it is either 40 degrees or colder, or when there is at least a 50 percent chance of rain forecast for two nights in a row;
- PATH for year round emergency beds, temporary and transitional shelter, and social services;
- Transition House for emergency shelter - temporary and transitional, meals, childcare and job assistance;
- Domestic Violence Solutions for temporary shelter, supportive services and transitional assistance for homeless battered women and their children;
- Salvation Army Hospitality House for transitional shelter and case management to homeless men and women;
- Sarah House for full supportive services in a complete care residential home for special needs persons with AIDS and terminal illnesses;
- Noah's Anchorage Youth Shelter for temporary housing and crisis intervention services for homeless, runaway or disenfranchised youth;
- My Home for transitional housing for youth aging out of foster care;
- WillBridge for temporary shelter as an alternative to incarceration for those with mental illness; and;
- Rescue Mission also provides emergency shelter ten days per month per individual.

155. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to support programs whose mission it is to help homeless person transition to permanent housing. This Consolidated Plan and the 2020 Action Plan identify several projects that the City will fund during,

including Tenant Based Rental Assistance and security deposit assistance activities, as well as homeless shelters for individuals and families that have outlined program goals to move persons into permanent housing.

To meet the needs of the chronically homeless, Santa Barbara will continue to support and expand direct access to housing and “housing first” programs that are successful in getting the homeless off the streets and out of shelters. The City will also continue to pull together and seek additional resources to build permanent supportive housing units, expand the number of permanent housing subsidies, maintain a balanced approach to housing chronically homeless singles and families for continued reductions in these areas, and focus on ending homelessness rather than managing it.

156. Help low-income individuals and families avoid becoming homeless, especially extremely low- income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City helps prevent low-income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless through programs such as the Rental Housing Mediation program, Fair Housing Enforcement Program, and Transition House, all of which have substantial programs to assist in homeless prevention. Transition House offers a homelessness prevention program to assist very low-income households increase their earning potential and improve their household finance management. The Housing Rehabilitation Loan Program rehabilitates substandard multi-family buildings and implements affordability controls. The Rental Housing Mediation program assists and/or mediates disputes between tenants and landlords to prevent the possibility of displacement/homelessness. The Fair Housing Enforcement Program investigates reported cases of housing discrimination and educates the public on housing rights and responsibilities.

SP-65 Lead based paint Hazards – 91.215(i)

157. Actions to address LBP hazards and increase access to housing without LBP hazards

The City has implemented HUD Lead Based Paint Regulations (Title X), which requires federally funded rehabilitation projects to address lead hazards. Lead-based paint abatement is part of the City's Housing Rehabilitation Loan Program (HRLP). Units within rental housing projects selected for rehabilitation are tested if not statutorily exempt. Elimination or encapsulation remedies are implemented if lead is detected, and is paid for through CDBG funds.

To reduce lead-based paint hazards in existing housing, all housing rehabilitation projects supported with federal funds are tested for lead if not statutorily exempt and asbestos. When a lead-based paint or asbestos hazard is present, the City or the City's sub-grantee contracts with a lead / asbestos consultant for abatement or implementation of interim controls, based on the findings of the report. Tenants are notified of the results of the test(s) and the clearance report(s). In Section 8 programs, staff annually inspects units on the existing program and new units as they become available. In all cases defective paint surfaces must be repaired. In situations where a unit is occupied by a household with children under the age of six, corrective actions will include testing.

158. How are the actions listed above related to the extent of lead poisoning and hazards?

As discussed earlier in the Market Analysis, an estimated 1,195 owner occupied, and 285 renter occupied housing units in Santa Barbara were constructed before 1980 and have children under the age of 6 living in them. If these units contain a proportionate share of persons in poverty as the City proportion overall (10% of families with children live in poverty in Santa Barbara), then 120 owner occupied and 29 renter occupied housing units in Santa Barbara could be occupied by low-income families with children that could contain lead based paint hazards.

159. How are the actions listed above integrated into housing policies and procedures?

To reduce lead-based paint hazards in existing housing, all housing rehabilitation projects supported with federal funds are tested for lead if not statutorily exempt and asbestos. When a lead-based paint or asbestos hazard is present, the City or the City's sub-grantee contracts with a lead / asbestos consultant for abatement or implementation of interim controls, based on the findings of the report. Tenants are notified of the results of the test(s) and the clearance report(s). In Section 8 programs, staff annually inspects units on the existing program and new units as they become available. In all cases defective paint surfaces must be repaired. In situations where a unit is occupied by a household with children under the age of six, corrective actions will include testing.

SP-70 Anti-Poverty Strategy – 91.215(j)

160. Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The 2018 American Community Survey reported that 11,968 Santa Barbara residents had incomes below the poverty level, 12 percent of the total population. Major factors affecting the increase in poverty are unemployment and underemployment, high housing costs, rising non-housing costs especially of safety-net expenditures like insurance and medical care. These challenges are also contributing factors to homelessness and at risk of homelessness.

The City of Santa Barbara’s anti-poverty strategy includes both policy initiatives that address structural causes of poverty, and the funding of economic and social programs that enable low-income clients to move towards self-sufficiency and end the cycle of poverty. This is enabled through funding and management of the City’s Human Services grants and related programs. The City’s Housing Authority also operates a Family Self- Sufficiency Program (FSS) to allow Section 8 participants and public housing tenants to move up and out of assisted housing.

The City’s goal in this regard is to ensure that an individual or family has enough income, as well as knowledge, personal skills, and support systems necessary to secure safe and affordable housing, obtain quality child care, fulfill education and employment goals, access physical and mental health services, save money for future needs, obtain nutritious food and acquire basic necessities such as clothing, and build strong, stable families. The City will continue to focus on self-sufficiency as its primary anti-poverty approach through the Consolidated Plan, by administering existing programs and implementing initiatives for new human service programs.

161. How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

This plan is coordinated with the City’s overall anti-poverty strategy in that it provides specific goals and allocations to projects directly engaged in supporting low- and moderate-income households through housing assistance, public services, and facility/infrastructure improvements. In keeping with the City’s strategy discussed above, this plan relies on partnerships and close communication with local nonprofits to understand the needs of low-income residents and to provide resources to address those needs.

162. I

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SP-80 Monitoring – 91.230

163. Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Santa Barbara follows monitoring procedures for human service subgrantees which includes desk review of quarterly progress reports and expenditures, and on-site visits to ensure compliance with federal regulations. Public Service subgrantees submit quarterly progress reports documenting clients served, expenses, and accomplishments of specific goals and objectives. Periodically during the program year, staff conducts CDBG and HOME project on-site monitoring visits, where they review the operation and management of the projects. Additionally, on an annual basis, members of the Community Development and Human Services Committee conduct site visits to each funded project.

Capital projects are monitored by regular status and fiscal reports for Davis/Bacon requirements throughout the course of the project, as well as frequent site visits by staff. For some projects, the City's Housing Rehabilitation Loan Program staff is assigned to monitor and inspect project construction work. HOME projects are monitored yearly and inspected every three (3) years following HUD approved guidelines.

The City of Santa Barbara also performs project monitoring of all rent restricted affordable units assisted with HOME, CDBG, and the former Redevelopment Agency Housing Set-Aside Funds in accordance with 24 CFR 92.504. Owner-occupied units are required to submit an annual compliance form.

Project and financial data on CDBG and HOME-funded activities is maintained using HUD's IDIS (Integrated Disbursement Information System) software. Use of this system allows HUD staff easy access to local data for review and progress evaluation.

2020 Annual Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

164. Introduction

This section of the 2020 Action Plan outlines anticipated resources and explains how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

In event of disasters, including, but not limited to, (1) Man-Made-disasters, (2) Natural disasters, and (3) Terrorism the City may elect to use its entitlement allocations of CDBG and/or HOME Investment Partnership Program (HOME) funds, or any additional emergency funds provided by HUD, to address needs not provided for by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA), or other disaster relief efforts. Man-made disasters can include, but are not limited to, chemical spills, mass rioting, power outages, plant explosions, etc. Natural disasters can include, but are not limited to, earthquakes, tsunamis, wild fires, flooding and public health concerns, such as wide-spread disease including the recent coronavirus disease 2019 (COVID-19). Terrorism events include, but are not limited to, bomb threats, biochemical attacks, cyber-attacks, phishing, and virus distribution, etc. Funding for disaster relief may not duplicate other efforts undertaken by federal or local sources unless allowed by the federal government. Potential eligible uses of funds are those that are identified as CDBG or HOME eligible. HUD may provide new guidance on eligible uses in which the City will comply with and may utilize as well.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Planning, Economic Development, Housing, Public Improvements, Public Services	902,268	320,000	45,053	1,267,321	4,844,019	Forecast based on 2020 allocation and program income
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	526,335	80,000	31,860	638,195	2,552,780	Forecast based on 2020 allocation and program income

Table 46 - Expected Resources – Priority Table

165. Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds play a crucial role in implementing the Action Plan. Local private and non-federal funds are insufficient to meet the heavy demand for housing and services in our community. Agencies receiving CDBG and HOME funds use those funds to get a commitment from other funding sources and increase their stakeholders. This encourages collaboration and partnerships between agencies and enhances the level of services agencies are able to provide low and moderate-income residents.

Leveraging federal funds enables agencies to be more competitive and have a higher success rate. They can build a base of private financial support and increase sustainability by bringing on partners who will have an incentive to continue supporting the agency after the federally-funded grant period ends.

Below are non-entitlement resources the City makes available to, or are received by, the City's partners vital to meeting its ConPlan strategy:

- Section 8 funds: The Housing Authority of the City of Santa Barbara administers the Section 8 program in the City and receives Section 8 funds annually to provide rent subsidies to nearly 3,000 residents.
- Continuum of Care funds: The City is a partner in the County of Santa Barbara Continuum of Care which receives HUD funding and recently secured a Homeless Emergency Aid Program (HEAP) grant.
- Low-Income Housing Tax Credits (LIHTC): The federal 4% and 9% LIHTC is the principal source of funding for the construction of affordable rental housing. They provide a credit against federal tax liability.
- Human Services Grants: The city budget commits approximately \$700,000 annually from the city's General Fund for human services. Human Services funds are intended to support programs that provide basic human needs, such as food and shelter, and programs that are preventative in nature or promote high degree of functioning. Many of the programs supported through this source aid in the prevention of homelessness, provide emergency and transitional shelter, permanent supportive housing, and other supportive services to persons who are homeless or at risk of becoming homeless.
- Santa Barbara General Fund: The city commits General Funds to support homeless programs such as the Restorative Policing program, which helps chronically homeless individuals achieve self-sufficiency, and for general operations-support of PATH Santa Barbara, an interim housing program for homeless individuals.
- Private Banks: Women's Economic Ventures receives private bank funds to support the Community Development Loan Fund, which is augmented with repayment funds from previously provided CDBG seed money.

The City typically uses HOME funds to assist local housing and service providers to provide security deposit loans and TBRA assistance in accordance with Section §92.209. TBRA funds may not be used to pay for case management; therefore, matching contributions shall include the value of voluntary supportive services provided to tenants receiving HOME tenant-based rental assistance during the term of the tenant-based rental assistance contract. The supportive services are necessary to facilitate independent living or are required as part of a self-sufficiency program. Excess match contributions will be rolled over to the following year.

166. If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

167. Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assisting the Homeless	2020	2024	Homeless	City of Santa Barbara	Homeless	CDBG: \$135,340	1,495 people assisted
2	Decent Affordable Housing	2020	2024	Affordable Housing Public Housing	City of Santa Barbara	Decent Housing	HOME: \$585,561	TBRA: 41 Security Deposit: 8
3	Decent Housing Availability	2020	2024	Affordable Housing	City of Santa Barbara	Decent Housing Fair Housing	CDBG: \$279,023	Housing Units: 10 Other (FH): 1
4	Public Facilities and Infrastructure Improvements	2020	2024	Non-Housing Community Development	City of Santa Barbara	Public Facilities and Infrastructure	CDBG: \$564,527	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3 park improvements, 1 non-profit rehab
5	Economic Opportunity	2020	2024	Non-Housing Community Development	City of Santa Barbara	Economic Development	CDBG: \$60,000	20 persons assisted 3 businesses assisted
6	CDBG Planning and Administration	2020	2024	Other	City of Santa Barbara	Planning for Housing and Community Development	CDBG: \$228,431	n/a
7	HOME Planning and Administration	2020	2024	Other	City of Santa Barbara	Planning for Housing and Community Development	HOME: \$52,634	n/a

Table 47 – Goals Summary

168. Goal Descriptions

1	Goal Name	Assisting the Homeless
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	Goal Description	Using CDBG public service funds, the City will provide assistance to homeless service providers such as, but not limited to, People Assisting The Homeless (PATH), Domestic Violence Solutions, New Beginnings and Transition House. Using non-CDBG funds, the City will provide financial assistance to programs that aid in the prevention of homelessness, provide emergency and transitional shelter, permanent supportive housing, and supportive activities to persons who are homeless or at risk of becoming homeless.
2	Goal Name	Decent Affordable Housing
	Goal Description	The City will continue working with local housing and service providers to provide security deposit loans and TBRA assistance using HOME funds. The City will identify CHDOs to acquire, rehabilitate or construct low-income rental units.
3	Goal Name	Decent Housing Availability
	Goal Description	To the extent possible, based upon the availability of funds and a project's viability, the City will assist affordable housing developers to rehabilitate low-income rental units (using CDBG repayment funds). Using CDBG administrative funds, the fair housing program will work to remove barriers to fair housing choice (e.g., respond to inquiries, investigate reported cases of housing discrimination, and educate the public on housing rights and responsibilities). In addition, using General Funds, the City will continue to support programs that make affordable housing available to vulnerable populations for example, programs such as Rental Housing Mediation.
4	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Using CDBG funds, the City will provide financial assistance to improve public facilities, parks, and infrastructure, and non-profit service providers' facilities.

5	Goal Name	Economic Opportunity
	Goal Description	Using CDBG funds, the City will support self-employment training programs targeted to low and moderate-income business owners, or persons wishing to start a business. Using CDBG repayment funds, as available, Women's Economic Ventures will provide small business grants to persons who do not qualify for conventional bank loans.
6	Goal Name	CDBG Planning and Administration
	Goal Description	The City will conduct the following administration/planning activities: (1) General Administration of the overall CDBG Program, including preparation of budget, applications, certifications and agreements, (2) Coordination of all CDBG-funded capital improvement projects, (3) Coordination of the Public Service Subrecipients, (4) Monitoring of all CDBG projects/programs to ensure compliance with federal regulations, (5) Preparation of the Annual Action Plan, (6) Preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), (7) TBRA program monitoring, and (8) IDIS drawdowns.
7	Goal Name	HOME Planning and Administration
	Goal Description	The City may use up to ten (10) percent of the HOME allocation for the overall administration of the HOME Program. The City will use HOME funds to ensure the overall development, management, coordination (including coordination with Community Housing Development Organizations), and monitoring of all HOME-funded projects/programs to ensure compliance with federal regulations of the HOME program.

Projects

AP-35 Projects – 91.220(d)

169. Introduction

Below is a summary of the eligible projects that will take place during the program year that address the City's priority needs. Specific objectives are detailed in the individual project descriptions that follow.

Projects

#	Project Name
1	Domestic Violence Solutions - Emergency Shelter
2	NBCC, dba New Beginnings - Safe Parking Shelter and Rapid Rehousing Program
3	PATH Homeless Center
4	Transition House Family Emergency Shelter
5	Tenant Based Rental Assistance
6	Security Deposit Loan Program
7	Affordable Housing Rehabilitation/Construction Assistance
8	Housing Rehabilitation Loan Program
9	Fair Housing Program
10	City of Santa Barbara, Parks and Recreation - Eastside Park Restroom Renovation
11	City of Santa Barbara, Parks and Recreation - Louise Lowry Davis Center Renovation Project
12	City of Santa Barbara, Parks and Recreation - Westside Center Playground Replacement
13	Transition House - Shelter Bathroom Remodel
14	Women's Economic Ventures - Self Employment Training
15	CDBG Administration
16	HOME Administration

Table 48 – Project Information

170. Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In establishing five-year priorities for assistance with CDBG and HOME funds, the City of Santa Barbara has taken several factors into consideration: 1) those households most in need of housing and community development assistance, as determined through the Consolidated Plan needs assessment, consultation, and public participation process; 2) which activities will best meet the needs of those identified households; and 3) the extent of other non-federal resources and programs available to address these needs.

The highest priority has been assigned to the needs of the lowest income residents, based on the assumption that due to the extremely high cost of rental and ownership housing, they are at greater risk of displacement, homelessness or other serious housing situations due to limited financial resources and other limitations they may face. In addition, high priority has been placed on programs that assist the homeless due to the high level of homeless persons found by the Point in Time Count as described in the

Homeless Needs Assessment of the Consolidated Plan.

The basis for giving priority to public facilities, parks and infrastructure was determined from the non-housing community needs assessment of the Consolidated Plan, which identified projects in the City's Capital Improvement Plan that would be CDBG eligible. In addition, the Consolidated Plan found that CDBG funds are one of few funding sources that are available to non-profit organizations for capital improvements.

The major obstacles include the high and sustained demand for public services, as well as the lack of funding. During the last 10 years, the City's CDBG allocation dropped by 16% and the HOME allocation by 39%. These cuts, along with the state's elimination of Redevelopment Agencies, with no subsequent replacement, are the main obstacles to meeting underserved needs.

AP-38 Project Summary

171. Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Domestic Violence Solutions Emergency Shelter	City of Santa Barbara	Assisting the Homeless	Homeless Assistance	CDBG: \$30,590
New Beginnings - Safe Parking and Rapid Rehousing Program	City of Santa Barbara	Assisting the Homeless	Homeless Assistance	CDBG: \$43,225
PATH Homeless Center	City of Santa Barbara	Assisting the Homeless	Homeless Assistance	CDBG: \$23,750
Transition House	City of Santa Barbara	Assisting the Homeless	Homeless Assistance	CDBG: \$37,775
Tenant Based Rental Assistance	City of Santa Barbara & S. Coast	Decent Affordable Housing	Decent Housing	HOME: \$426,611 HOME PI: \$50,000
Security Deposit Loan Program	City of Santa Barbara	Decent Affordable Housing	Decent Housing	HOME PI: \$30,000
Affordable Housing Rehabilitation/Construction Assistance	City of Santa Barbara	Decent Affordable Housing	Decent Housing	HOME: \$78,950
Housing Rehabilitation Loan Program	City of Santa Barbara	Decent Housing Availability	Decent Housing	CDBG: \$267,000
Fair Housing Program	City of Santa Barbara	Decent Housing Availability	Decent Housing	CDBG: \$12,023
City Neighborhood Improvement Task Force	City of Santa Barbara	Public Facilities and Infrastructure Improvements	Public Facilities and Infrastructure	CDBG: \$414,527
Transition House – Shelter Restroom	City of Santa Barbara	Public Facilities and Infrastructure Improvements	Public Facilities and Infrastructure	CDBG: \$150,000
Women's Economic Ventures Loan Fund	City of Santa Barbara	Economic Opportunity	Economic Development	CDBG: \$20,000
Women's Economic Ventures Self Employment Training	City of Santa Barbara	Economic Opportunity	Economic Development	CDBG: \$40,000
CDBG Administration	City of Santa Barbara	CDBG Planning and Administration	Planning for Housing and Community Development	CDBG: \$240,454
HOME Administration	City of Santa Barbara	HOME Planning and Administration Housing	Planning for Housing and Community Development	HOME: \$52,634

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City utilizes CDBG and HOME funds for projects and programs operated citywide. However, the majority of the construction projects are targeted to the most-needy neighborhoods: those Census tracts with 51% or more of the residents who are low- or moderate-income.

172. Geographic Distribution

Target Area	Percentage of Funds
City of Santa Barbara	100

Table 49 - Geographic Distribution

173. Rationale for the priorities for allocating investments geographically

As stated above, the City of Santa Barbara utilizes CDBG and HOME funds for projects/programs operated citywide. However, the majority of the construction projects are targeted to the most-needy neighborhoods: those census tracts with 51% or more of the residents who are low- or moderate-income. The highest priority has been assigned to the needs of the lowest income residents, based on the assumption that in this high cost real estate market, they are at greater risk of displacement, homelessness or other serious housing situations due to limited financial resources and other limitations they may face.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

174. Introduction

The Consolidated Plan identifies priorities that are intended to address affordable housing needs in Santa Barbara. The priority needs and objectives were developed based on the findings from both quantitative research (Needs Assessment and Housing Market Analysis) and qualitative research (public meetings, resident survey and stakeholder meetings). The priority housing needs were determined based on the rental market gap, the number of households who were cost-burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership.

One Year Goals for the Number of Households to be Supported	
Homeless	49
Non-Homeless	10
Special-Needs	0
Total	59

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	49
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	59

Table 51 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

175. Introduction

The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. The Housing Authority is considered a high performer by HUD, and currently provides 457 HUD project based section 8 units (all converted from public housing using HUD's Rental Assistance Demonstration, or RAD program). The HACSB also administers 2,708 Housing Choice Vouchers in the community.

In addition to the HUD-supported units/vouchers, HACSB owns/manages another 907 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC).

176. Actions planned during the next year to address the needs to public housing

The needs of public housing are addressed in the Public and Assisted Housing sections of the Consolidated Plan (NA-35, MA-35, and SP-25). In addition, the Housing Authority's 2019-2024 Five-Year Action Plan examines the community's affordable housing needs and charts the HACSB's course to help address these needs by establishing measurable goals and objectives for improving operations and furthering its mission to provide affordable housing.

HACSB currently has two housing projects that recently finished construction: 90 units of frail senior housing with services and 17 units of veteran housing.

177. Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority has empowered a Resident Council/Resident Advisory Board to serve as a focal point of information and feedback to the Housing Management and Property Development Departments. Periodic resident surveys are coordinated by the Resident Council to solicit valuable input from those who might not otherwise voice their opinions. The role of the Resident Council is invaluable as it affects current and future program/grant evaluation and development. HACSB also encourages tenant participation on the Housing Authority Commission/Board of Directors, which is represented on the City's Community Development and Human Services Committee.

One of HACSB's five goals in their strategic plan is to "Encourage client stability and upward mobility through community building, engagement, and partnerships." Action steps for this goal include:

- Access available resources for the enhancement of key Resident Services initiatives.
- Collaborate with strategic community partners to strengthen HACSB's response to critical community needs and issues.
- Continue HACSB's involvement in community needs and issues by Commissioners, staff and residents' service on boards, task forces, and commissions related to the promotion of affordable housing, a sustainable community and self-sufficiency.

- Promote self-sufficiency and mobility among HACSB residents and participants through programs, services, partnerships and initiatives.
- Promote education and employment as strategies for youth to rise out of poverty and attain self-sufficiency.

178. If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A. The Housing Authority of the City of Santa Barbara is a “High Performer” under the Section 8 Management Assessment Program.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

179. Introduction

The City of Santa Barbara is part of the Santa Maria/Santa Barbara County Continuum of Care (CoC). Through the CoC and Home for Good (coordinated entry operator) homeless needs are being addressed on a regional basis with coordinated services and shelters provided by agencies located throughout the county. The City will continue the following actions during the Action Plan period:

1. Prevent low income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless;
2. Address emergency shelter and transitional housing needs of homeless individuals and homeless families;
3. Help homeless persons make the transition to permanent housing; and
4. Support organizations that provide permanent supportive housing.

The City's goal is to have a seamless continuum of care for the homeless. The City has implemented a multi-pronged effort to provide adequate housing and social services to this very vulnerable segment of our community.

180. Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City supports numerous outreach and assessment programs for homeless individuals:

- Restorative Policing - The Restorative Policing Program helps chronically homeless individuals achieve self-sufficiency. The program works with clients to place them in detox, housing, or work programs, and is staffed by sworn officers and Restorative Outreach Specialists. The City has secured 30-month funding from the California Homeless Emergency Aid Program (HEAP) to add another FTE restorative officer. With the HEAP grant a nurse will be embedded with the Restorative Police team and street outreach workers to provide preventive medical services, and to assess and refer ongoing medical and behavioral health issues to the appropriate community resources.
- City Net - The HEAP grant also enabled the City to secure the services of City Net, an Orange County-based street outreach team with a successful track record, to provide street outreach and serve as a mobile navigation center for homeless individuals. City Net staff will work with Restorative Police officers to conduct street rounds and follow-up on a regular basis with homeless individuals throughout the City, and will maintain its relationship with clients from the streets until they access permanent housing.

- Noah’s Anchorage Street Outreach - This program serves young people, ages 16-24, by providing outreach to youth on the streets on a regular basis. Services are aimed specifically at marginalized youth populations that are not seeking services through other community-based organizations.
- New Beginnings Safe Parking - The Safe Parking Program provides overnight safe parking and case management assistance to individuals and families who live in their vehicles. This program provides weekly street outreach with community volunteers to reach out to newly homeless and connect them with services.
- People Assisting the Homeless (PATH) - PATH Santa Barbara is an interim housing program designed for people experiencing homelessness to help stabilize and work towards permanent housing goals. PATH will outreach to persons living on the streets to promote their services and interim housing opportunities.
- Freedom Warming Centers - Volunteer outreach teams are notified of weather related warming center activations to notify homeless individuals.

In addition, as a member of the Santa Barbara/Santa Maria Continuum of Care (CoC), the City has actively helped implement the County’s Coordinated Entry System (CES) operated by Home for Good to standardize the process by which people experiencing homelessness access housing and homeless services.

The City is represented on the CoC Board, and commits to the continued oversight of the CES. In addition, the City will encourage participation of our local housing and homeless service providers, particularly recipients of City Human Services and Community Development Block Grant funds, in the CES.

181. Addressing the emergency shelter and transitional housing needs of homeless persons

The City has and will continue to address emergency shelter and transitional housing needs of homeless individuals and homeless families through support of homeless programs such as:

- PATH Winter Shelter for emergency overnight shelter from December 1 to March 31 on nights when it is either 40 degrees or colder, or when there is at least a 50 percent chance of rain forecast for two nights in a row;
- PATH for year round emergency beds, temporary and transitional shelter, and social services;
- Transition House for emergency shelter - temporary and transitional, meals, childcare and job assistance;
- Domestic Violence Solutions for temporary shelter, supportive services and transitional

assistance for homeless battered women and their children;

- Salvation Army Hospitality House for transitional shelter and case management to homeless men and women;
- Sarah House for full supportive services in a complete care residential home for special needs persons with AIDS and terminal illnesses;
- Noah's Anchorage Youth Shelter for temporary housing and crisis intervention services for homeless, runaway or disenfranchised youth;
- My Home for transitional housing for youth aging out of fostercare;
- WillBridge for temporary shelter as an alternative to incarceration for those with mental illness; and;
- Rescue Mission also provides emergency shelter ten days per month per individual.

182. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to support programs whose mission it is to help homeless person transition to permanent housing. This Consolidated Plan and the 2020 Action Plan identify several projects that the City will fund during, including Tenant Based Rental Assistance and security deposit assistance activities, as well as homeless shelters for individuals and families that have outlined program goals to move persons into permanent housing.

To meet the needs of the chronically homeless, Santa Barbara will continue to support and expand direct access to housing and “housing first” programs that are successful in getting the homeless off the streets and out of shelters. The City will also continue to pull together and seek additional resources to build permanent supportive housing units, expand the number of permanent housing subsidies, maintain a balanced approach to housing chronically homeless singles and families for continued reductions in these areas, and focus on ending homelessness rather than managing it.

183. Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who

are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City helps prevent low-income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless through programs such as the Rental Housing Mediation program, Fair Housing Enforcement Program, and Transition House, all of which have substantial programs to assist in homeless prevention. Transition House offers a homelessness prevention program to assist very low-income households increase their earning potential and improve their household finance management. The Housing Rehabilitation Loan Program rehabilitates substandard multi-family buildings and implements affordability controls. The Rental Housing Mediation program assists and/or mediates disputes between tenants and landlords to prevent the possibility of displacement/homelessness. The Fair Housing Enforcement Program investigates reported cases of housing discrimination and educates the public on housing rights and responsibilities

AP-75 Barriers to affordable housing – 91.220(j)

184. Introduction:

Section MA-40 and SP-55 discussed the impact of public policies on affordable housing and residential investment in detail. This section of Action Plan identifies actions planned to address barriers to affordable housing. Barriers to affordable housing in Santa Barbara include market factors, physical limitations, government regulations, and neighborhood resistance.

185. Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- Continue to provide incentives (financial and management) in cooperation with HACSB and private developers to use underutilized and small vacant parcels to support affordable development on infill sites. Develop an inventory of all land in the City owned by the City, County, State and Federal governments, local School and High School Districts and public utilities, and actively pursue dedication of surplus land for development of low, moderate and middle income housing, and for qualifying employees of participating government agencies.
- Continue to implement inclusionary housing requirements on new ownership developments to provide below market rate units. Through the use of resale controls, subsidized units will continue to be available to moderate income households for many years. Continue to pursue funding assistance for first-time homebuyers.
- Continue to support lot consolidation and development on small infill sites. Actively pursue the dedication of surplus public land for affordable housing, and evaluate opportunities for the integration of housing above public and private parking lots. Coordinate with property owners and developers to encourage the development of housing at key shopping centers.
- Continue to operate the HRLP Program as funds allow for multi-family properties. Assist in preserving the existing rental housing stock by allowing the reconstruction or rehabilitation of apartments at non-conforming General Plan densities and zoning standards.
- Continue to provide development standard incentives, such as reductions in lot area, unit size, setback, open space and parking. Implement State density bonus law to facilitate the provision of units affordable to very low and low income renter households, and moderate income owner households.
- Implement actions identified in the 2015-2023 Housing Element to expedite the review process for residential infill and affordable housing projects, including establishing guidelines for Multi-Family Design and infill projects.
- Continue to allow residential use in most commercial districts, with higher densities permitted for projects with an affordability component. Through the Average Unit Density Incentive

Program, the City will encourage the construction of rental housing, employer sponsored housing, and co-operative housing in the Downtown, La Cumbre Plaza/Five Points area, C-M Commercial Manufacturing Zone and Milpas Street by providing incentives such as:

- Increased density overlays up to 63 du/ac
 - Higher Floor Area Ratios (FAR) when such standards are developed
 - More flexibility with zoning standards (e.g., reduced parking standards)
 - Expedited Design Review process
 - Fee waivers or deferrals
- Continue to advocate for and pursue federal, state, local and private funding sources for affordable housing. Continue to encourage HUD to grant an exception Fair Market Rent for Santa Barbara, or define a separate housing market for the higher cost South County area.
 - Continue to focus its highest residential densities in commercial districts and outside established residential neighborhoods. Continue the provision of quality affordable housing with complementary design to enhance compatibility with the surrounding area. Provide opportunities for neighborhood input on project design.
 - Discourage clustering of affordable projects in particular neighborhoods. Policies to require scattered site development will continue to guide the location of affordable housing sites.

AP-85 Other Actions – 91.220(k)

186. Introduction:

The City of Santa Barbara along with other partnership agencies will continue to work to meet underserved needs, foster affordable housing, reduce poverty and lead-based paint hazards, and enhance coordination while improving institutional structure.

187. Actions planned to address obstacles to meeting underserved needs

The major obstacles include the high and sustained demand for public services, as well as the lack of funding. To address these obstacles the City has developed the funding priorities described in this Action Plan in order to make the most use of the City's available resources. Specific actions in the 2020 program year that rely on CDBG and HOME funds include funding directed to the following organizations and programs:

- ❑ **Domestic Violence Solutions—Santa Barbara Emergency shelter;**
- ❑ New Beginnings—Safe Parking Shelter and Rapid Rehousing Program;
- ❑ PATH Santa Barbara;
- ❑ Transition House—Shelter operations and bathroom remodel;
- ❑ Park improvements—Eastside restroom renovation, Louis Lowry Davis Center Renovation, and Westside Center Playground replacement;
- ❑ Women's Economic Ventures—SET program; and
- ❑ Security Deposit and Tenant Based Rental Assistance.

Actions planned to foster and maintain affordable housing

The City's efforts to foster and maintain affordable housing are identified in the Annual Affordable Housing Goals section (AP-55) and in the Barriers to affordable housing section (AP-75) of this Plan. Affordable housing is an ongoing and critical issue in Santa Barbara and the City is committed to fostering and maintaining affordable housing within the resources constraints of federal and local funding. The City is also working to remove governmental constraints to housing development, as discussed in SP-55 of the Consolidated Plan and AP-75 of the Action Plan.

188. Actions planned to reduce lead-based paint hazards

The City has implemented HUD Lead Based Paint Regulations (Title X), which requires federally funded rehabilitation projects to address lead hazards. Lead-based paint abatement is part of the City's Housing Rehabilitation Loan Program (HRLP). Units within rental housing projects selected for rehabilitation are tested if not statutorily exempt. Elimination or encapsulation remedies are implemented if lead is detected, and is paid for through CDBG funds.

To reduce lead-based paint hazards in existing housing, all housing rehabilitation projects supported with federal funds are tested for lead if not statutorily exempt and asbestos. When a lead-based paint or asbestos hazard is present, the City or the City's sub-grantee contracts with a lead / asbestos consultant for abatement or implementation of interim controls, based on the findings of the report. Tenants are notified of the results of the test(s) and the clearance report(s). In Section 8 programs, staff annually inspects units on the existing program and new units as they become available. In all cases defective paint surfaces must be repaired. In situations where a unit is occupied by a household with children under the age of six, corrective actions will include testing.

189. Actions planned to reduce the number of poverty-level families

As discussed in SP-70 of the Consolidated Plan, the City of Santa Barbara's anti-poverty strategy includes both policy initiatives that address structural causes of poverty, and the funding of economic and social programs that enable low-income clients to move towards self-sufficiency and end the cycle of poverty. This is enabled through funding and management of the City's Human Services grants and related programs. The City's Housing Authority also operates a Family Self-Sufficiency Program (FSS) to allow Section 8 participants and public housing tenants to move up and out of assisted housing.

The City's goal in this regard is to ensure that an individual or family has enough income, as well as knowledge, personal skills, and support systems necessary to secure safe and affordable housing, obtain quality child care, fulfill education and employment goals, access physical and mental health services, save money for future needs, obtain nutritious food and acquire basic necessities such as clothing, and build strong, stable families. The City will continue to focus on self-sufficiency as its primary anti-poverty approach through the Consolidated Plan, by administering existing programs and implementing initiatives for new human service programs.

All projects included in the 2020 Action Plan will address poverty either directly or indirectly.

190. Actions planned to develop institutional structure

Institutional delivery structure is discussed in detail in the Consolidated Plan (SP-40). Santa Barbara's strategy to overcoming gaps institutional structure is demonstrated by an emphasis on providing services to people experiencing homelessness as well as to other special needs populations, and partnering with the housing authority to develop and preserve affordable housing. The City also works to leverage funding sources to maximize impact and seek supplemental funding where possible (e.g., HEAP grant, local funding sources, LIHTC, etc.) The City continues to actively consult with a variety of nonprofits, social service providers, neighborhoods and citizens, and other governmental agencies to address needs and develop institutional structure.

191. Actions planned to enhance coordination between public and private housing and social

service agencies

Coordination between public agencies providing housing resources, assisted housing providers, private and governmental health, mental health and human service agencies are critical to the delivery of viable products/services.

One of the roles of the CDHSC is to foster integration, coordination and cooperation of human service providers in the City of Santa Barbara in order to better serve human needs. Further, the City will encourage joint reviews of funding program guidelines and regulations. This will be undertaken to increase coordination between CDBG and other funding programs.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

192. Introduction:

The City undertakes the following Program Specific Requirements.

193. Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$320,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	
Total Program Income	\$320,000

194. Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	80%

195. HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
 N/A. The City only invests HOME funds in a manner consistent with the forms of assistance specified in 24 CFR 92.205(b). These have included interest-bearing loans, deferred and amortized payment loans, or grants. The majority of assistance comes in the form of deferred payment loans.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
 To the extent possible, based upon availability of funds, the City proposes to use HOME funds for rental activities only. The City currently has no plans to use HOME funds for homebuyer activities,

however, in the event HOME funds are used, written agreements between the City, developer and

individual homebuyer would be recorded on the property that include requirements consistent with the HOME Final Rule. The affordability period imposed by the City far exceeds the minimum period established in the HOME Final Rule. The City follows the Resale provisions (and not the Recapture provisions) as established in the HOME Final Rule and does not presume that market rate ownership housing exists in any area of the City that would be affordable to low-income households without the imposition of enforcement mechanisms.

Our affordability covenants include the following guidelines:

1. Language requiring that the housing is made available for subsequent purchase only to another low income buyer
 2. Owner must occupy their home as a principal residence
 3. Owners who sell their homes are guaranteed a fair return on their investment (including original purchase price and capital improvements)
 4. Unit will remain affordable to lower-income household buyers
 5. The affordability period exceeds the minimum period established in the HOME Final Rule. The period is 90 years. If the property is sold before the initial 90-year term has expired, then the new buyer signs a new 90-year covenant.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City follows the Resale provisions per the HOME Final Rule as described in the Homebuyer Activities Section above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City currently has no plans to use HOME funds to refinance existing debt.

Appendix A.

Community Engagement Summary

This section reports the findings from the community engagement process for the City of Santa Barbara Analysis of Impediments (AI) and 5-year Consolidated Plan. Resident and stakeholder perspectives help tell the story behind the data and illuminate needs that are not evident in publicly available data. Community engagement in the form of focus groups, interviews, and a resident survey informed the analysis, and included:

- A resident survey (521 participants);
- A focus group with Spanish speaking residents hosted by Just Communities;
- A focus group with residents with disabilities hosted by the Independent Living Resource Center;
- A focus group with residents experiencing homelessness (recruited by Santa Barbara Alliance for Community Transformation (SB ACT) and PATH Santa Barbara)
- Two focus groups attended by stakeholders representing organizations providing housing and human services, fair housing enforcement and advocacy, services to residents with disabilities, residents in poverty, workforce development, and transportation; and
- Interviews with subject matter experts.

Resident Survey

Residents of the City of Santa Barbara had the opportunity to share their experiences with housing choice and access to opportunity through a resident survey. Offered in English and Spanish, the resident survey was available online and in a postage-paid mail version. A total of 521 residents participated. The survey instrument included questions about residents' current housing situation, experience with seeking housing, access to opportunity, and experience with housing discrimination.

Geography and sample size. Throughout this section, survey data for Santa Barbara excludes responses from residents living in nearby regions. These regions include residents living in unincorporated Santa Barbara County as well as other cities and towns neighboring Santa Barbara¹. Where possible, results from residents living in Santa Barbara are compared with those living elsewhere in the region.

¹ These include Carpinteria, Goleta, Montecito, Summerland, Kern County, San Luis Obispo County, and Ventura County.

The survey respondents do not represent a random sample of the Santa Barbara population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

When considering the experience of members of certain protected classes, some sample sizes are too small (n<25 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Figure A-1 presents the sample sizes for respondents overall and by selected characteristics.

**Figure A-1.
Resident Survey
Sample Sizes by
Selected
Characteristics**

Note: Precariously housed includes residents who are currently staying with friends or family (“couch-surfing”) or living in transitional or temporary housing. Disability indicates that a member of the household has a disability.

Source:
Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

	Region	Santa Barbara	Nearby Areas
Total Responses	521	307	214
Household Composition			
Households with children	141	77	64
Large family	50	29	21
Household includes member with a disability	86	42	44
Race/ethnicity			
Hispanic	116	63	53
Other Minority	169	99	70
Non-Hispanic White	236	145	91
Tenure			
Homeowner	152	70	82
Renter	263	173	90
Precariously housed	26	18	8
Household Income			
Less than \$25,000	55	35	21
\$25,000 up to \$50,000	61	42	19
\$50,000 up to \$100,000	123	78	45
\$100,000 or more	167	91	76

Current Housing Choice

This section explores residents' housing preferences, including the factors most important to them when they chose their current housing; their desire to move; and their experience with housing challenges.

Most important factors in choosing current home. Figures A-2 and A-3 present the most important factors in their current home choice for residents overall, by geography, housing tenure, and for members of selected protected classes.

- “Cost/I could afford it” was the most important factor in choosing current housing for all resident groups. Being close to job opportunities was also an important factor for most groups as was availability.
- As expected, households with children under 18 consider the quality of schools and the number of bedrooms important factors; large families and Hispanic residents also consider the number of bedrooms an important factor.
- Residents who are precariously housed—staying with friends or family (“couch-surfing”), living in transitional housing, staying in hotels/motels—also value being close to family/friends.

Figure A-2.
Most Important Factors in Choosing Current Home, by Jurisdiction and Selected Characteristics

REGION	SANTA BARBARA
<ol style="list-style-type: none"> ① Cost/ I could afford it ② Close to work/job opportunities ③ Like the neighborhood ④ Needed somewhere to live and it was available ⑤ Like the type of home/apartment 	<ol style="list-style-type: none"> ① Cost/ I could afford it ② Close to work/job opportunities ③ Like the neighborhood ④ Needed somewhere to live and it was available ⑤ Like the type of home/apartment
NEARBY AREAS	HOMEOWNERS
<ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Like the neighborhood 3 Number of bedrooms 4 Close to work/job opportunities 5 Low crime rate/safe 	<ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Like the neighborhood 3 Close to work/job opportunities 4 Low crime rate/safe 5 Number of bedrooms
RENTERS	PRECARIOUSLY HOUSED
<ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Needed somewhere to live and it was available ③ Close to work/job opportunities ④ Landlord accepts pets ⑤ Like the neighborhood 	<ol style="list-style-type: none"> ① Cost/ I could afford it 2 Close to family/friends ③ Needed somewhere to live and it was available ④ Other (please specify) ⑤ Close to work/job opportunities
INCOME LESS THAN \$25,000	INCOME LESS THAN \$50,000
<ol style="list-style-type: none"> ① Cost/ I could afford it ② Needed somewhere to live and it was available ③ Other (please specify) ④ Low crime rate/safe ⑤ Like the neighborhood 	<ol style="list-style-type: none"> ① Cost/ I could afford it ② Needed somewhere to live and it was available ③ Like the neighborhood ④ Close to work/job opportunities ⑤ Like the type of home/apartment

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-3.
Most Important Factors in Choosing Current Home, by Selected Protected Classes

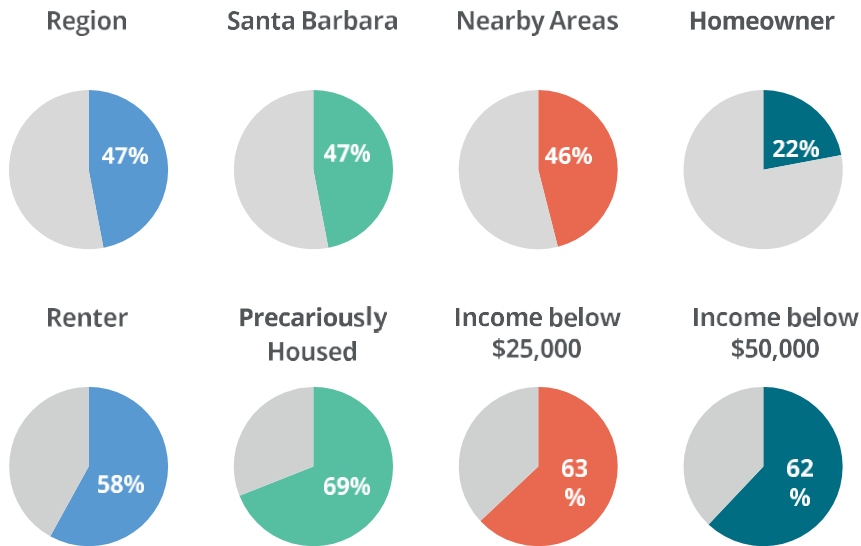


Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Desire to move. As shown in Figure A-4, homeowners do not have a strong desire to move out of their current housing, while almost six in ten renters would like to move if given the opportunity. Not surprisingly, almost 7 in 10 precariously housed residents would move if they could.

Among members of protected classes, large families, and other minorities are the most likely to want to move (over 50%) and non-Hispanic White households are least likely to move. Around half of Hispanic, half of households with children under 18 and half of residents with a disability or a household member with a disability would move if given the opportunity.

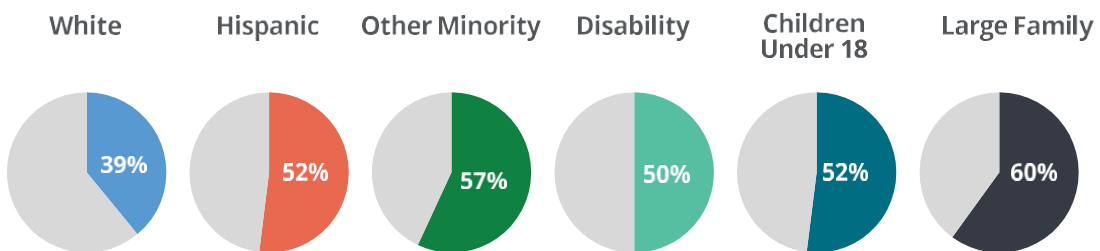
Figure A-4.
Percent Who Would Move if Given the Opportunity, by Jurisdiction and Selected Characteristics



Note: n=468.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-5.
Percent Who Would Move if Given the Opportunity, by Selected Protected Classes



Note: n=468.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Why do residents want to move? Figures A-6 and A-7 show the top five reasons residents want to move. Most people want to move because they have a desire to become homeowners. Another important reason for all groups of residents is the desire for a bigger house or with more bedrooms.

Precariously housed residents and residents with incomes of less than \$50,000 and less than \$25,000 want to live with fewer people and want to find a more affordable housing option.

Affordability is an important reason for wanting to move for all residents of protected classes. Affordability concerns are keeping residents living in places that are smaller than they prefer.

- “I want a garage, storage space, and a yard.” (Renter)
- “I have been spending \$300.00 a month on storage for my belongings, in addition to another \$900 for a room rental. I need a private space for myself AND my belongings.” (Precariously housed resident)
- “Baby on the way but we can't even afford any of the one bedrooms that open up.” (Low income renter)

Other reasons for wanting to move include wanting to be closer to work and the desire to be in a different neighborhood.

Figure A-6.
Why do you want to move? Top 5 Reasons, by Jurisdiction and Selected Characteristics

<p>REGION</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 Bigger house/apartment/more bedrooms 3 More affordable housing/get something less expensive 4 Closer to work 5 Get own place/live with fewer people 	<p>SANTA BARBARA</p> <ol style="list-style-type: none"> 1 Bigger house/apartment/more bedrooms 2 Want to buy a home 3 More affordable housing/get something less expensive 4 Get own place/live with fewer people 5 Want to move to different neighborhood
<p>NEARBY AREAS</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 Closer to work 3 Bigger house/apartment/more bedrooms 4 More affordable housing/get something less expensive 5 Want to move to different neighborhood 	<p>HOMEOWNERS</p> <ol style="list-style-type: none"> 1 Bigger house/apartment/more bedrooms 2 Closer to work 3 Want to buy a home 4 Want to move to different neighborhood 5 More affordable housing/get something less expensive
<p>RENTERS</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 Bigger house/apartment/more bedrooms 3 More affordable housing/get something less expensive 4 Closer to work 5 Want to move to different neighborhood 	<p>PRECARIOUSLY HOUSED</p> <ol style="list-style-type: none"> 1 Get own place/live with fewer people 2 Want to buy a home 3 Bigger house/apartment/more bedrooms 4 More affordable housing/get something less expensive 5 Closer to work
<p>INCOME LESS THAN \$25,000</p> <ol style="list-style-type: none"> 1 More affordable housing/get something less expensive 2 Bigger house/apartment/more bedrooms 3 Get own place/live with fewer people 4 Other 5 Want to move to different neighborhood 	<p>INCOME LESS THAN \$50,000</p> <ol style="list-style-type: none"> 1 More affordable housing/get something less expensive 2 Bigger house/apartment/more bedrooms 3 Want to buy a home 4 Get own place/live with fewer people 5 Closer to work

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-7.

Why do you want to move? Top 5 Reasons, by Selected Protected Classes

<p>NON-HISPANIC WHITE</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 More affordable housing/get something less expensive 3 Bigger house/apartment/more bedrooms 4 Closer to work 5 Want to move to different neighborhood 	<p>HISPANIC</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 Bigger house/apartment/more bedrooms 3 More affordable housing/get something less expensive 4 Get own place/live with fewer people 5 Closer to work
<p>OTHER MINORITY</p> <ol style="list-style-type: none"> 1 Bigger house/apartment/more bedrooms 2 More affordable housing/get something less expensive 3 Want to buy a home 4 Closer to work 5 Get own place/live with fewer people 	<p>DISABILITY</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 Bigger house/apartment/more bedrooms 3 More affordable housing/get something less expensive 4 Closer to work 5 Get own place/live with fewer people
<p>CHILDREN UNDER 18</p> <ol style="list-style-type: none"> 1 Want to buy a home 2 Bigger house/apartment/more bedrooms 3 More affordable housing/get something less expensive 4 Closer to work 5 Want to move to different neighborhood 	<p>LARGE FAMILY</p> <ol style="list-style-type: none"> 1 Bigger house/apartment/more bedrooms 2 Want to buy a home 3 More affordable housing/get something less expensive 4 Get own place/live with fewer people 5 Closer to work

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Why haven't they moved yet? The most common reasons why residents who want to move haven't done so are associated with housing affordability and the cost of moving. The figures below present the top five reasons why residents who want to move have not.

Figure A-8.
 Why haven't you moved yet? Top 5 Reasons, by Jurisdiction and Selected Characteristics

REGION	SANTA BARBARA
<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't find a better place to live 3 Can't cover the rent on my income/landlords want 3x rent 4 Can't pay moving expenses—security deposit, first/last month rent, pet deposit 5 Rentals are all full; can't find a place to rent 	<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't find a better place to live 3 Can't cover the rent on my income/landlords want 3x rent 4 Job is here 5 Can't pay moving expenses—security deposit, first/last month rent, pet deposit
NEARBY AREAS	HOMEOWNERS
<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't find a better place to live 3 Can't pay moving expenses—security deposit, first/last month rent, pet deposit 4 Can't cover the rent on my income/landlords want 3x rent 5 Other 	<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Other 3 Job is here 4 Can't find a better place to live 5 Family/friends are here
RENTERS	PRECARIOUSLY HOUSED
<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't find a better place to live 3 Can't cover the rent on my income/landlords want 3x rent 4 Can't pay moving expenses—security deposit, first/last month rent, pet deposit 5 Rentals are all full; can't find a place to rent 	<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't find a better place to live 3 Can't cover the rent on my income/landlords want 3x rent 4 Can't pay moving expenses—security deposit, first/last month rent, pet deposit 5 Can't afford security deposit for new rental
INCOMELESS THAN \$25,000	INCOME LESS THAN \$50,000
<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't cover the rent on my income/landlords want 3x rent 3 Can't pay moving expenses—security deposit, first/last month rent, pet deposit 4 Can't find a better place to live 5 Rentals are all full; can't find a place to rent 	<ol style="list-style-type: none"> 1 Can't afford to live anywhere else 2 Can't cover the rent on my income/landlords want 3x rent 3 Can't pay moving expenses—security deposit, first/last month rent, pet deposit 4 Can't find a better place to live 5 Rentals are all full; can't find a place to rent

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-9.

Why haven't you moved yet? Top 5 Reasons, by Selected Protected Classes



Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Cost factors. Most respondents from Santa Barbara or its surrounding regions who want to move have not yet done so because they “can’t afford to live anywhere else.” Other cost related factors that represent barriers to moving are “can’t cover the rent on my income/landlords want 3x rent” and “Can’t cover the rent on my income/landlords want 3x rent.”

The survey points to a shortage in supply of housing at the price points that are affordable for Santa Barbara residents. Other reasons listed as barriers to moving include “can’t find a better place to live,” which was one of the top five reasons for members of protected classes and “rentals are all full; can’t find a place to rent” was a top reason for large families, households with children, low income households, and renters in general.

Other reasons. Other reasons for not moving include wanting to be close to their job, wanting to become a homeowner, and places not accepting pets.

- “new rules made it impossible to qualify for a mortgage” (Homeowner wanting to downsize)
- “can't afford a larger house for my family” (Homeowner with children)
- “Cannot find a reasonably price home, need to have a big down payment to afford mortgage.” (Resident with a disability)
- “Too expensive to own a home in SB. It's outrageously expensive here.” (Homeowner)
- “Saving for a down payment” (Hispanic renter)
- “Can't find a place that accepts larger dogs” (Minority renter)
- “Most places don't allow pets” (Hispanic resident)
- “Not enough pet friendly rentals” (White resident)

Housing Challenges

This section explores the top housing challenges for survey respondents by jurisdiction, selected characteristics and protected class. Figures A-10 and A-11 present the proportion of residents who report experiencing different types of housing challenges and concerns. The challenges and concerns presented are the top 10 concerns identified by the greatest proportions of Santa Barbara survey respondents

In Santa Barbara overall:

- Six in ten residents would like to buy a home but can't afford it;
- Over half of respondents are worried about their rent going up;
- One in three struggles to pay their rent or mortgage;
- 31 percent of respondents feel there is “too much traffic/too much street/highway noise;” and
- 27 percent live a home that is not big enough for their family and find “inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood.”

Renters are very cost burdened: 70 percent worry about their rent going up to a level they can't afford and 70 percent want to buy a house but unable to afford it. Renters are also concerned about landlord behavior: 31 percent said they worry if they request a repair their rent will go up or they will be evicted.

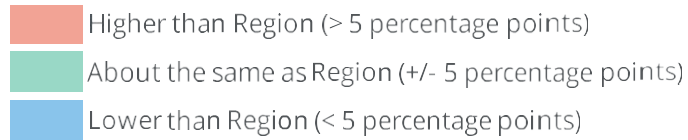
Low income respondents (those with incomes below \$25,000) are particularly concerned about costs (rising rents and struggles to pay rent/mortgage) as well as overcrowding (units not large enough for their family).

Housing challenges vary across protected class respondents (see Figure A-11):

- Hispanic residents, and families with children and large families feel their house is not big enough for their needs.
- Other minorities and residents with a disability (or with a member with a disability) are the most challenged.
- Almost half of residents with a disability struggle to pay their mortgage;
- Two thirds of residents from other minority groups worry about their rent becoming unaffordable.
- Over 70 percent of families with children have a strong desire to become homeowners but cannot afford it and one in four feel their home is in poor condition.
- Around one third of large families worry that if they request a repair it will lead to a rent increase or eviction.
- Around one in three Hispanic residents and one in four households with a member with a disability feel there are not enough job opportunities in the area.

Figure A-10.

Top 10 Housing Challenges, by Jurisdiction and Selected Characteristics

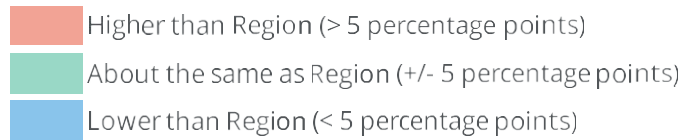


Housing Challenge	Region	Santa Barbara	Nearby Areas	Homeowners	Renters	Precariously Housed *	Income <\$25,000
I want to buy a house but can't afford to do so	62%	62%	61%	17%	70%	68%	15%
I worry about my rent going up to an amount I can't afford	56%	58%	51%	0%	70%	23%	61%
I struggle to pay my rent/mortgage	36%	34%	39%	26%	33%	45%	44%
Too much traffic/too much street/highway noise	28%	31%	25%	43%	21%	18%	27%
My house or apartment isn't big enough for my family members	26%	27%	25%	16%	25%	23%	32%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	25%	26%	22%	36%	18%	18%	12%
I worry that if I request a repair it will result in a rent increase or eviction	24%	26%	19%	1%	31%	9%	20%
I have bad/rude/loud neighbors	22%	23%	20%	25%	20%	14%	34%
My home/apartment is in poor condition	18%	20%	16%	6%	20%	14%	22%
Not enough job opportunities in the area	16%	9%	28%	21%	10%	27%	20%

Note: The number of precariously housed respondents is less than 25, interpret estimates with caution.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-11.
 Top 10 Housing Challenges, by Selected Protected Class



Housing Challenge	Region	Non-Hispanic		Other Minority	Disability	Children Under 18	Large Family
		White	Hispanic				
I want to buy a house but can't afford to do so	62%	63%	63%	58%	56%	72%	63%
I worry about my rent going up to an amount I can't afford	56%	58%	44%	64%	52%	47%	51%
I struggle to pay my rent/mortgage	36%	37%	30%	41%	48%	38%	33%
Too much traffic/too much street/highway noise	28%	32%	30%	20%	22%	31%	25%
My house or apartment isn't big enough for my family members	26%	23%	36%	21%	27%	47%	40%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	25%	29%	18%	24%	25%	30%	26%
I worry that if I request a repair it will result in a rent increase or eviction	24%	27%	15%	28%	17%	23%	30%
I have bad/rude/loud neighbors	22%	25%	16%	24%	22%	27%	26%
My home/apartment is in poor condition	18%	22%	16%	13%	16%	26%	21%
Not enough job opportunities in the area	16%	5%	29%	21%	24%	21%	18%

Note: xxx.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Disability-related housing challenges. Households that include a member with a disability may experience housing challenges related to modifications to the home or accommodations from their housing provider. Overall, one third of households that include a member with a disability live in a home that does not meet the needs of the resident with a disability. Among these households, the improvements or modifications needed include:

- Grab bars in the bathroom;
- Reserved accessible parking spot by entrance;
- Wider doorways and ramps.

As shown in Figure A-12, about half of residents with disabilities live in neighborhoods where they cannot get around due to inadequate infrastructure (e.g., missing/broken sidewalks, poor street lighting, dangerous traffic). Around 40 percent can't afford the housing that has accessibility features and around the same proportion worry about retaliation if they report harassment by neighbors/building staff/landlord.

Figure A-12.

Housing Challenges Experienced by Residents with Disabilities

% of Residents Experiencing a Housing Challenge	Disability
I have a disability or a household member has a disability and cannot get around the neighborhood because of broken sidewalks/no sidewalks/poor street lighting	52%
I can't afford the housing that has accessibility features (e.g., grab bars, ramps, location, size of unit, quiet, chemical-free) we need	41%
I worry about retaliation if I report harassment by my neighbors/building staff/landlord	41%
I worry if I request an accommodation for my disability my rent will go up or I will be evicted	33%
My landlord refused to accept my therapy/companion/emotional support animal	15%
My landlord refused to make a modification (e.g., grab bar, ramp, etc.) for me or my household member's disability	7%
My landlord refused to make an accommodation (e.g., reserved accessible parking spot, electronic lease copy, etc.) for me or my household member's	7%
I am afraid I will lose my in-home health care	4%

Note: n=27.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Alternative living arrangements. The issue of housing affordability was the most salient throughout the survey. Comments by residents throughout the survey revealed the extent to which affordability challenges have forced them to seek alternative housing arrangements. When prompted to list their housing arrangement many residents revealed in their comments that they live in housing units that may not be up to code or they are currently occupying a space within a larger household. These comments included:

- “Home divided into 5 units” (Minority resident)
- “A boat in the SB harbor” (Low income resident)
- “Studio in the back of a family home” (Low income resident)
- “Travel trailer” (Resident with a disability)
- “Garage” (Hispanic resident)
- “granny flat” (Hispanic resident)
- “10 ft by 10ft room in a house where four rooms are rented out to different people” (White resident)
- “Most units we could afford were illegal units, but my husband and I work for “government” (Large family household)
- “Because my income was not large enough to pay the high rents, the units available to me at my income level did not exist or were very poor; usually illegal and dangerous.” (Precariously housed resident)

Displacement & Recent Experience Seeking Housing

This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent.

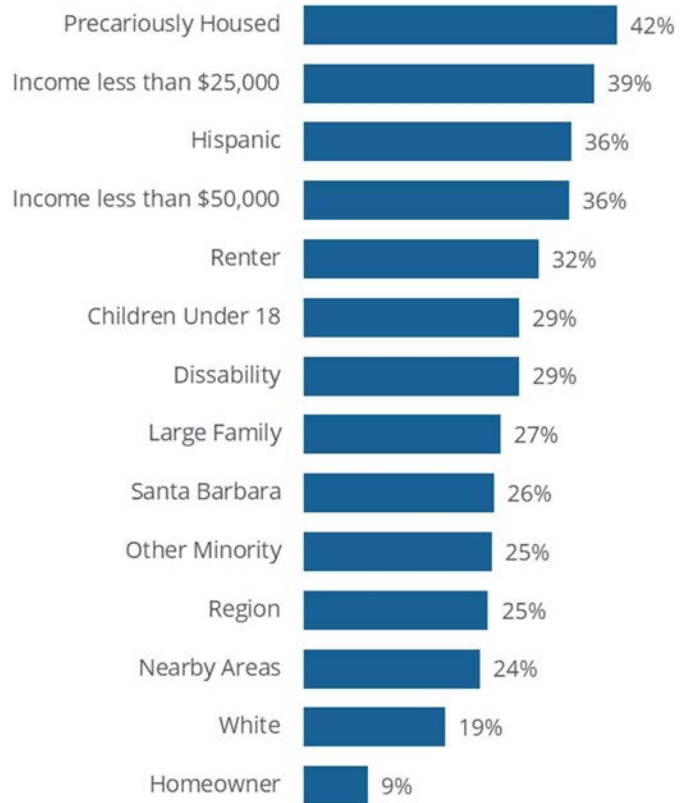
Displacement experience. As shown in Figure A-13; in the past five years, one in four survey respondents had to move from a home when they did not want to move.

Four in 10 precariously housed residents experienced displacement in the past five years, the highest rate among the resident segments examined. One in three residents with income less than \$25,000, Hispanic residents, residents with income less than \$50,000, and renters have been displaced over the last five years.

Figure A-13.
Percent of Residents
Who Have Been
Displaced

Note:
n=462.

Source:
Root Policy Research from the 2019
Santa Barbara Housing Choice Survey.



The reasons for having to move varied, but the greatest proportion of respondents attributed their displacement experience to increased rent, landlord selling the home, personal/relationship reasons, landlord wanting to move back in/ move in family, and landlord wanting to rent to someone else (Figures A- 14 and A-15).

Figure A-14.

Top 5 Displacement Reasons, by Jurisdiction and Selected Characteristics

REGION	SANTA BARBARA
<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord selling home 3 Personal reasons/relationship reasons 4 Landlord wanted to move back in/move in family 5 Landlord wanted to rent to someone else 	<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord wanted to rent to someone else 3 Landlord selling home 4 Personal reasons/relationship reasons 5 Landlord wanted to move back in/move in family
NEARBY AREAS	HOMEOWNERS
<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord selling home 3 Personal reasons/relationship reasons 4 Landlord wanted to move back in/move in family 5 Landlord wanted to rent to someone else 	<ol style="list-style-type: none"> 1 Landlord selling home 2 Rent increased more than I could pay 3 Landlord wanted to move back in/move in family 4 Evicted for no reason 5 Landlord refused to renew my lease
RENTERS	PRECARIOUSLY HOUSED
<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord selling home 3 Personal reasons/relationship reasons 4 Landlord wanted to rent to someone else 5 Landlord wanted to move back in/move in family 	<ol style="list-style-type: none"> 1 Evicted for no reason 2 Rent increased more than I could pay 3 Personal reasons/relationship reasons 4 Evicted because I was behind on rent 5 Health/medical reasons
INCOME LESS THAN \$25,000	INCOME LESS THAN \$50,000
<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord wanted to move back in/move in family 3 Evicted for no reason 4 Was living in unsafe conditions (e.g., domestic assault, harassment) 5 Lost job/hours reduced 	<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord wanted to move back in/move in family 3 Landlord wanted to rent to someone else 4 Landlord selling home 5 Was living in unsafe conditions (e.g., domestic assault, harassment)

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-15.

Top 5 Displacement Reasons, by Selected Protected Class

NON-HISPANIC WHITE	HISPANIC
<ol style="list-style-type: none"> 1 Landlord selling home 2 Rent increased more than I could pay 3 Landlord wanted to move back in/move in family 4 Landlord wanted to rent to someone else 5 Personal reasons/relationship reasons 	<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Personal reasons/relationship reasons 3 Landlord wanted to rent to someone else 4 Landlord selling home 5 I had to move due to mold or other unsafe conditions
OTHER MINORITY	DISABILITY
<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord wanted to move back in/move in family 3 Personal reasons/relationship reasons 4 Landlord refused to renew my lease 5 Evicted because of apartment rules violation (e.g., too many people in my 	<ol style="list-style-type: none"> 1 Landlord selling home 2 Rent increased more than I could pay 3 Landlord refused to renew my lease 4 Personal reasons/relationship reasons 5 Health/medical reasons
CHILDREN UNDER 18	LARGE FAMILY
<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord wanted to move back in/move in family 3 Landlord selling home 4 Personal reasons/relationship reasons 5 Landlord wanted to rent to someone else 	<ol style="list-style-type: none"> 1 Rent increased more than I could pay 2 Landlord selling home 3 Landlord wanted to move back in/move in family 4 I had to move due to mold or other unsafe conditions 5 Evicted because of apartment rules violation (e.g., too many people in my

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Select reasons for displacement, in respondents' own words are included below:

- “Displaced due to House Structure Fire with homeowner's intent to raise rent post-renovation.” (Low income minority resident)
- “In 5 years I've had all three happen. A great landlord who wanted to rent to friends and wouldn't renew lease, a landlord who stopped paying their mortgage, and a landlord that increased the rent 25% with no repairs to unit” (Renter)
- “Property sold to new owners, gentrification” (Resident with a disability)
- “Landlady died and the house was sold.” (Low income minority resident)

- “Had to move from apartment after 18 years because they were going to remodel and collect higher rent” (Precariously housed resident)

Changes in family composition also present difficult housing challenges for residents.

- “Could barely afford 2 bedroom, after 2nd child needed bigger place, couldn't afford to stay in SB area. Had to move to Lompoc” (Large family)
- “Spouse dies and I could not afford the rent on my own” (Low income resident)
- “Roommates had a child and I was in the future child's room.” (White resident)

For those households with school-age children, displacement may result in children changing schools due to the move. Among all of the respondents that experienced displacement in the past five years, 40 percent had school-age children. Of these families, one in three had children who changed schools as a result of the unwanted move.

Recent experience seeking housing. Overall, about 55 percent of the survey respondents “seriously looked” for housing in the region the past five years. “Seriously looking” for housing includes touring homes or apartments, putting in applications, or applying for mortgage financing. In most housing markets, renters are more mobile than homeowners, so it is not surprising that a greater proportion of renters than homeowners seriously looked for housing (64% v. 42%).

- About seven in ten current renters who looked for housing in the past five years experienced landlords not responding to phone or email inquiries.
- About one in three residents who looked for housing claimed that “I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available.”

There were no significant differences by protected class.

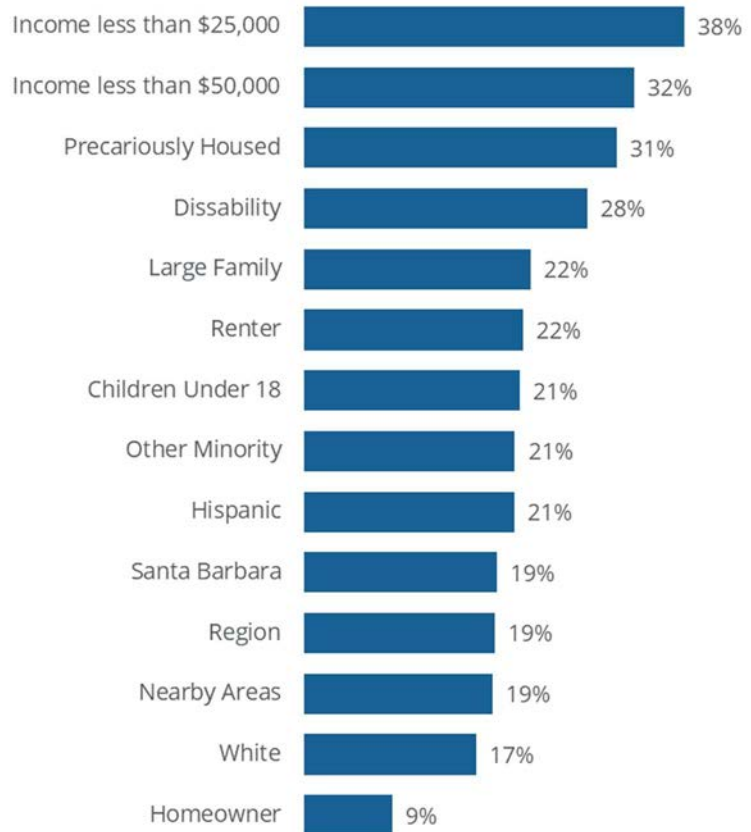
Denial of housing to rent or buy. Overall, one in five respondents who seriously looked for housing to rent or buy experienced a denial. Figure A-16 presents the proportion of respondents who were denied housing to rent or buy by jurisdiction, current housing situation, income, and for selected protected classes.

Low income residents, precariously housed residents, and households that include a member with a disability were more likely than other residents to experience denial when looking for housing.

Figure A-16.
Percent Denied
Housing to Rent or
Buy

Note:
n=458.

Source:
Root Policy Research from the 2019
Santa Barbara Housing Choice
Survey.



Figures A-17 and A-18 present the top five reasons why these residents believe they were denied housing to rent or buy. As shown, “income too low” is the most common reason across all groups.

For large families and households with children under 18, the size of the household represented a barrier.

For Hispanic residents and households with a member with a disability, bad credit was a top factor.

Having a Section 8 voucher represented a barrier for low income residents, Hispanic residents, households with a disability, families with children, and large families.

Figure A-17.

Top Five Denial Reasons, by Jurisdiction and Selected Characteristics

<p>REGION</p> <ul style="list-style-type: none"> <input type="radio"/> Income too low <input type="radio"/> Other renter/applicant willing to pay more for rent <input type="radio"/> Bad credit <input type="radio"/> Size of my family/household; too many people <input type="radio"/> Landlord didn't allow pets 	<p>SANTA BARBARA</p> <ul style="list-style-type: none"> <input type="radio"/> Income too low <input type="radio"/> Other renter/applicant willing to pay more for rent <input type="radio"/> Bad credit <input type="radio"/> I didn't get my rental application in fast enough <input type="radio"/> Landlord didn't allow pets
<p>NEARBY AREAS</p> <ol style="list-style-type: none"> 1 Income too low 2 Other buyer offered to pay cash 3 Other renter/applicant willing to pay more for rent 4 Bad credit 5 Size of my family/household; too many people 	<p>HOMEOWNERS</p> <ol style="list-style-type: none"> 1 Income too low 2 Other buyer offered to pay cash 3 Other buyer offered a higher price 4 Other renter/applicant willing to pay more for rent 5 I didn't get my rental application in fast enough
<p>RENTERS</p> <ul style="list-style-type: none"> <input type="radio"/> Income too low <input type="radio"/> Other renter/applicant willing to pay more for rent <input type="radio"/> Bad credit <input type="radio"/> Size of my family/household; too many people <input type="radio"/> Landlord didn't allow pets 	<p>PRECARIOUSLY HOUSED</p> <ol style="list-style-type: none"> 1 Income too low 2 Bad credit 3 Eviction history 4 Criminal history 5 Race/ethnicity
<p>INCOME LESS THAN \$25,000</p> <ol style="list-style-type: none"> 1 Income too low 2 Bad credit 3 Disability 4 I have Section 8/Housing Choice voucher 5 Lack of stable housing record 	<p>INCOME LESS THAN \$50,000</p> <ol style="list-style-type: none"> 1 Income too low 2 Bad credit 3 Disability 4 I have Section 8/Housing Choice voucher 5 Lack of stable housing record

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-18.
Top Five Denial Reasons, by Selected Protected Class

<p>NON-HISPANIC WHITE</p> <ol style="list-style-type: none"> 1 Income too low 2 Other renter/applicant willing to pay more for rent 3 Other buyer offered to pay cash 4 Other buyer offered a higher price 5 Bad credit 	<p>HISPANIC</p> <ol style="list-style-type: none"> 1 Income too low 2 Bad credit 3 I have Section 8/Housing Choice voucher 4 I have children 5 Size of my family/household; too many people
<p>OTHER MINORITY</p> <ol style="list-style-type: none"> 1 Income too low 2 Other renter/applicant willing to pay more for rent 3 Bad credit 4 I didn't get my rental application in fast enough 5 Landlord didn't accept the type of income I earn (social security or disability benefit) 	<p>DISABILITY</p> <ol style="list-style-type: none"> 1 Income too low 2 Bad credit 3 Other renter/applicant willing to pay more for rent 4 Disability 5 I have Section 8/Housing Choice voucher
<p>CHILDREN UNDER 18</p> <ol style="list-style-type: none"> 1 Income too low 2 Size of my family/household; too many people 3 Bad credit 4 I have Section 8/Housing Choice voucher 5 I have children 	<p>LARGE FAMILY</p> <ol style="list-style-type: none"> 1 Income too low 2 Size of my family/household; too many people 3 Bad credit 4 Landlord didn't allow pets 5 I have Section 8/Housing Choice voucher

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

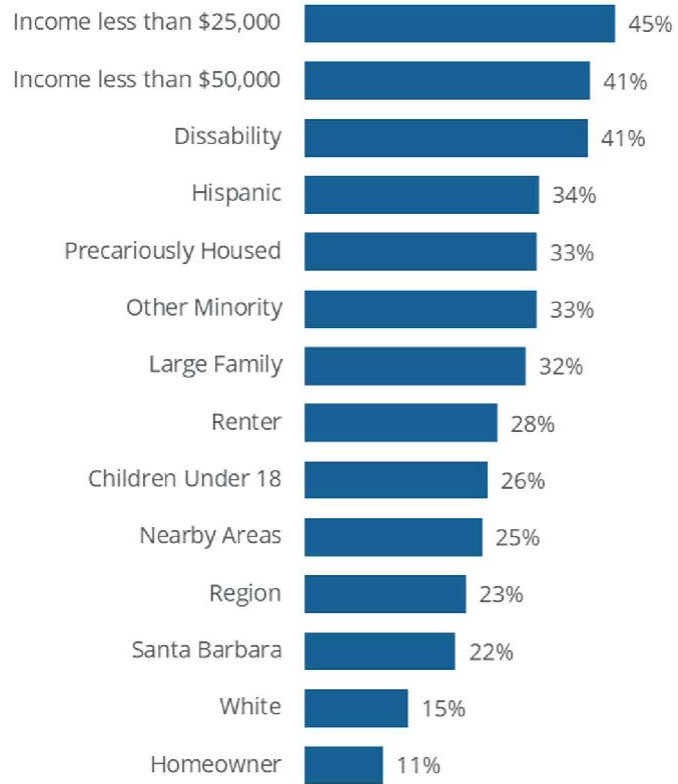
Experience with housing discrimination. About one in five residents who responded to the survey felt they were discriminated against when they looked for housing in the region. This experience is not limited to those who looked for housing in the past five years, but is drawn from all survey respondents.

Figure A-19 shows the proportion of residents who say they experienced housing discrimination at some point in the past. Low income residents and households with a member with a disability are the most likely to have experienced discrimination (45% and 40%). Around one in three Hispanic residents, residents with a disability, other minority, precariously housed, and large families say they have experienced discrimination in the region. Homeowners and white residents are the least likely to say they have experienced discrimination in the region.

Figure A-19.
When you looked for housing in the region, did you ever feel you were discriminated against?

Note:
 Experience with housing discrimination occurred in the region, but not necessarily in the place of current residence.
 n=427.

Source:
 Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.



Residents who think they experienced housing discrimination when looking for housing in the region had the opportunity to describe, in their own words, the reason for the discrimination. Overall, the greatest proportion of respondents identified as the reason for the discrimination:

- Race;
- Familial status—having a child under age 18; and
- Low income.

Other factors included gender, sexual orientation, disability, age and being a Section 8 voucher holder.

When asked about what they did about past discrimination, the majority of residents stated that they did nothing about it or were not sure what to do. When asked about what they would do if they encounter discrimination in the future, 36 percent said they would contact a local fair housing organization, and 26 percent said they would look for help on the internet. There were no meaningful differences in responses across protected class.

Neighborhood and Community

Fair housing choice is more than just choice in a home, it is also about access to opportunity, including proficient schools, employment, transportation, services, and other

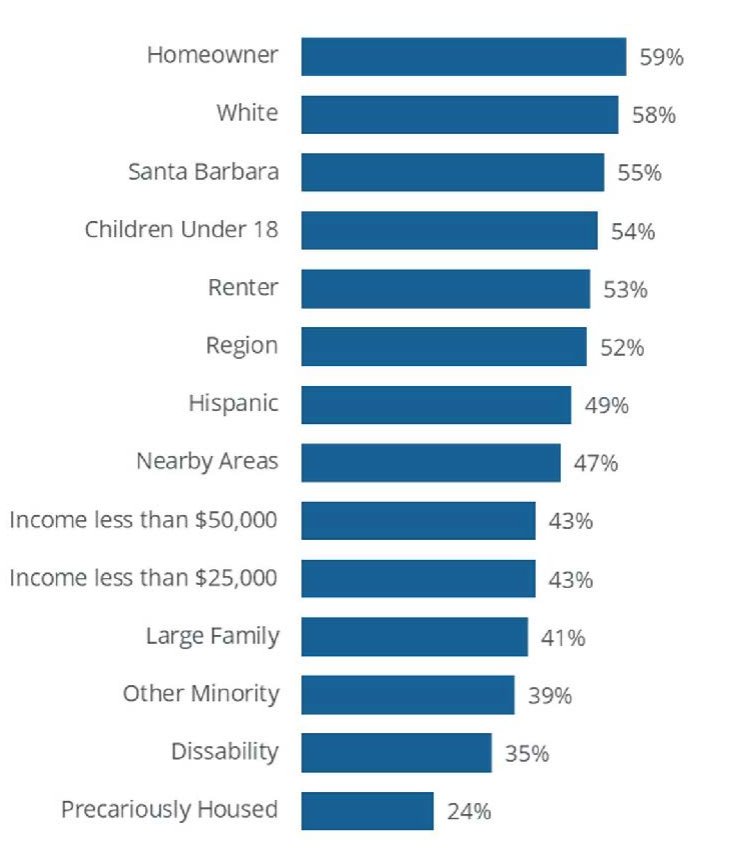
community amenities that contribute to quality of life. This section explores a number of measures of access to opportunity including equal treatment of all residents, healthy neighborhood indicators, and access to proficient schools, employment and transportation.

Welcoming neighborhoods. To understand the extent to which Santa Barbara residents would feel welcome across the community, respondents rated their degree of agreement with the following statement: “I feel that people like me and my family are welcome in all neighborhoods in my city.”

Figure A-20 presents the proportion of respondents who Agreed or Strongly Agreed with the statement, meaning people like themselves and their family would be welcome in all neighborhoods in the region. Agreement is shown in the figure by jurisdiction and for different resident cohorts.

As shown, the precariously housed, residents with disabilities and other minorities are less likely to agree that people like themselves are welcome in all neighborhoods.

Figure A-20.
I feel that people like me and my family are welcome in all neighborhoods in my city, Percent Strongly Agree/Agree



Note:
n=428.

Source:
Root Policy Research from the 2019
Santa Barbara Housing Choice Survey.

When asked why they disagreed and felt that people like themselves were not welcome in all neighborhoods, respondents provided a host of reasons including their race or ethnicity, household size, and sexual orientation. Half of residents who responded to this

question mentioned socioeconomic status/class as a reason why they don't feel welcome. Some of their comments were:

- “Economic exclusion and presumptuous wealth entitlement.” (White resident)
- “Santa Barbara's elite are hostile to lower class and poor people. Policies favor property owners and solutions to 'undesirable' problems are offloaded to police rather than social programs.” (Renter)
- “Certain neighborhoods require a substantial income, I find there to be significant financial prejudice.” (Low income renter)
- “I'm priced out, and there is no prospect of real development to accommodate young up an coming professionals who can't afford \$2000 a month for rent.” (Renter)

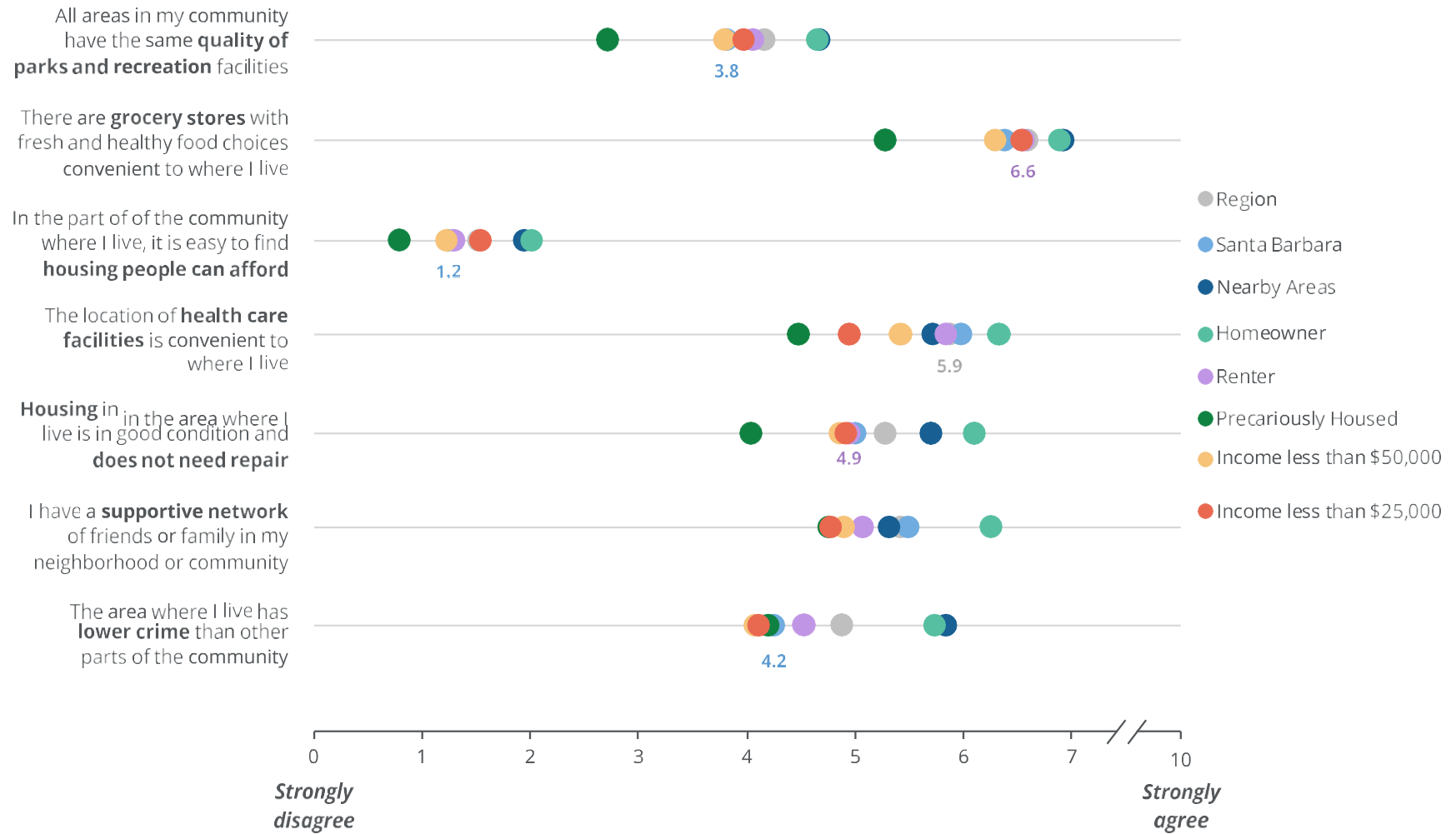
Healthy neighborhood indicators. Survey respondents indicated their level of agreement with a series of healthy neighborhood indicators. Figures A-21 and A-22 present average ratings by jurisdiction, housing tenure, income, and for members of selected protected classes.

- **Quality of parks and recreation facilities.** On average, most residents neither agree nor disagree (ratings of 4, 5, or 6) with the statement “All neighborhoods in my area have the same quality of parks and recreation facilities.” Perceptions vary across different resident groups. Homeowners on average neither agree nor disagree with the statement while residents who are precariously housed on average disagree with the statement.
- **Convenient access to grocery stores.** On average, most residents neither agree nor disagree (ratings of 4, 5, or 6) with the statement “There are grocery stores with fresh and healthy food choices convenient to where I live.” There are no significant differences in perception among residents of different groups; precariously housed residents and large families have a slightly less positive perception around convenient access to healthy food.
- **Availability of housing.** Survey respondents were by far less likely to agree with the statement “In the part of the community where I live, it is easy to find housing people can afford.” Residents from all group categories on average disagree or strongly disagree (ratings of 1, or 2) with the statement. Homeowners were more likely to disagree with this while precariously housed residents were the most likely to strongly disagree.
- **Convenient access to health care facilities.** On average, residents neither agree nor disagree that “the location of health care facilities is convenient to where I live.” The lowest income residents and those who are precariously housed rated this

indicator slightly lower than respondents overall. There were no significant differences in agreement with the statement by protected class.

- Supportive network of friends or family. On average, residents neither agree nor disagree that they “have a supportive network of friends or family in my neighborhood or community”. Precariously housed residents on average report a slightly lower agreement with the statement while homeowners report a slightly higher agreement with the statement. There are not significant differences by protected class.
- Housing condition. Residents also hold neutral views regarding the condition of housing in their neighborhood. Precariously housed residents tend to agree the least with the statement “housing in the area where I live is in good condition and does not need repair.” Large families, low income residents, and renters then to somewhat disagree more with the statement than homeowners.
- Crime. Residents showed more variation in their agreement with the statement “the area where I live has lower crime than other parts of the community.” Santa Barbara residents agree less with the statement than residents from nearby communities; low income residents agree with the statement the least. Although again, on average residents neither agree nor disagree with the statement.

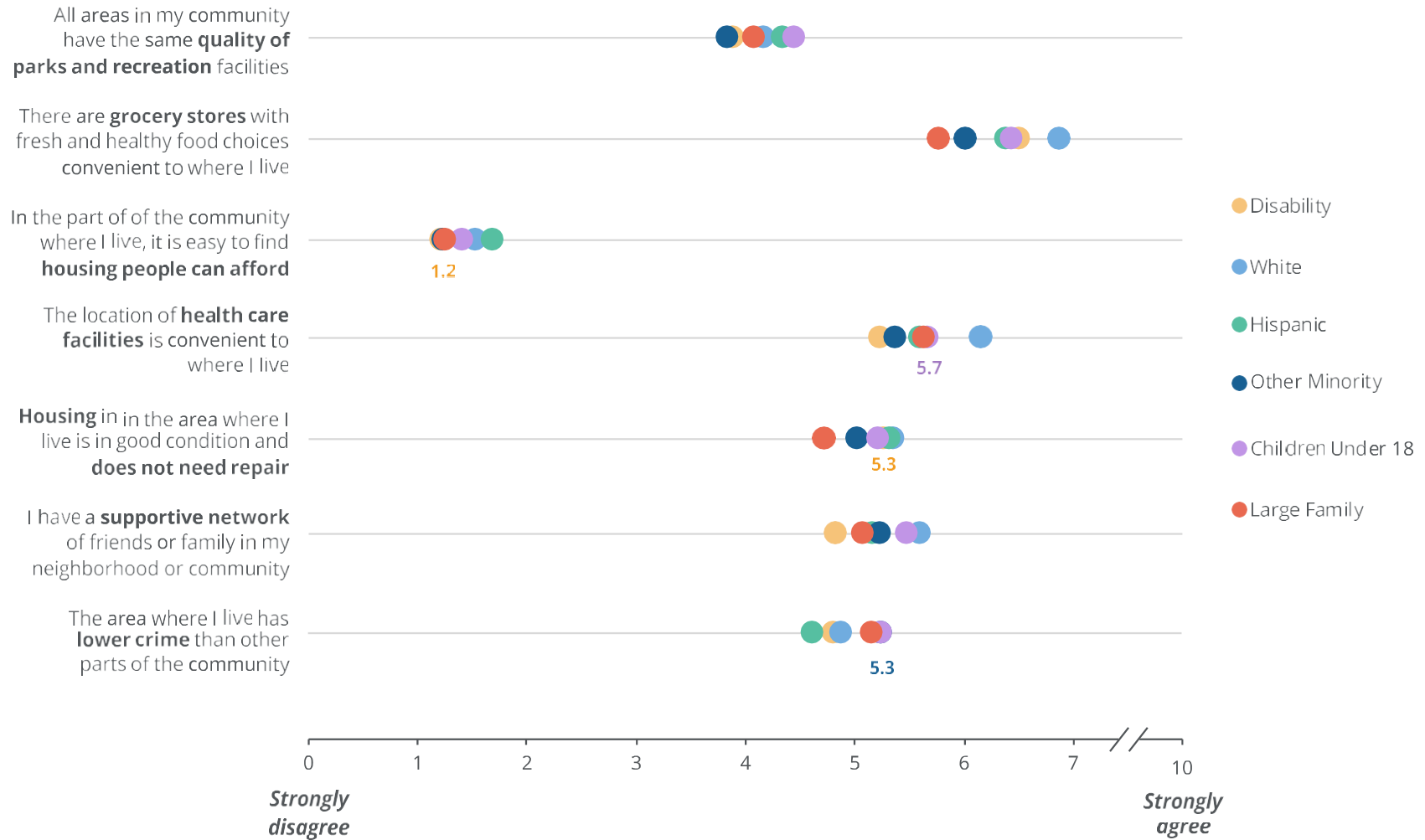
Figure A-21.
Healthy Neighborhood Indicators, by Jurisdiction and Selected Characteristics



Note: n=432.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-22.
Healthy Neighborhood Indicators, by Selected Protected Class



Note: n=432.

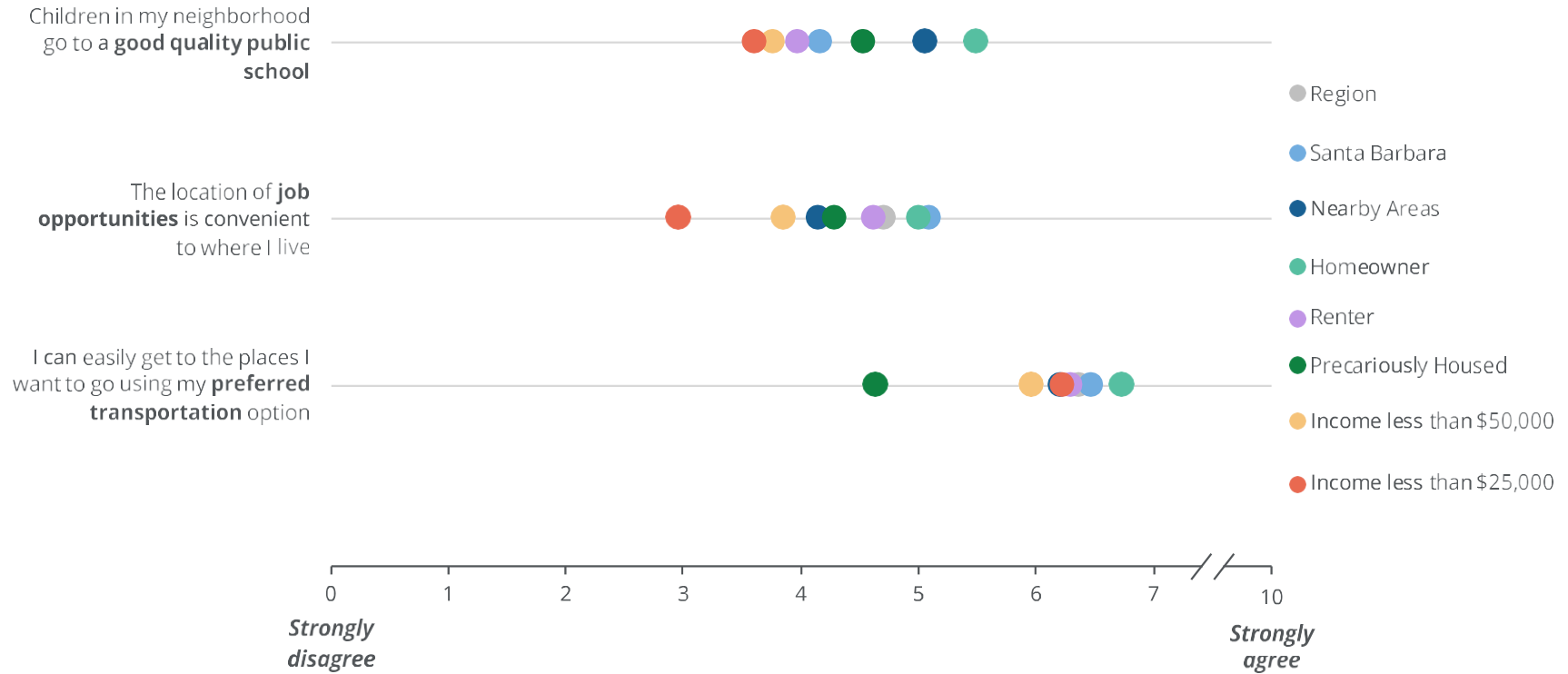
Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Access to quality schools, transportation and employment. Survey respondents rated their level of agreement with statements about their access to quality schools, transportation and employment. These provide an indicator of access to economic opportunity for respondents overall and different resident cohorts, as shown in Figures A-23 and A-24.

- **Quality schools.** Although the statement referring to school quality gathered the most variation from residents; on average, survey respondents neither agree nor disagree with the statement, “children in my neighborhood go to a good quality public school.” Low income residents were the least likely to agree with the statement, while homeowners were the most likely to agree. Families with children are more likely to agree with the statement than residents from other protected classes.
- **Convenient access to employment.** Most residents neither agree nor disagree that “The location of job opportunities is convenient to where I live.” However, residents with incomes less than \$25,000 on average tend to disagree with the statement.
- **Transportation access.** Santa Barbara area residents on average showed the highest level of agreement with the statement “I can easily get to the places I want to go using my preferred transportation option.” Precariously housed residents, members of other minorities and large families tended to agree less with the statement. There were no other significant differences between members of other protected classes.

Figure A-23.

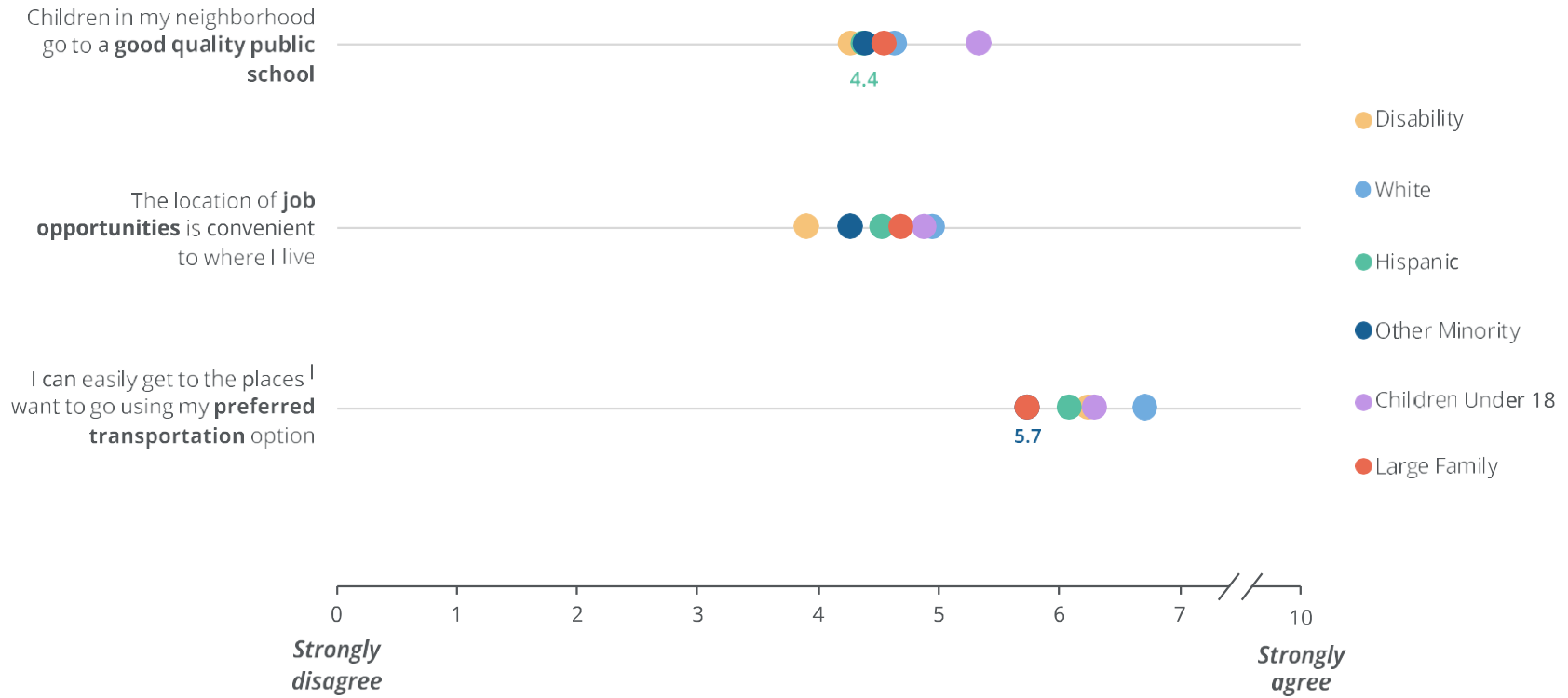
Quality Schools, Transportation and Employment, by Jurisdiction and Selected Characteristics



Note: n=432.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Figure A-24.
Quality Schools, Transportation and Employment, by Selected Protected Class



Note: n=432.

Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

When asked what mode of transportation they use the most, personal vehicle was the most common answer with 90 percent of all respondents stating that is one of the modes of transportation they use the most; other modes of transportation commonly used are walking and biking (Figure A-25).

Residents with incomes below \$25,000 rely less on personal vehicles (76%) and tend to rely more on public transportation (25%) compared to other groups. Families with children and the precariously housed rely less on public transportation compared to other groups. Of all the different cohorts, white residents tend to walk the most and large families walk the least.

Figure A-25.
Which modes of transportation do you use most often?

Note:
n=416.

Source:
Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

% of Residents Who Use Mode of Transportation	Personal Vehicle	Public Transit	Walk
Region	90%	14%	35%
Santa Barbara	88%	12%	42%
Nearby Areas	93%	16%	23%
Homeowner	92%	11%	32%
Renter	91%	14%	37%
Precariously Housed	91%	9%	30%
Income less than \$25,000	76%	25%	27%
Income less than \$50,000	82%	23%	32%
White	92%	13%	41%
Hispanic	90%	15%	27%
Other Minority	82%	15%	25%
Disability	82%	17%	27%
Children Under 18	93%	9%	25%
Large Family	89%	19%	24%

Key Findings from the Resident Survey

Affordability. Survey results show households struggle with housing affordability both in the rental and ownership markets. Cost was the most important factor in choosing current housing for all resident groups. Cost is also an impediment to finding more desirable housing.

- Nearly six in ten renters would like to move if given the opportunity. Nearly 7 in 10 precariously housed residents would move if they could. Among members of

protected classes, large families, and other minorities are the most likely to want to move (over 50%).

- Six in ten residents would like to buy a home but can't afford it,
- Five in ten are worried about their rent going up, and one in three struggles to pay their rent or mortgage.
- Seven in ten residents worrying about their rent going up to a level they can't afford and seven in ten wanting to buy a house but unable to afford it.

Accessibility. Responses to the survey indicate accessibility—both of neighborhoods and housing—is a concern among residents with disabilities.

- One in three residents in the Santa Barbara area find “inadequate sidewalks, streetlights, drainage, or other infrastructure in my neighborhood.” Inadequate infrastructure is a challenge for residents of all protected classes, but particularly so for residents dealing with a disability and for families with children.
- Overall, one third of households that include a member with a disability live in a home that does not meet the needs of the resident with a disability.
- Half of residents with disabilities live in neighborhoods where they cannot get around due to inadequate infrastructure (e.g., missing/broken sidewalks, poor street lighting, dangerous traffic). Around 40 percent can't afford the housing that has accessibility features and around the same proportion worry about retaliation if they report harassment by neighbors/building staff/landlord.

Housing displacement, denials, and discrimination. A tight market creates a power imbalance that strongly favors landlords and increases the risk of displacement for renters.

- One in four survey respondents had to move from a home when they did not want to move. Four in ten precariously housed residents experienced displacement in the past five years, the highest rate among the resident segments examined. One in three residents with income less than \$25,000, Hispanic residents, residents with income less than \$50,000, and renters have been displaced over the last five years.
- About 55 percent of the survey respondents “seriously looked” for housing in the region the past five years.
- Around one in three low income residents, precariously housed residents, and households that include a member with a disability have experienced denial when looking for housing.

- About one in five residents who responded to the survey felt they were discriminated against when they looked for housing in the region.
- Around four in ten low income residents and households with a member with a disability have experienced discrimination (45% and 40%).
- Survey respondents were by far less likely to agree with the statement “In the part of the community where I live, it is easy to find housing people can afford.” Residents from all group categories on average disagree or strongly disagree (ratings of 1, or 2) with the statement. Homeowners were more likely to disagree with this while precariously housed residents were the most likely to strongly disagree.

Key Findings from Stakeholder and Resident Focus Groups

Key findings from both stakeholder and resident focus groups and meetings is summarized by topic area below.

Affordable housing. Across the board, residents and stakeholders expressed concern about the shortage of affordable housing—particularly rental housing—in Santa Barbara. Residents and stakeholders noted that the city’s economy supports a number of retail and service jobs which do not pay wages high enough to live in the city. This creates long commutes for workers and has both traffic and environmental consequences.

Residents expressed the need for more affordable housing options throughout the city—particularly for families and larger households—including renting and/or buying homes. Residents specifically noted a shortage of rentals priced around \$1,200 per month or for-purchase housing with a mortgage of around \$2,000 per month or less. Residents currently experiencing homelessness desired more extremely affordable rental options and identified a need for one-bedrooms, studios, and/or single room occupancy units. Residents with disabilities highlighted the need for accessible housing, particularly near transit.

Stakeholders emphasized a need for housing options across the spectrum including the need for increased shelter space, transitional housing, and permanent supportive housing. These types of housing are particularly difficult to develop in Santa Barbara due to not-in-my-backyard (NIMBY) attitudes along with financing challenges. Stakeholders identified the following barriers to affordable development and the siting/development of shelters/transitional housing: Community resistance, insufficient funding, environmental requirements, bias toward and stereotyping of expected residents, cultural resistance to density, and parking requirements.

Housing condition. In such a high-cost market, many residents accept substandard living conditions by paying high rents for units in very poor condition and others live in overcrowded situations, sometimes with entire families renting a single room in a home.

Focus groups with both residents and stakeholders considered housing condition of naturally occurring affordable rentals to be a serious problem in Santa Barbara. Oftentimes, landlords in high cost markets with low vacancy rates (like Santa Barbara) do not have market pressure to maintain the quality of their units—in other words, they are able to occupy units at relatively high rates even in poor condition.

Many residents and stakeholders also described situations of extreme overcrowding in the city—stemming from the shortage of affordable, appropriately sized units. In many cases families are sharing a single room and individuals are renting what stakeholders described as “closets” for hundreds of dollars per month.

Disproportionate housing needs. Residents participating in the focus groups were asked if the housing needs they described were more prevalent for certain racial and ethnic groups. Some Spanish Speaking residents, and residents with children, felt they were more likely than others to be treated poorly by landlords or to face housing discrimination.

Most focus group attendees agreed that low income people are equally challenged by Santa Barbara's high housing costs. The exception is persons with disabilities who need both accessible and affordable housing—the supply of which is extremely limited. These residents have significantly disproportionately high needs if they are not living in publicly-subsidized housing.

Focus group participants that were Spanish speakers also expressed challenges related to accessing housing information (including marketing for rental units and lease agreements) in their native language.

People with disabilities. Key concerns among focus group participants with disabilities were the lack of affordable, accessible housing, facing challenges finding a landlord to accept vouchers and/or SSDI as “income”, and poor condition of naturally occurring affordable housing. Focus group participants also noted difficulties in receiving requested reasonable accommodations and being hesitant to make requests in such a tight rental market for fear landlords will evict them unjustly.

Focus group participants with disabilities also noted challenges related to cost and accessibility and expressed concerns related to needing and receiving reasonable accommodations in rental housing.

According to both residents and stakeholders, the city has a shortage of accessible housing units (typical in a community with older housing stock, like Santa Barbara). As noted previously, one third of survey respondents that included a person with a disability in their household lives in housing that does not meet their accessibility needs.

People experiencing homelessness. A focus group meeting with residents currently experiencing homelessness discussed the challenges facing people without stable housing and the precarious situation of those at risk of homelessness. They noted the need for additional shelter space and affordable housing but also identified the need for health services, help with service navigation, and protection for those living on the streets (e.g., safe parking locations, designated camping areas, bathrooms).

Participants expressed a desire (and need) for supportive services but also expressed frustration that the system prioritizes people in crisis for housing, which creates the perception that you have to be substance addicted in order to get access to housing.

Public services. Stakeholders emphasized public service needs related to supporting people experiencing homelessness and those at risk of homelessness, including wrap-around services paired with housing. Improvements to the county-wide transportation and transit network were also desired, though most stakeholders felt that transit service within the City of Santa Barbara was effective.

Other critical public service needs discussed were increased access to services for residents without documentation, services tailored to special needs populations, youth programs (particularly those that focus on minimizing gang involvement), and services that help seniors age in place.

Stakeholders also identified a need for more mental health resources for the general population and for people with disabilities.

Community development. Residents highlighted the need for better street lighting in many neighborhoods and people with disabilities expressed acute concern about broken sidewalks in some parts of the city. This is consistent with survey findings: About one-quarter of survey respondents said they have inadequate sidewalks, street lights, drainage or other infrastructure in their neighborhood.

Economic and workforce development. According to stakeholders, one of the key workforce challenges in Santa Barbara is the inability of service and wage workers to live in the community. Significant in-commuting contributes to turnover in the employment market and poses a challenge to business owners.

Transportation infrastructure, including improvements to county-wide transit options for commuters was another top workforce-related need identified by stakeholders. While stakeholders acknowledged that regional transit does exist, their concern was that the frequency and timing only accommodate typical 9am-5pm schedules and does not serve in-commuters working in retail or food/accommodation services who often work evenings.

Capacity building and workforce training, including entrepreneur incubation and training, were also highlighted as needs in the community.

As part of the community engagement process, residents and stakeholders serving low-income households were specifically asked about broadband needs and digital inclusion. While participants generally believe that access to broadband was not a problem, several participants did express concern over a generation gap technology proficiency.