



City of Santa Barbara Analysis of Impediments to Fair Housing Choice

CREATED

4/22/2020

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SECTION I.

DEMOGRAPHIC PATTERNS

SECTION I.

Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It also provides context for sections that follow—particularly Disproportionate Housing Needs and Access to Opportunity—and informs the identification of Impediments and the Fair Housing Action Plan.

This section follows the framework recommended in the U.S. Department of Housing and Urban Development’s Analysis of Impediments to Fair Housing Choice (AI) guidebook. It also incorporates the most current approach to analyzing the demographic data that are indicative of housing barriers, borrowing in part from the Assessment of Fair Housing (AFH) template.

The core components of this section include:

- An analysis of demographic patterns and trends in Santa Barbara;
- An examination of geographic segregation, by race, ethnicity, nativity, and disability, and;
- An analysis of economic segregation.

Primary Findings

- While the City of Santa Barbara has grown in population from 2010 to 2018, the County and Santa Maria outpaced Santa Barbara’s growth, likely due to the constrained housing market in the City.
- Santa Barbara is a historically racially and ethnically diverse community—56 percent of residents are non-Hispanic white, 36 percent are Hispanic, and 7 percent belong to another racial minority group. This distribution is similar to the county excluding Santa Maria, which has a much higher Hispanic population proportion (80%).
- Two measures of segregation—spatial analysis and the Dissimilarity Index—find that Santa Barbara has historically been an integrated community, but some neighborhoods show a concentration of Hispanic residents. Concentration of populations by race, ethnicity, or nativity may be due to preferences toward living in cultural enclaves, concentration of affordable housing, or discrimination (e.g., steering). Similar factors apply for residents with disabilities, in addition to accessible infrastructure (e.g., accessible sidewalks and access to public transportation).

- Geographic economic segregation has become less prevalent since 2010 but still evident in the spatial analysis. The median income and household income distribution in general have shifted upward since 2010. Though this likely represents some households with increasing incomes it may also reflect displacement of lower income households to areas outside the city due to high, and rising, home prices.
- Poverty rates for minority residents—especially Black residents, Native American residents, and Asian residents—and residents with a disability are significantly higher than for the City overall.

Demographic Context

In 2018 the City of Santa Barbara was estimated to have a population of 91,330, approximately 20 percent of the population of Santa Barbara County. Figure I-1 shows population and households for the City of Santa Barbara. The County overall and the City of Santa Maria (the largest city in the county) are also included for context.

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. In contrast, the County and Santa Maria gained both population and households from 2000 to 2010 and continued to grow through 2018.

More recent trends—from 2010 to 2018—indicate population growth in the City of Santa Barbara, though the pace of population growth in the City did not keep up with the County or the City of Santa Maria. From 2010 to 2018 the County grew by 21,800 people (5.1% growth), the City of Santa Maria by nearly 7,700 (7.7% growth), and the City of Santa Barbara by almost 2,800 (3.1% growth).

Figure I-1.
Population and Household Growth, 2000-2018

	Total			Change 2010 - 2018		
	2000	2010	2018	Numerical Growth	Percent Growth	Annual Growth
Population						
City of Santa Barbara	92,325	88,579	91,330	2,751	3.1%	0.4%
City of Santa Maria	77,423	99,747	107,424	7,677	7.7%	0.9%
Santa Barbara County	399,347	424,712	446,527	21,815	5.1%	0.6%
Households						
City of Santa Barbara	29,135	33,220	35,647	2,427	7.3%	0.9%
City of Santa Maria	15,133	27,948	26,336	-1,612	-5.8%	-0.7%
Santa Barbara County	109,639	140,842	146,224	5,382	3.8%	0.5%

Source: 2018 1-year ACS, 2000 and 2010 Decennial Census, Root Policy Research

Race and ethnicity. The City of Santa Barbara’s racial/ethnic diversity has held relatively constant over the past few decades, despite some fluctuation in 2010 (likely due to impacts from the economic recession of that time).

In 2018, 56 percent of Santa Barbara residents identified as non-Hispanic white, 36 percent identified as Hispanic, and the remaining 7 percent identified as another racial minority. About 4 percent of residents are Asian, 1 percent are black or African American and 1 percent are Native American. Figure I-2 shows racial and ethnic trends in Santa Barbara between 2000 and 2018.

Figure I-2.
Racial and Ethnic Composition, City of Santa Barbara, 2000-2018

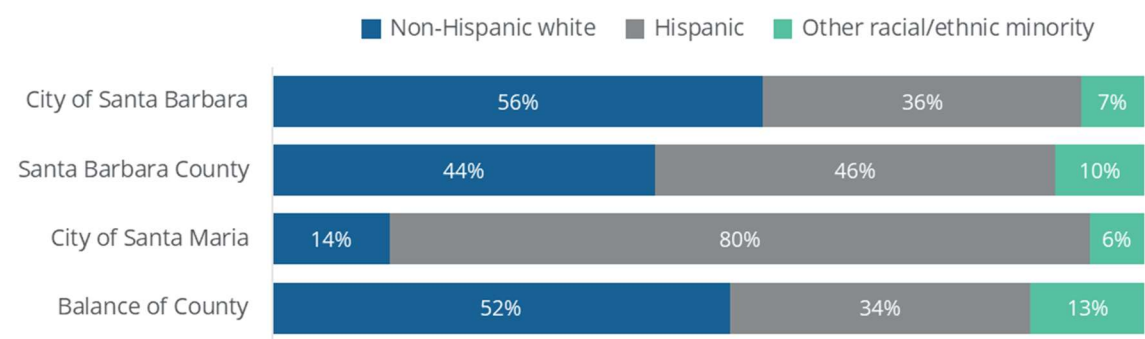
	2000		2010		2018	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Race						
White	68,355	74%	64,286	73%	72,688	80%
Black or African American	1,636	2%	1,076	1%	1,186	1%
Native American	990	1%	443	1%	617	1%
Asian	2,554	3%	2,781	3%	3,521	4%
Native Hawaiian and Pacific Isl.	126	0%	0	0%	145	0%
Some other race	15,110	16%	17,175	19%	9,886	11%
Two or more races	3,554	4%	2,818	3%	3,282	4%
Ethnicity						
Hispanic	32,330	35%	35,993	41%	33,293	36%
Non-Hispanic	59,995	65%	52,586	59%	58,032	64%
Race/Ethnicity Combined						
Non-Hispanic white	53,849	58%	47,330	53%	51,367	56%
Racial/ethnic minority	38,476	42%	41,249	47%	39,958	44%

Source: 2018 1-year ACS, 2010 Decennial Census, Root Policy Research

Figure I-3 compares Santa Barbara’s racial/ethnic profile with the County overall, Santa Maria, and the balance of the County (excluding Santa Barbara and Santa Maria).

The county overall has a lower proportion of non-Hispanic white residents than the City of Santa Barbara and a higher proportion of both Hispanic and other racial minority residents. That difference is largely driven by the City of Santa Maria, where 80 percent of residents identify as Hispanic and another 6 percent belong to a non-white racial group.

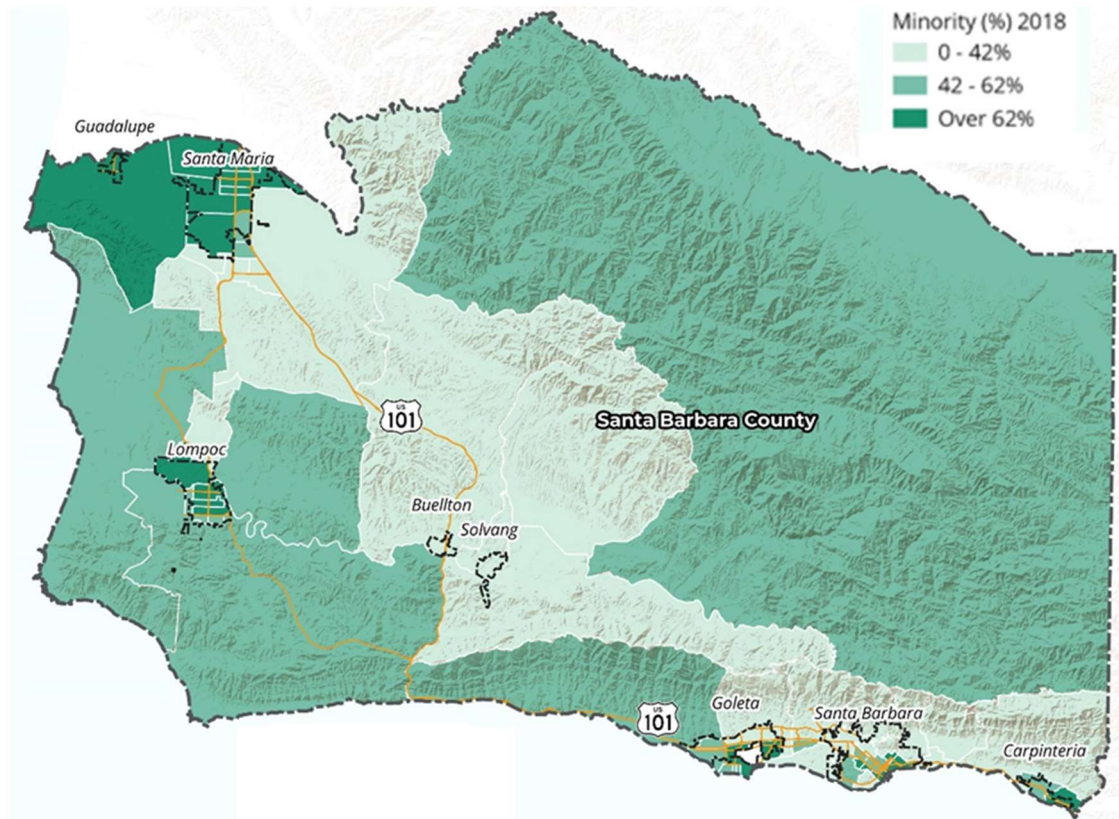
Figure I-3.
Racial and Ethnic Composition Comparisons, 2018



Note: Balance of County reflects Santa Barbara County excluding the cities of Santa Barbara and Santa Maria.
 Source: 2018 ACS and Root Policy Research.

Figure I-4 illustrates these trends spatially by mapping the proportion of Census tract populations that are a racial/ethnic minority—any racial/ethnic group that is not non-Hispanic white. (Additional maps, at the city level, are discussed later in this section under the heading Segregation and Integration).

Figure I-4.
Racial/ethnic Minority Population by Census tract, 2018



Source: 2018 ACS and Root Policy Research.

Nativity and language. In 1990, 22 percent of Santa Barbara residents were foreign-born; in 2018, that share was 26 percent. The county overall has a slightly lower proportion of foreign-born resident (23%).

Figure I-5 shows the proportion of the total population in the city and county that is foreign-born, along with the most common countries of birth for foreign-born populations.

Mexico is by far the most common country of origin for foreign born residents in both the city and the county overall. In the City of Santa Barbara, 60 percent of all foreign-born residents are from Mexico. In the county overall, the proportion of foreign-born residents from Mexico is 67 percent.

Figure I-5.
Foreign Born Population, 1990-2018

Foreign-Born Population Trends					
City of Santa Barbara			Santa Barbara County		
Year	Foreign-born Population	Percent of Total Population	Year	Foreign-born Population	Percent of Total Population
1990	18,948	22%	1990	62,590	17%
2000	23,108	26%	2000	84,826	21%
2010	20,787	23%	2010	98,785	23%
2018	23,794	26%	2018	102,497	23%

Most Common Countries of Birth for Foreign-Born Population					
City of Santa Barbara			Santa Barbara County		
Country of Birth	Foreign-born Population	Percent of Foreign-Born Population	Country of Birth	Foreign-born Population	Percent of Foreign-Born Population
Mexico	12,107	60%	Mexico	68,345	67%
China*	680	3%	Philippines	4,558	4%
Guatemala	585	3%	China*	3,631	4%
Philippines	497	2%	Canada	1,611	2%
Germany	443	2%	Germany	1,497	1%

Note: * China excludes Hong Kong and Taiwan.

Source: HUD AFFH-T, 2018 ACS, and Root Policy Research.

Though not a protected class under the Fair Housing Act, limited English proficiency (LEP) is closely related to national origin and LEP residents may face additional barriers to housing choice through language isolation, lack of translation/interpretation of lease documents and other resources.

In the City of Santa Barbara, 16 percent of residents “speak English less than very well,” qualifying them as LEP residents. This proportion is similar to the LEP representation in the county overall (17%). As shown in Figure I-6, the most common language spoken by LEP residents is Spanish.

Figure I-6.
Limited English Proficient Population, 1990-2018

Limited English Proficiency (LEP) Trends				
Year	City of Santa Barbara		Santa Barbara County	
	LEP Population	Percent of Total Population	LEP Population	Percent of Total Population
1990	12,133	14%	43,278	12%
2000	15,090	17%	61,584	15%
2010	13,141	15%	73,260	17%
2018	14,660	16%	71,575	17%

Most common languages for Limited English proficient population				
Language Spoken at Home (speaks English less than very well)	City of Santa Barbara		Santa Barbara County	
	LEP Population	Percent of LEP Population	LEP Population	Percent of LEP Population
Spanish	12,167	83%	61,507	86%
Other Indo-European languages	1,082	7%	2,311	3%
Asian and Pacific Islander languages	1,351	9%	6,925	10%
Other languages	60	0%	832	1%

Note: * China excludes Hong Kong and Taiwan.

Source: HUD AFFH-T, 2018 ACS, and Root Policy Research.

Household composition. Figure I-7 compares the household composition of Santa Barbara in 2010 to 2018. As shown, the composition of households shifted toward married, family households and away from non-family and single parent households. In 2018, nearly half of all households are married families, while forty percent are non-family, and the balance are single parents or non-married couples. Twenty percent of all households include children under 18.

Figure I-7.
Household Composition, City of Santa Barbara, 2010-2018

Household Type	2010		2018		Change 2010-2018	
	Number	Percent	Number	Percent	Number	Percent
Family Households	18,243	55%	21,504	60%	3,261	18%
Married couple family	13,119	39%	16,686	47%	3,567	27%
<i>with children under 18</i>	5,173	16%	5,425	15%	252	5%
<i>without children under 18</i>	7,946	24%	11,261	32%	3,315	42%
Male householder, no wife	1,162	3%	1,617	5%	455	39%
<i>with children under 18</i>	302	1%	879	2%	577	191%
<i>without children under 18</i>	860	3%	738	2%	-122	-14%
Female householder, no husband	3,962	12%	3,201	9%	-761	-19%
<i>with children under 18</i>	2,729	8%	1,089	3%	-1,640	-60%
<i>without children under 18</i>	1,233	4%	2,112	6%	879	71%
Non-family households	14,977	45%	14,143	40%	-834	-6%
Total Households	33,220	100%	35,647	100%	2,427	7%

Source: 2018 1-year ACS, 2010 Decennial Census, Root Policy Research

Disability. More than 9,500 residents (11% of all residents) in the City of Santa Barbara are estimated to have a disability in 2018, as shown in Figure I-8. Ambulatory disabilities are the most common in Santa Barbara with an estimated 4.7 percent of the population (4,311 residents) followed by independent living with 4.2 percent of the population (3,852 residents) and cognitive with 3.7 percent of the population (3,358 residents).

Ambulatory and independent living disabilities are most prevalent among older populations while cognitive disabilities are common among children.

Figure I-8.
Disability by Type,
Santa Barbara, 2018

	Number	% of Residents with a Disability
Residents with a disability	9,503	10.5%
with hearing difficulty	2,249	2.5%
with vision difficulty	1,771	1.9%
with cognitive difficulty	3,358	3.7%
with ambulatory difficulty	4,311	4.7%
with self-care difficulty	1,940	2.1%
with independent living difficulty	3,852	4.2%

Source:

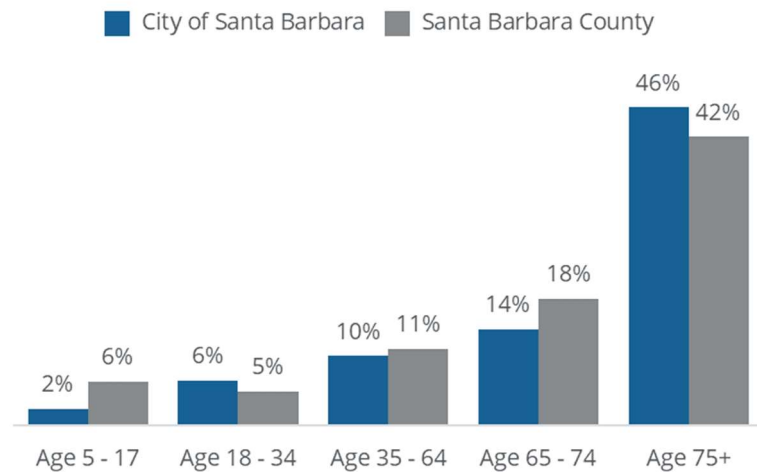
ACS 2018 1-year estimates and Root Policy Research.

Figure I-9 shows the percent of the population with a disability by age. Disabilities are most prevalent among the senior population (65 years and older). The incidence of residents

with a disability is highest in Santa Maria in most age groups (age 18 to 34 excluded), while Santa Barbara is generally in line with countywide incidence rates.

Figure I-9.
Percent of Age
Cohort with a
Disability, 2018

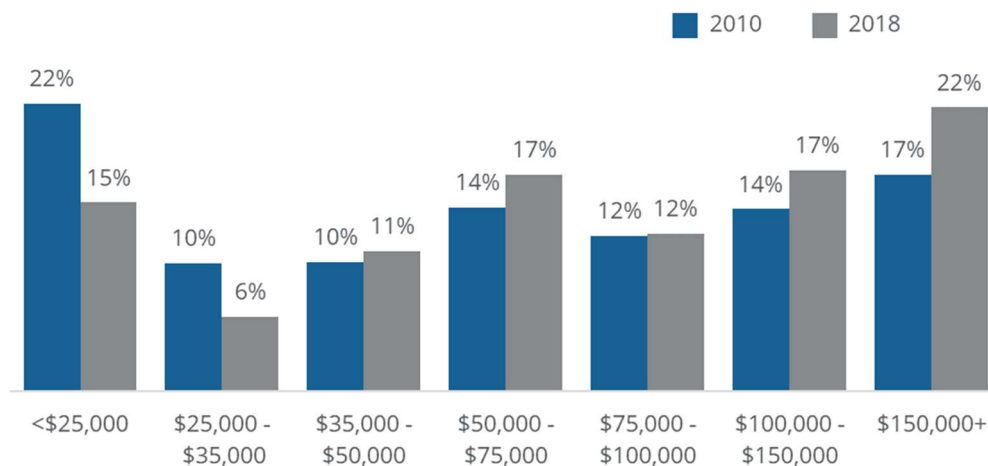
Source:
2018 1-year ACS and Root Policy
Research.



Income and Poverty

In 2018, the median household income in Santa Barbara was \$78,381, up from \$61,245 (a 28 percent increase). The distribution of incomes also shifted upward between 2010 and 2018, as shown in Figure I-10. In 2010, about one-third of all households earned less than \$35,000 per year; by 2018 one in five households earned less than \$35,000. This decline was off-set by a proportional increase in households earning more than \$75,000 per year, with the largest gains in the highest income category (households earning \$150,000 or more). This trend likely represents some households with increasing incomes but also may reflect displacement of lower income households to areas outside the city due to high, and rising, home prices (discussed in more detail in Section II of this report).

Figure I-10.
Household Income Distribution, 2010 and 2018

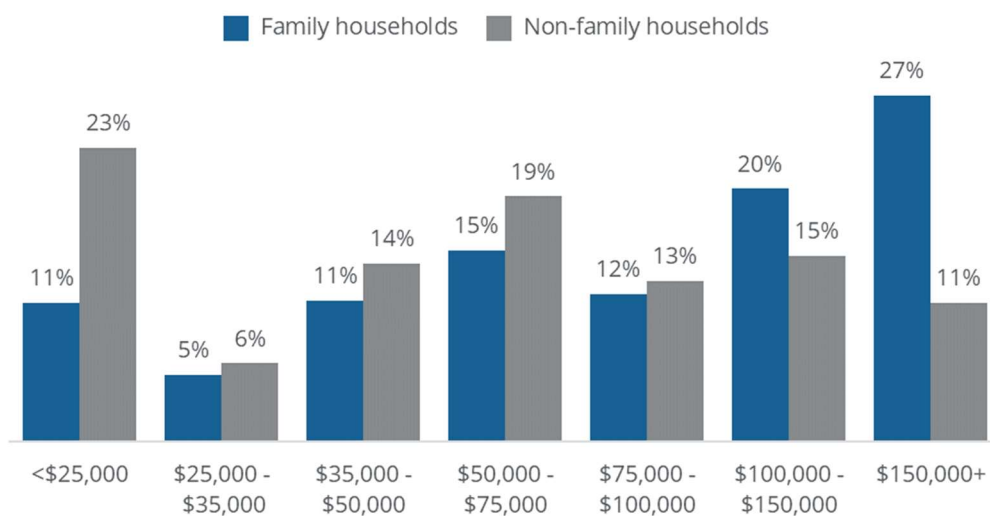


Source: 2010 and 2018 1-year ACS and Root Policy Research

Families and non-families. In 2018, the median family income in Santa Barbara was estimated at \$90,816, which is 55 percent higher than the estimated non-family median income of \$58,724. Figure I-11 shows the income distribution of family and non-family households in the City of Santa Barbara in 2018.

Family households have higher incomes in the city with only 27 percent earning below \$50,000 compared to 43 percent of non-family households. Nearly half of family households earn over \$100,000.

Figure I-11.
Family and Non-Family Household Income Distribution, 2018



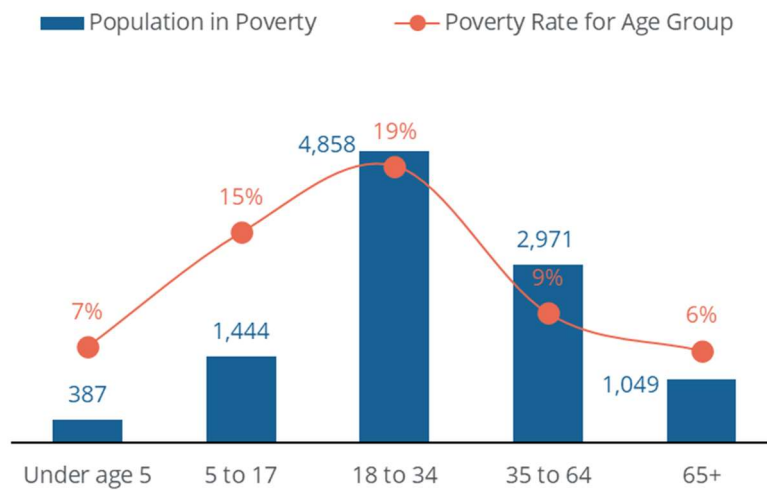
Source: 2018 1-year ACS and Root Policy Research

Poverty. From 2010 to 2018, the poverty rate in Santa Barbara decreased from 18 percent to 12 percent, tracking with the economic recovery after the Great Recession. Santa Barbara County and Santa Maria saw similar decreases in poverty over the same period.

Figure I-12 shows the number of residents in poverty and the poverty rate by age group in Santa Barbara. The highest poverty rate by age is in young adults aged 18 to 34 (19% in poverty).

College students at the University of California Santa Barbara account for a portion of the high poverty rate among young adults. During the 2019 to 2020 school year, UC Santa Barbara saw an enrollment of 23,350 undergraduate students. The total population aged 18 to 34 in the city is estimated at 25,311 in 2018.

Figure I-12.
Poverty and Poverty Rate by Age, 2018



Source: 2018 1-year ACS and Root Policy Research

Segregation and Integration

One method of considering whether or not a community is segregated by race, ethnicity, nativity, or disability is through spatial analysis. Census tracts with a population proportion that is 20 percentage points higher than the city overall are considered concentrated, which may indicate a segregated area.

Figures I-13 through I-18 map the proportion of residents by race/ethnicity, national origin, and disability in a Census tract to visually depict the extent of segregation or integration in Santa Barbara. The spatial analysis reveals that:

- Non-White residents live throughout the city but do show some concentration south and east of downtown, primarily in the Downtown and Eastside areas of Santa Barbara (see Figure I-13).
- Hispanic residents (the largest of Santa Barbara's racial/ethnic minority groups) are concentrated in the same areas as the non-white population: south and east of downtown. In these tracts, the Hispanic population proportion is more than 20 percentage points higher than the city average of 36 percent (Figure I-14).
- There are no areas of Santa Barbara which meet the definition of concentration for black/African American residents (Figure I-15), Asian residents (Figure I-16), or foreign-born residents (Figure I-17).
- Residents with disabilities live throughout Santa Barbara, though there is a slightly higher representation living in downtown Santa Barbara and along major corridors (Figures I-18 and I-19).

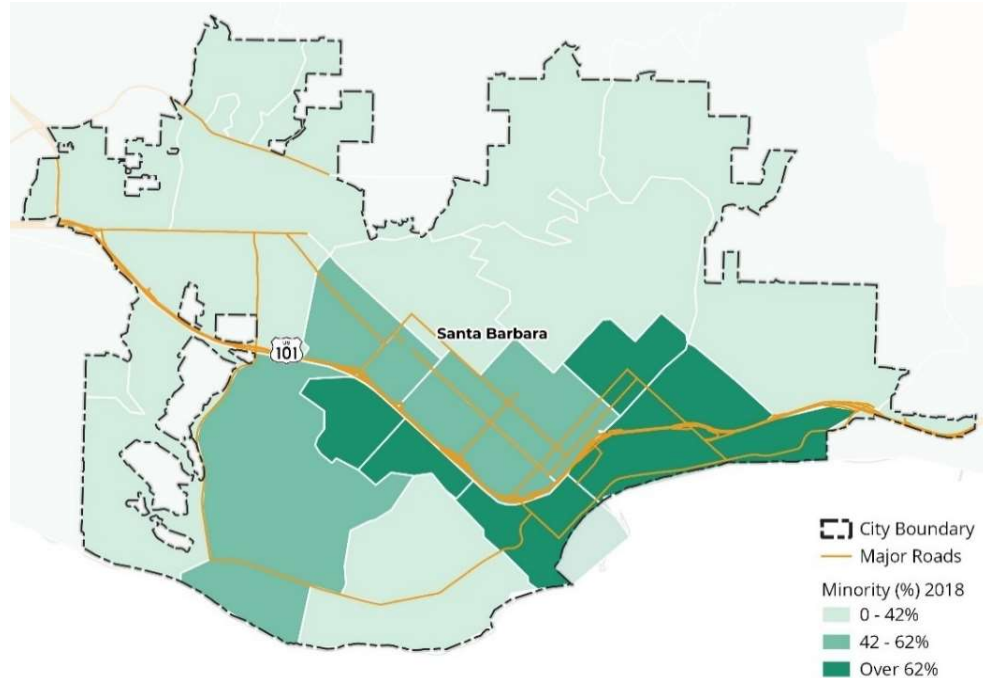
**Figure I-13.
Percent
Non-White
Population
by Census
Tract, 2018**

Note:

Census tracts are considered concentrated when the population of Non-White residents is 20 percentage points or higher than the city average of 44 percent.

Source:

Root Policy Research from the 2018 ACS 5-year estimate.



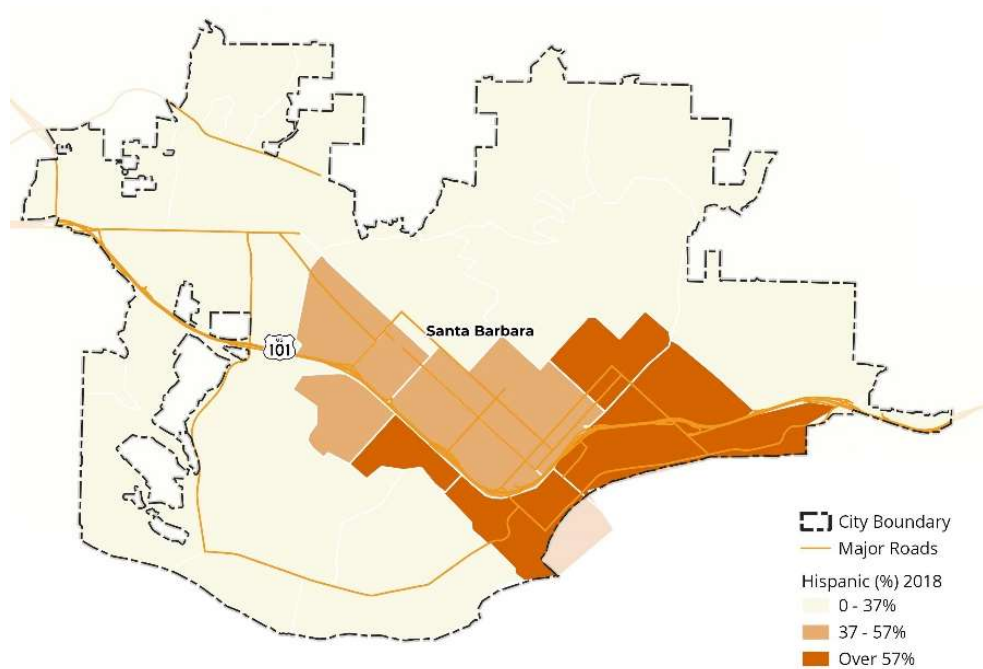
**Figure I-14.
Percent
Hispanic
Population
by Census
Tract, 2018**

Note:

Census tracts are considered concentrated when the population of Hispanic residents is 20 percentage points or higher than the city average of 36 percent.

Source:

Root Policy Research from the 2018 ACS 5-year estimate.



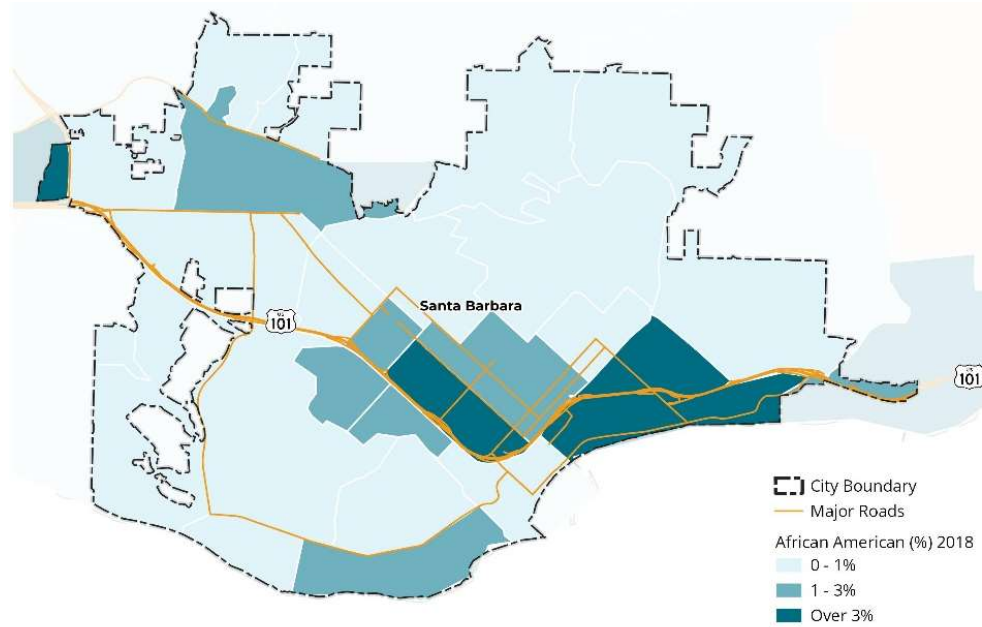
**Figure I-15.
Percent
Black
Population
by Census
Tract, 2018**

Note:

Census tracts are considered concentrated when the population of Black residents is 20 percentage points or higher than the city average of 1%.

Source:

Root Policy Research from the 2018 ACS 5-year estimate.



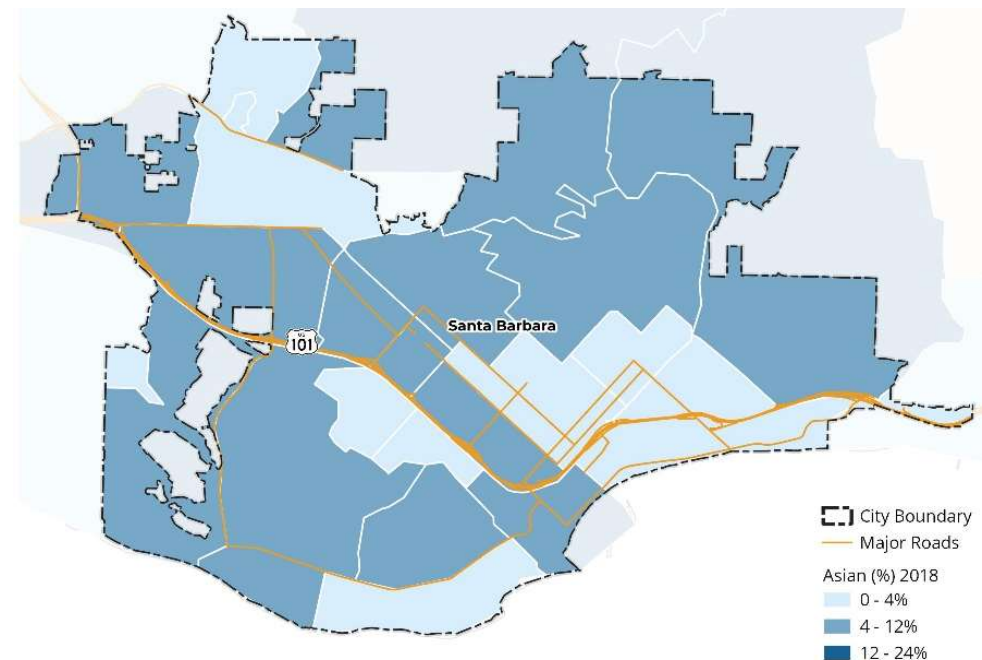
**Figure I-16.
Percent
Asian
Population
by Census
Tract, 2018**

Note:

Census tracts are considered concentrated when the population of Asian residents is 20 percentage points or higher than the city average of 4 percent.

Source:

Root Policy Research from the 2018 ACS 5-year estimate.



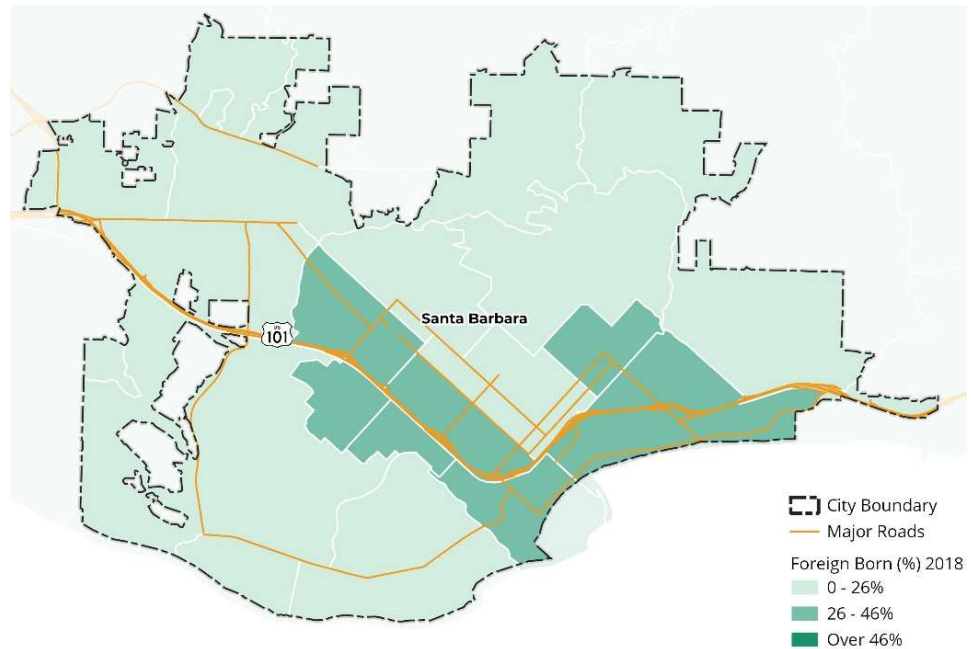
**Figure I-17.
Percent
Foreign-Born
Population by
Census Tract,
2018**

Note:

Census tracts are considered concentrated when the population of foreign-born residents is 20 percentage points or higher than the city average of 26 percent.

Source:

Root Policy Research from the 2018 ACS 5-year estimate.



**Figure I-18.
Percent with
a Disability
by Census
Tract, 2018**

Note:

Block groups are considered concentrated when the population of residents with disabilities is 20 percentage points or higher than the city average of 11 percent.

Source:

Root Policy Research from the 2018 ACS 5-year estimate.

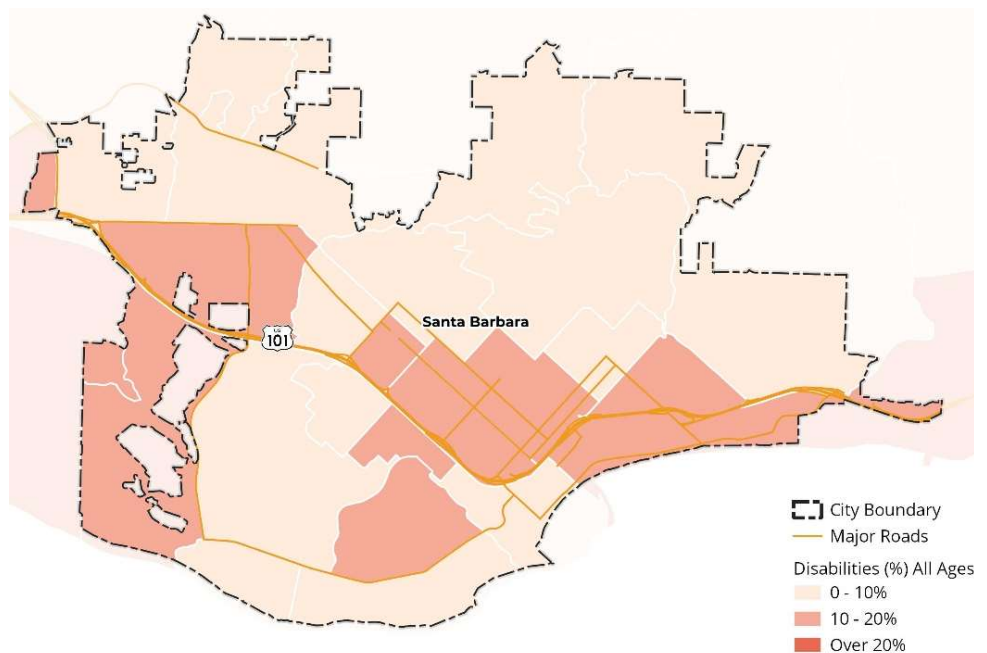
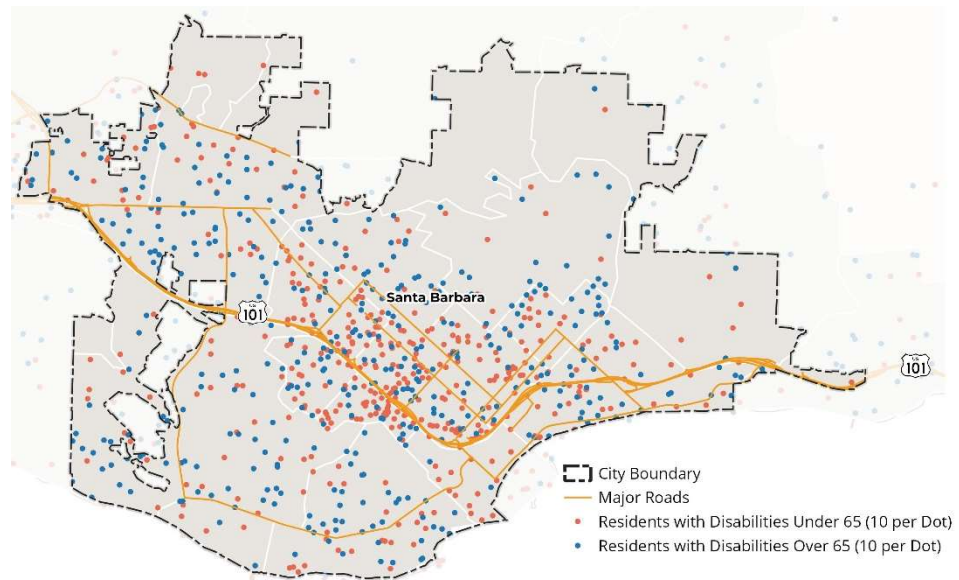


Figure I-19 shows the distribution of residents with disabilities in Santa Barbara by age (under 65 and over 65). As shown, residents with disabilities live throughout the city.

**Figure I-19.
Geographic
Distribution
of Population
with a
Disability by
Age, 2018**

Source:
Root Policy Research
from the 2018 ACS 5-
year estimate.



A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a metropolitan area or county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. The DI represents a “score” where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

Like all indices, the DI has some weaknesses: First, the DI provided by HUD uses Non-Hispanic white residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of Non-Hispanic white residents and do not consider the potential segregation of minority groups from one-another.




Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Communities without much diversity typically have very low dissimilarity indices, while communities with the most diversity may show high levels of dissimilarity. Thus, a “low” dissimilarity index for a jurisdiction is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community. These limitations are not significant for this study but are noted in the event that the city’s DI is used to evaluate segregation against peer cities.

Figure I-20 shows trends in DI for Santa Barbara and does not indicate high levels of segregation for any racial/ethnic minority group. For minority residents overall, the DI was fairly consistent from 1990 to 2010 in the lower end of the “moderate range.” In 2018, the DI dropped to 39 (the upper end of the “low segregation” range).

The DI for Hispanic residents has been in the “moderate range” since 1990, but did drop somewhat in 2018 (to an index value of 41 from 48 in 2010). The DI for Black/African

American residents was “low” through 2010 but moved to “moderate” segregation in 2018. A similar pattern is found for Asian/White segregation.

Figure I-20.
Dissimilarity Index, 1990-2018

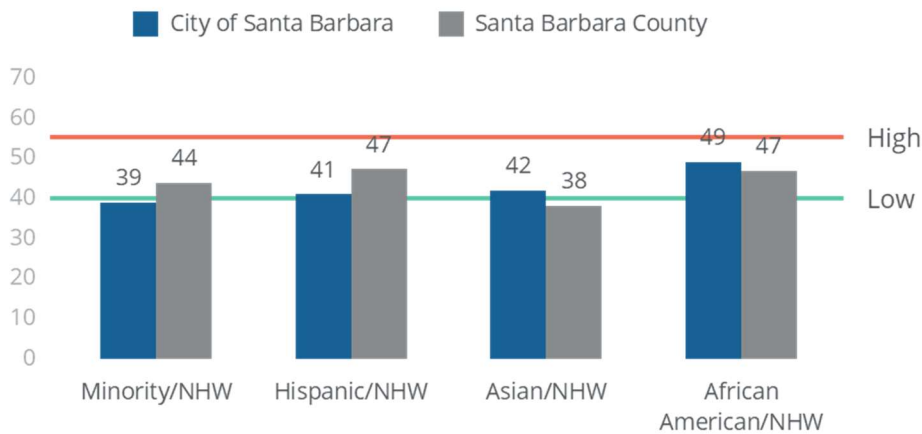
Comparison Groups	City of Santa Barbara				Interpreting the index:
	1990	2000	2010	2018	
Minority/Non-Hispanic white	42	43	44	39	 0-39 Low Segregation  40-54 Moderate  55-100 High
Hispanic/Non-Hispanic white	45	48	48	41	
Asian/Non-Hispanic white	9	15	22	42	
African American/Non-Hispanic white	38	31	38	49	

Source: Root Policy Research from the 2018 5-year ACS and HUD AFFH-T Table 3 for 1990-2010.

As shown in Figure I-21, The DI in the City of Santa Barbara is similar to the county overall, with slightly lower values in the city for Hispanic residents and minority residents overall.

Figure I-21.
Dissimilarity Index Comparison, 2018

Source:
Root Policy Research
from the 2018 5-year
ACS.



Economic Segregation

This section examines economic segregation in the region. It is important to note that income is not a protected class but examining economic disparities helps to provide context for upward mobility and access to opportunity (discussed in more detail in Section III of this report).

Residential income segregation has increased across the U.S. over the past three decades.¹ Income segregation is related to the rise in income inequality—communities with high levels of income segregation also tend to have low rates of upward mobility.

This analysis uses the following definitions of low and high income households:

- **High income** households have a household income greater than 200 percent of the national median income.
- **Low income** households have a household income less than 67 percent of the national median income.

Figures I-22 and I-23 show the percent of high income households by Census tract for Santa Barbara. Areas with the darkest shade have twice the proportion of high income households as the county and areas with the lightest shade have a proportion of high income households that is the same or lower than the county. Concentrations of high income households tend to be in the north part of the city and along the south coast.

Figures I-24 and I-25 show the percent of low income households by census tract for the City of Santa Barbara. Areas with the darkest shade have twice the proportion of low income households as the county and areas with the lightest shade have a proportion of low income households that is the same or lower than the county. Concentrations of low income households are in the Downtown and Eastside areas of Santa Barbara.

Concentration of low income households has become less prevalent since 2010 but is still evident in the spatial analysis. Combined with the shift in incomes (discussed earlier), this trend may signal an overall loss of low income households—possibly due to displacement of lower income households to areas outside the city offering more affordable housing options.

¹ <https://www.pewresearch.org/wp-content/uploads/sites/3/2012/08/Rise-of-Residential-Income-Segregation-2012.2.pdf>

Figure I-22.
Percent of
High Income
Households,
2010

Source:
ACS 2010 5-year
estimates and Root
Policy Research.

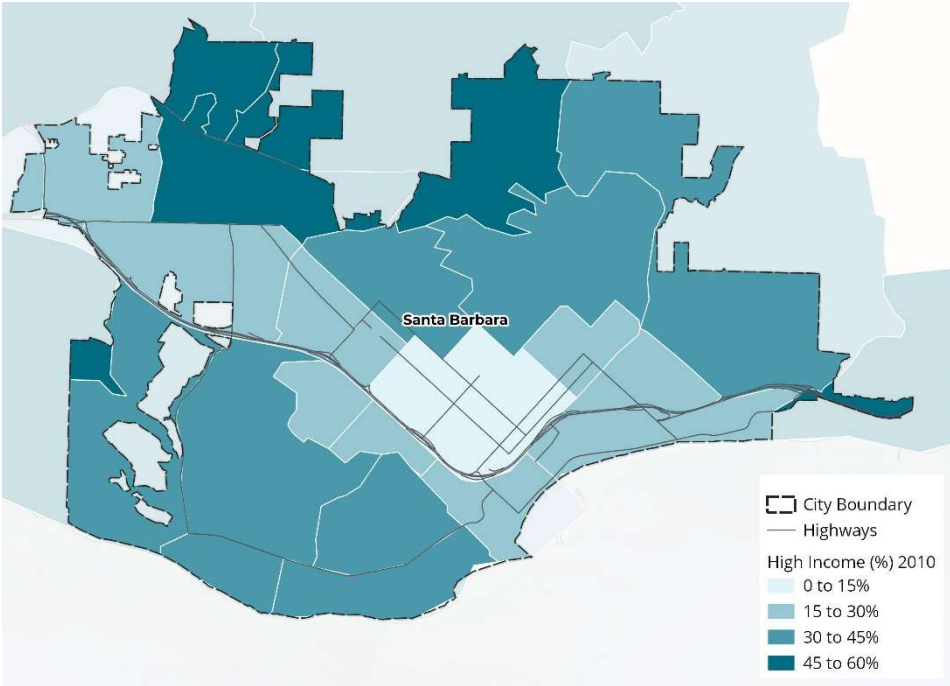
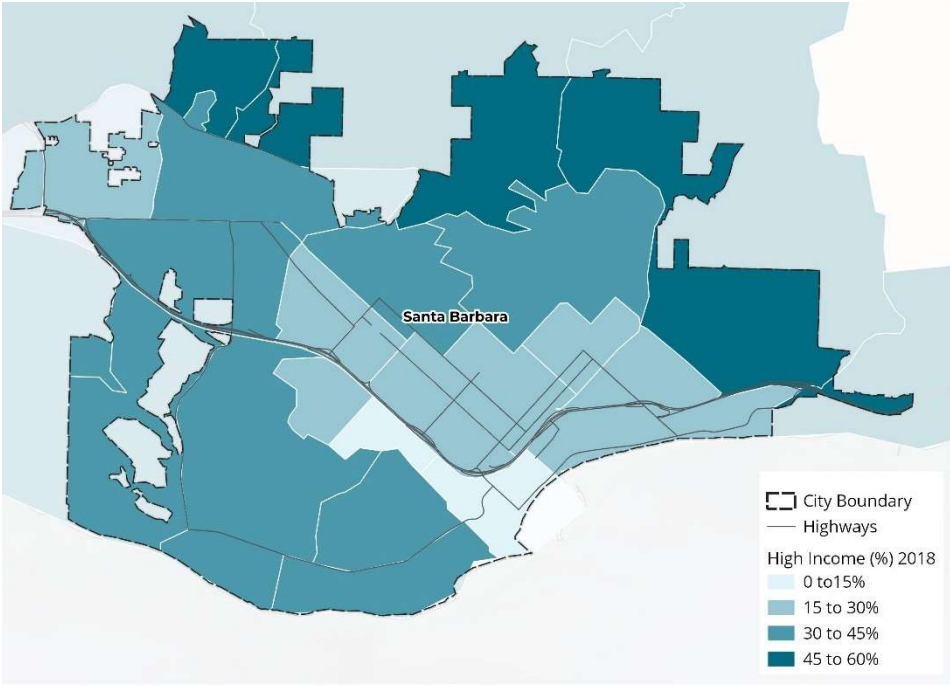


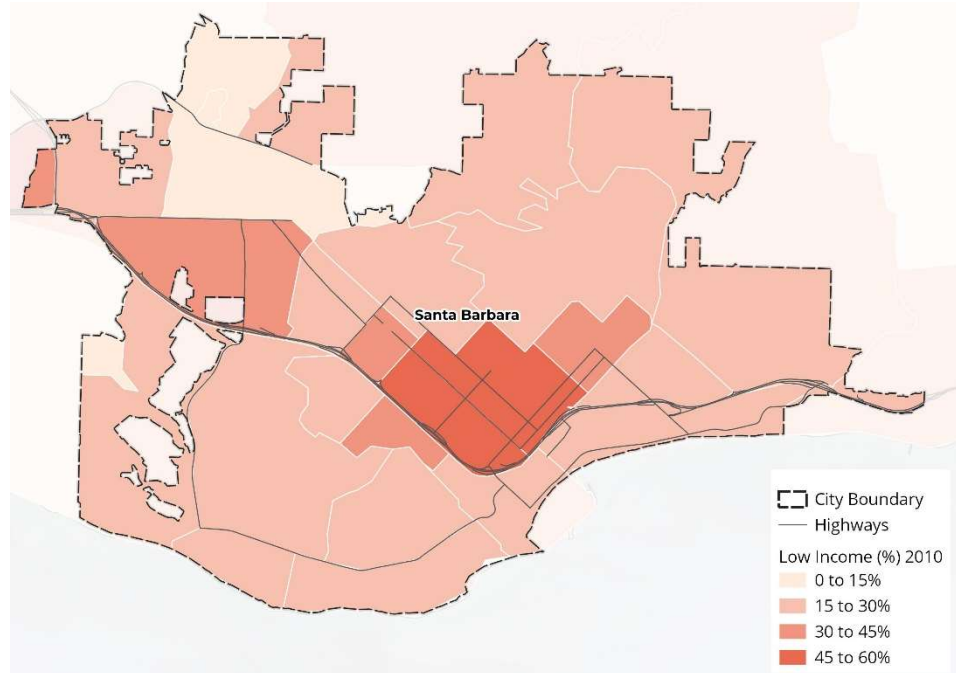
Figure I-23.
Percent of
High Income
Households,
2018

Source:
ACS 2018 5-year
estimates and Root
Policy Research.



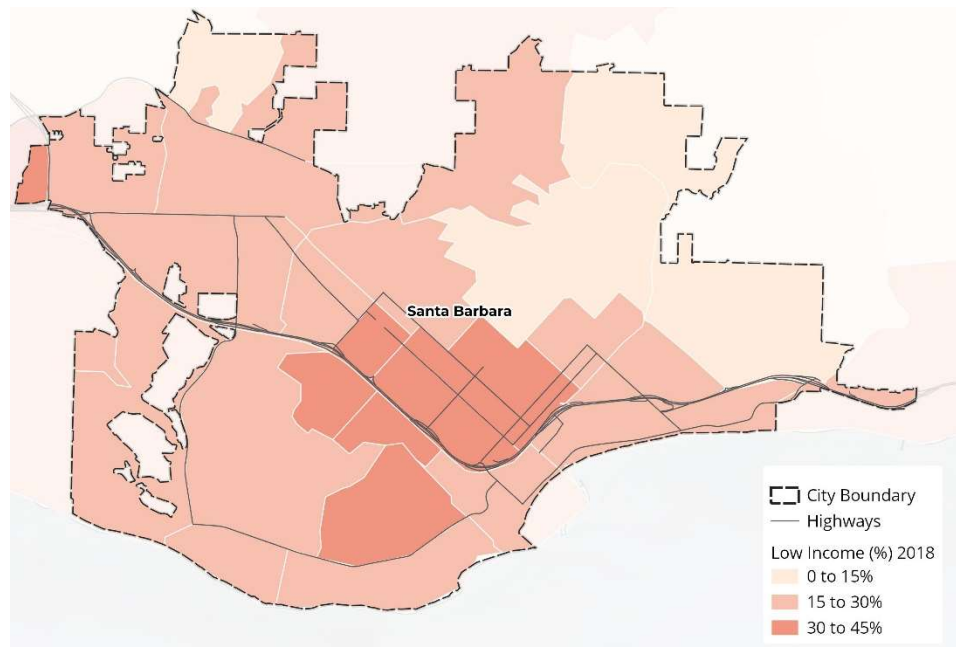
**Figure I-24.
Percent of
Low Income
Households,
2010**

Source:
ACS 2010 5-year
estimates and Root
Policy Research.



**Figure I-25.
Percent of
Low Income
Households,
2018**

Source:
ACS 2018 5-year
estimates and Root
Policy Research.



Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). HUD has developed a framework to examine economic opportunity at the neighborhood level, with a focus on racial and ethnic minorities. That focus is related to the history racial and ethnic segregation, which often limited economic opportunity.

“Racially or ethnically concentrated areas of poverty,” also known as R/ECAPs, are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD's definition of a R/ECAP is:

- A census tract that has a non-white population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Why R/ECAPs matter. The 40 percent poverty threshold used in the R/ECAP definition is based on research identifying this to be the point at which an area becomes socially and economically dysfunctional. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.²

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (e.g., limited non-English information and materials), R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

It is very important to note that R/ECAPs are not areas of focus because of racial and ethnic concentrations alone. Many R/ECAPs, while not economically wealthy, are rich in culture, diversity, and community. R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity.

R/ECAP trends. The HUD data show that there were no R/ECAPS in Santa Barbara in 1990 and 2010. Analysis of 2018 ACS 5-year estimates data shows that there are currently no R/ECAPs in Santa Barbara. In 2018, nine Census tracts have a non-white population greater than 50 percent, but no Census tracts have a poverty rate greater than 40 percent or three times the county average tract poverty rate (44%).

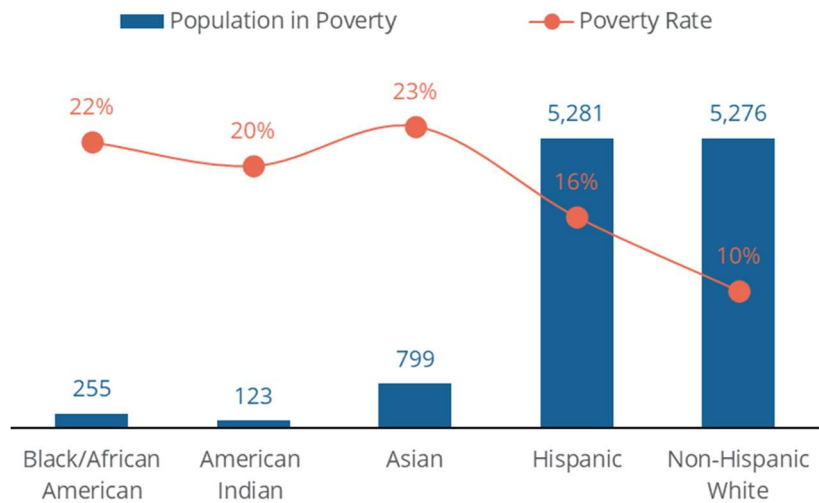
Poverty and Race and Ethnicity. While not geographically concentrated, there are significant differences in poverty rates by race and ethnicity. In 2018, non-Hispanic white residents had a poverty rate of 10 percent compared to 16 percent for Hispanic

² The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline." In Nicolas P. Retsinas and Eric S. Belsky, eds., *Revisiting Rental Housing: Policies, Programs, and Priorities*. Washington, DC: Brookings Institution, 116–9.

residents of any race. Black, American Indian, and Asian residents in Santa Barbara all have a poverty rate over 20 percent, more than double the rate for non-Hispanic white residents.

Figure I-26.
Poverty and Poverty
Rate by Race and
Ethnicity, 2018

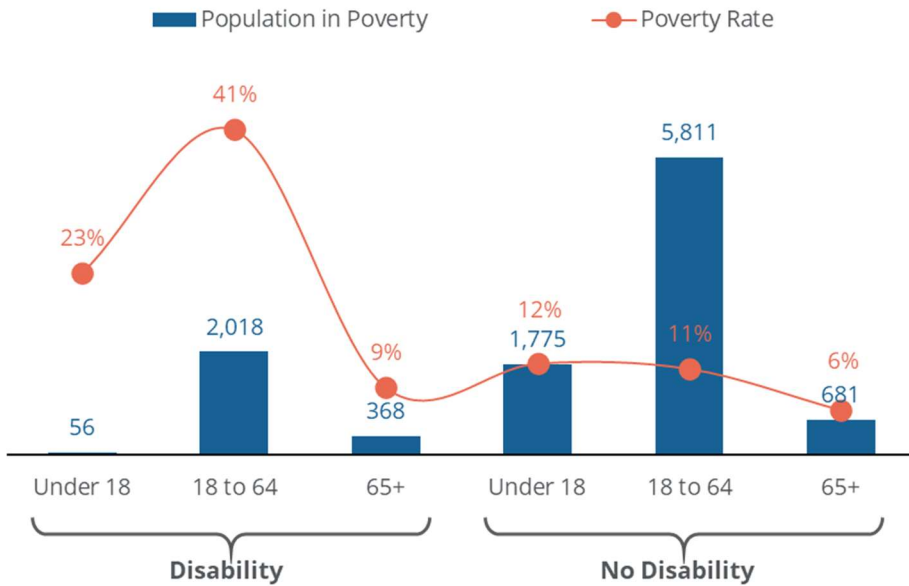
Source:
2018 5-year ACS and Root Policy
Research.



Poverty and Disability. Poverty rates for the disabled population are higher across all age groups; however, disability status most significantly impacts poverty outcomes for working age residents (18 to 64 years old). In 2018, the poverty rate for working age residents with no disability is 11 percent while the rate for residents of the same age with a disability is 41 percent. Residents under 18 years old with a disability experience poverty at two times the rate of residents with no disability. The lowest rates of poverty are observed in the senior population (65 years and older) in Santa Barbara with a poverty rate of 6 percent for residents without a disability and 9 percent for residents with a disability.

Figure I-27.
Poverty and
Poverty Rate by
Disability
Status, 2018

Source:
2018 5-year ACS and Root
Policy Research.



SECTION II.

DISPROPORTIONATE HOUSING NEEDS

SECTION II.

Disproportionate Housing Needs

The primary purpose of a disproportionate housing needs analysis is to identify how access to the housing market differs for members of protected classes—and to determine if such differences are related to discriminatory actions or effects. Section I., Demographic Patterns, introduced patterns of settlement and disparities in income and poverty by protected class. This section furthers that discussion, focusing on the resulting inequities in housing choice today.

The section begins by defining housing needs and discussing how needs are identified and measured, with a focus on cost burden and homeownership. It then incorporates differences in housing need raised by residents who participated in community engagement. The community engagement findings draw from a resident survey and focus groups and interviews with low- and moderate-income residents, residents with disabilities, native-Spanish speakers, and community stakeholders providing housing, community development, and human service. The section concludes with a brief analysis of publicly supported housing.

Defining Disproportionate Needs

There is no formal definition or mechanism to measure housing needs, much less disproportionate needs. In housing market studies, housing needs are typically measured by:

- Cost burden—when a household pays more than 30 percent of their income in housing costs including basic utilities and property taxes; and severe cost burden—when a household pays more than 50 percent of their income in housing costs. This is also an indicator of eviction or foreclosure, and homelessness;
- Homeownership rates and access to mortgage loans; and
- The cost of housing (rents, purchase prices), typically relative to household income.

Our focus on disproportionate needs furthers that analysis by:

- Identifying the *differences* in the above housing needs indicators for residents of various protected classes;
- Examining additional factors that affect choice and further economic opportunity including placement of housing and neighborhood access; qualification criteria; and information about housing choices;

- Analyzing whom the private market serves, if the market is addressing housing needs of protected classes differently, and if discrimination is at play; and
- Assessing the effectiveness of housing solutions—affordable housing, public housing programs and policies, mortgage loans, location of housing—on protected classes with disproportionate needs.

Indicators of Disproportionate Needs

The housing needs tables that HUD developed for the Assessment of Fair Housing (AFH) template provide a good starting point for analyzing disproportionate housing needs. Following that framework, differences in cost burden and homeownership are discussed below, followed by differences in mortgage loan acquisition.

Housing problems. Figure II-1 presents the number and share of households experiencing at least one housing problem as well as households experiencing a severe housing problem. Incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden comprise the housing problems considered. For context, data for the City of Santa Barbara are compared to Santa Barbara County overall.

Overall, half of all households in Santa Barbara experience housing problems and nearly one in three experience severe housing problems. These rates are similar to those in the county overall.

There are notable differences by race and ethnicity in the share of households experiencing housing problems and severe housing problems in Santa Barbara. These include:

- Asian or Pacific Islander households are least likely to experience housing problems (35%), followed by non-Hispanic white households (45%).
- Sixty-four percent of Hispanic households experience housing problems—a substantially higher proportion than Asian and non-Hispanic white households.
- Native American households and “Other non-Hispanic” minority groups also have high rates of housing problems (54% and 60%, respectively) but African American households experience housing problems at about the same rate as non-Hispanic white households.
- Large family households (five or more people) in Santa Barbara are much more likely to have a housing problem than small family households: 43 percent of small family household have a housing problem compared to 75 percent of large family households.
- Hispanic households and “other non-Hispanic” households are the most likely group to experience severe housing problems.

- Disparities in housing problems by race/ethnicity and household type in the City of Santa Barbara are similar to disparities evident countywide.

Figure II-1.

Share of Households Experiencing Housing Problems (HUD AFFH-T Table 9) by Household Characteristics

Households Experiencing any of 4 Housing Problems	City of Santa Barbara		Santa Barbara County	
	# with problems	% with problems	# with problems	% with problems
Race/Ethnicity				
White, Non-Hispanic	10,305	45%	35,330	41%
Black, Non-Hispanic	229	47%	1,060	45%
Hispanic	6,020	64%	27,965	64%
Asian or Pacific Islander, Non-Hispanic	395	35%	2,714	44%
Native American, Non-Hispanic	35	54%	400	53%
Other, Non-Hispanic	309	60%	1,175	56%
Total	17,295	50%	68,605	48%
Household Type and Size				
Family households, <5 people	6,790	43%	28,920	40%
Family households, 5+ people	2,280	75%	13,745	70%
Non-family households	8,225	52%	25,945	53%
Households Experiencing any of 4 Severe Housing Problems	City of Santa Barbara		Santa Barbara County	
	# with problems	severe problems	# with problems	% with problems
Race/Ethnicity				
White, Non-Hispanic	5,745	25%	18,625	22%
Black, Non-Hispanic	99	20%	559	24%
Hispanic	4,340	46%	19,805	45%
Asian or Pacific Islander, Non-Hispanic	225	20%	1,834	30%
Native American, Non-Hispanic	15	23%	278	37%
Other, Non-Hispanic	249	48%	819	39%
Total	10,690	31%	41,905	30%

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. All % represent the proportion of households with a housing problem (or severe housing problem) out of all households within that racial/ethnic group or household type.

Source: HUD CHAS dataset from the AFFH-T. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-datII-documentation).

Differences in cost burden. Figure II-2 presents the number and share of households experiencing severe cost burden by race, ethnicity, and familial status. In Santa Barbara:

- Overall 24 percent of households are severely cost-burdened. Rates are similar for non-Hispanic white (23%) and Hispanic (26%) households. This suggests that the disparities in severe housing problems (discussed above) are likely due to housing problems other than severe cost burden (i.e., overcrowding and substandard units).
- Disproportionately high rates of severe cost burden are evident for “other, non-Hispanic” households.
- Nonfamily households are more likely to be severely cost burdened (28%) than family households—both small family households (21%) and large family households (19%).

Figure II-2.
Share of Households Experiencing Severe Cost Burden (HUD Table 10) by Household Characteristics

Households Experiencing Severe Cost Burden	City of Santa Barbara		Santa Barbara County	
	# with severe cost burden	% with severe cost burden	# with severe cost burden	% with severe cost burden
Race/Ethnicity				
White, Non-Hispanic	5,265	23%	16,905	20%
Black, Non-Hispanic	80	16%	475	20%
Hispanic	2,440	26%	11,045	25%
Asian or Pacific Islander, Non-Hispanic	160	14%	1,489	24%
Native American, Non-Hispanic	0	0%	265	35%
Other, Non-Hispanic	230	45%	720	34%
Total	8,175	24%	30,899	22%
Household Type and Size				
Family households, <5 people	3,254	21%	12,850	18%
Family households, 5+ people	570	19%	3,495	18%
Non-family households	4,340	28%	14,570	30%

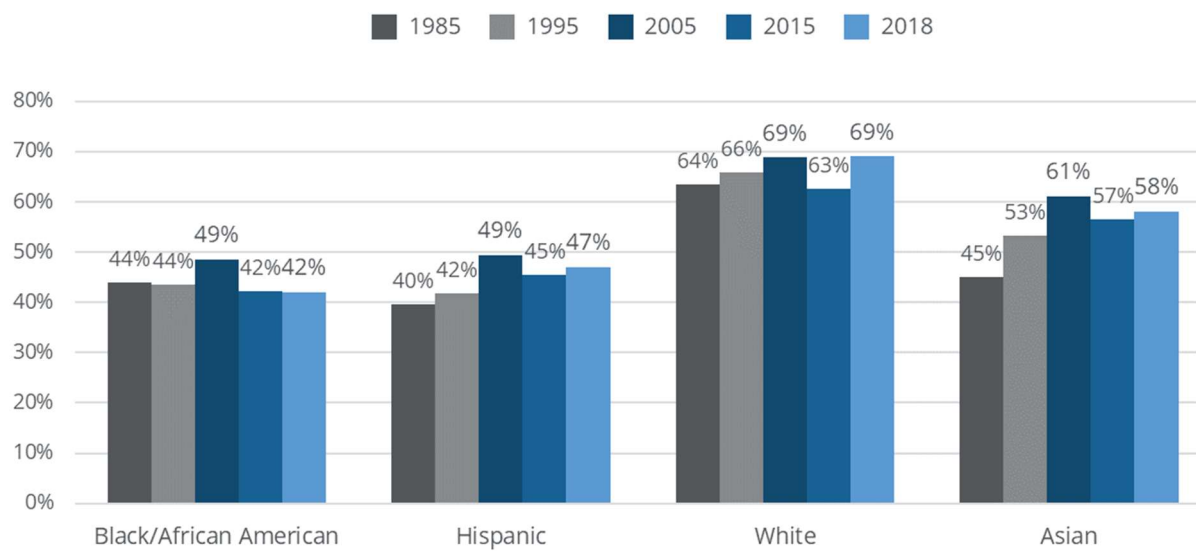
Note: Severe housing cost burden is defined as housing costs that are greater than 50 percent of income. All % represent the proportion of households with a housing problem (or severe housing problem) out of all households within that racial/ethnic group or household type.

Source: HUD CHAS dataset from the AFFH-T. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-datII-documentation).

Differences in ownership. Barriers in homeownership prevents wealth creation and widens economic gaps. Differences in ownership can also create disparities in access to high quality schools and other community amenities (e.g., recreational facilities and parks), because these are often funded by builders and homeowners’ associations as part of master development agreements and/or fees paid by owners.

Figure II-3 shows trends in homeownership by race and ethnicity in the U.S from 1985 to 2018. While homeownership rates of Asian and Hispanic households have nearly reached pre-Great Recession levels, nationally, African American homeownership rates have not recovered, and are slightly lower than they were in 1985 (42% in 2018 v. 44% in 1985).

Figure II-3.
Homeownership Trends by Race and Ethnicity, U.S., 1985 to 2018



Source: *Homeownership and the American Dream*, Journal of Economic Perspectives, Winter 2018 and U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey, April 4, 2019.

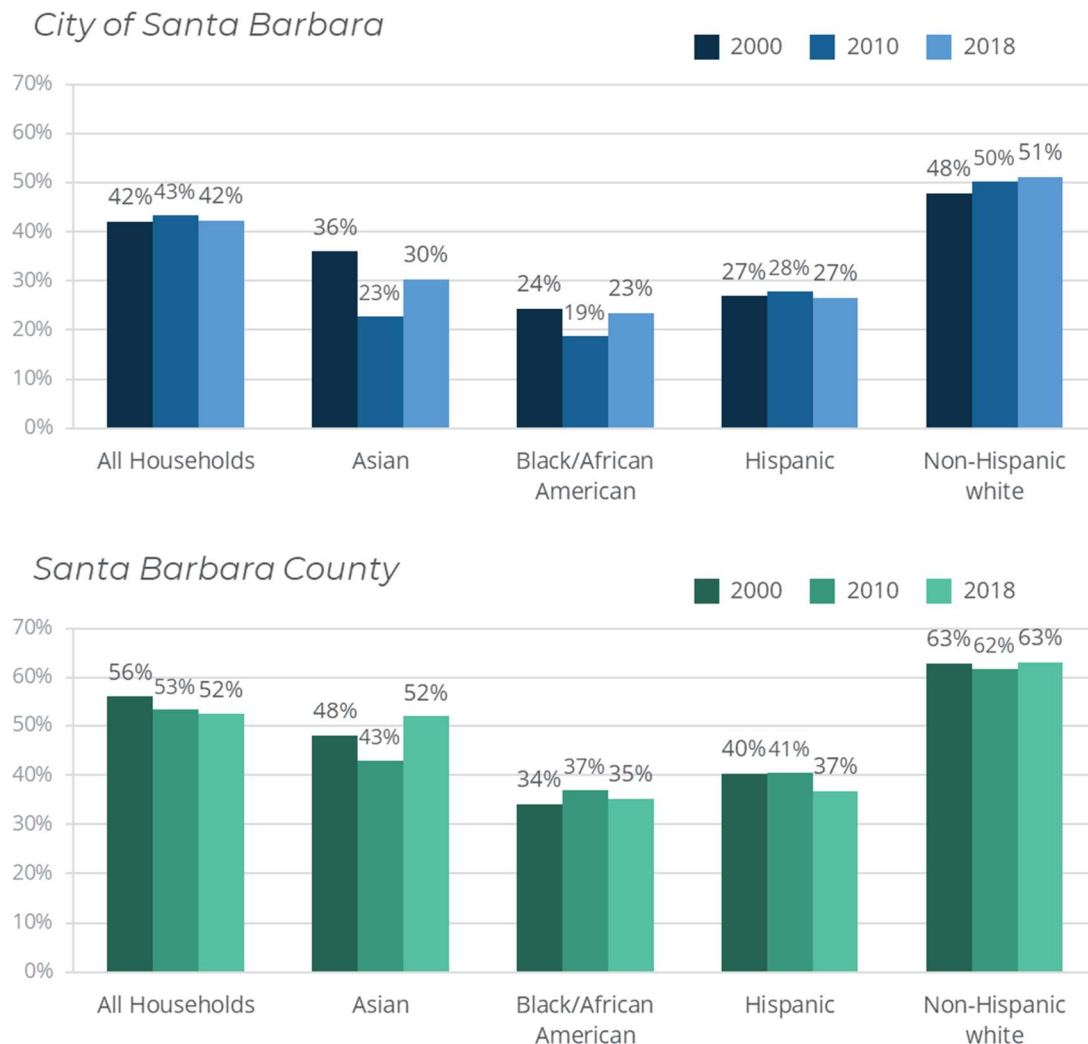
Homeownership rates in Santa Barbara. In Santa Barbara slightly more than two in five (42%) households are homeowners; a rate lower than the county overall where 52 percent of households are owners. The lower ownership rate in Santa Barbara is likely due to the University presence and high housing costs.

Figure II-4 presents homeownership rates for Santa Barbara households overall and by race and ethnicity. The figure also shows homeownership rates in Santa Barbara County for comparison.

There are striking differences in homeownership rates between non-Hispanic white households and non-white households. Among households of color, Asian households have the highest homeownership rate (30%), followed by Hispanic households (27%) and African American households (23%). These rates compare to 51 percent for non-Hispanic white households.

Homeownership rates are higher for all groups in Santa Barbara County but disparities between non-Hispanic white households and non-white households persist.

Figure II-4.
Homeownership Rate by Race and Ethnicity, Santa Barbara, 2000-2018



Source: Root Policy Research from 2018 5-year ACS.

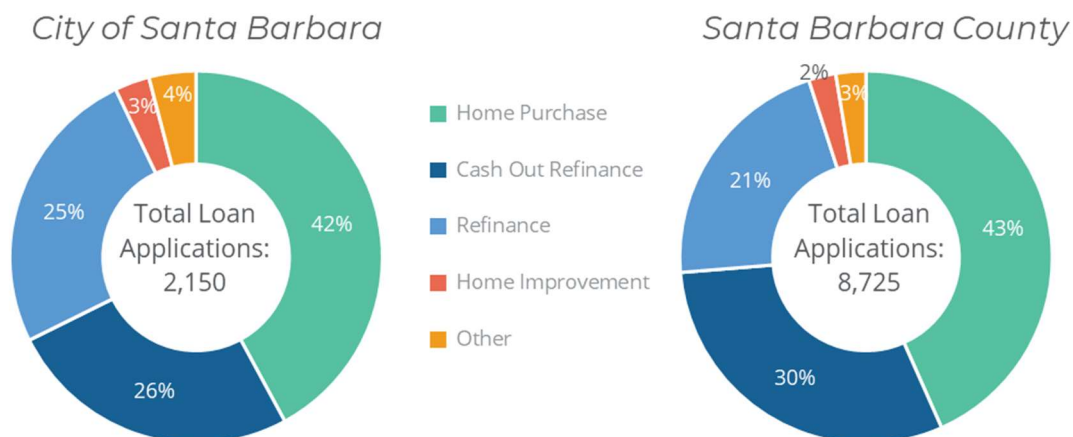
Access to credit. Several factors contribute to the differences in homeownership by race and ethnicity observed above, including disparities in access to lending. Home Mortgage Disclosure Act (HMDA) data can shed light on the role of access to credit in homeownership differences by race and ethnicity. The inability of residents to obtain loans for home purchases, home improvements and mortgage refinancing not only creates barriers to choice for residents, but also has adverse effects on the neighborhoods in which private capital is limited.

HMDA data are the best source of information on lending practices to protected classes and in minority and low income neighborhoods. HMDA datasets contain loan application records with information on the race, ethnicity, gender, and income of the applicant, as

well as loan terms.¹ The data are widely used to detect evidence of discrimination in lending practices, although analysis of the publicly available data is limited by lack of applicant credit information.

Figure II-5 presents the distribution of 2018 loan applications by type in Santa Barbara and the county overall. In Santa Barbara 42 percent of loan applications in 2018 were for home purchases. The second largest category is cash out refinancing (26%), followed by refinancing (25%). Pure home improvement loans are only a small proportion of 2018 applications; it is likely that a number of cash out refinancing applications include households refinancing to fund home improvements. The distribution of loans by type in the county overall is similar the City of Santa Barbara.

Figure II-5.
Type of Loan Applications, Santa Barbara, 2018



Note: Does not include loans for multifamily properties or non-owner occupants..

Source: Root Policy Research from the 2018 HMDA.

Overall, 60 percent of Santa Barbara residential loan applications were approved and originated. Nineteen percent of applicants withdrew applications prior to a loan determination and 4 percent submitted incomplete applications.

In addition to the distribution of loan outcomes, the figure shows a separate “denial rate,” defined as the number of denied loan applications divided by the total number of applications excluding withdrawn applications and application files closed for incompleteness. This measure of denial provides a more accurate representation of applications with an opportunity for origination and is consistent with the methodology used by the Federal Reserve in analyzing HMDA denial data. The denial rate in Santa Barbara was 19 percent, the same rate as in the county overall.

¹ HMDA data includes information for mortgage loans, home improvement loans, and refinancing loans.

Figure II-6.
Action Taken on Mortgage Loan Application, Santa Barbara, 2018

Action Taken on Loan Application	City of Santa Barbara		Santa Barbara County	
	Num.	Pct.	Num.	Pct.
Application approved but not accepted	47	2%	223	3%
Application denied by financial institution	323	15%	1,299	15%
Application withdrawn by applicant	404	19%	1,533	18%
Application incomplete	77	4%	354	4%
Loan originated	1,299	60%	5,317	61%
Total	2,150	100%	8,726	100%
Denial Rate	19%		19%	

Note: Does not include loans for non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: Root Policy Research from the 2018 HMDA.

The following figure shows denial rates by race and ethnicity in Santa Barbara. As shown, denial rates for Hispanic applicants were higher (28%) than other racial/ethnic groups.

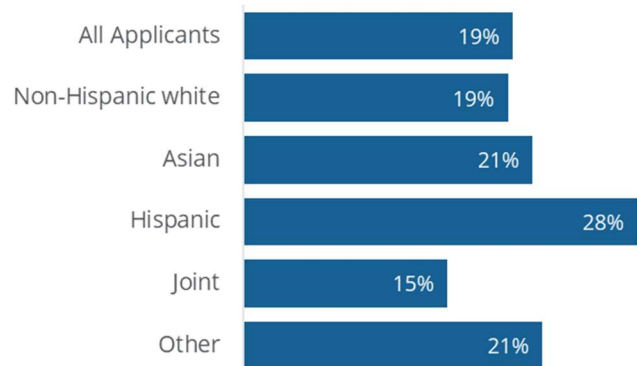
Figure II-7.
Denial Rate by Race and Ethnicity, Santa Barbara 2018

Note:

Other includes Native American, Native Hawaiian and Other Pac. Isl; African American; and 2 or more minority races. Joint means there were two co-applicants, one non-Hispanic white and the other a racial/ethnic minority.

Source:

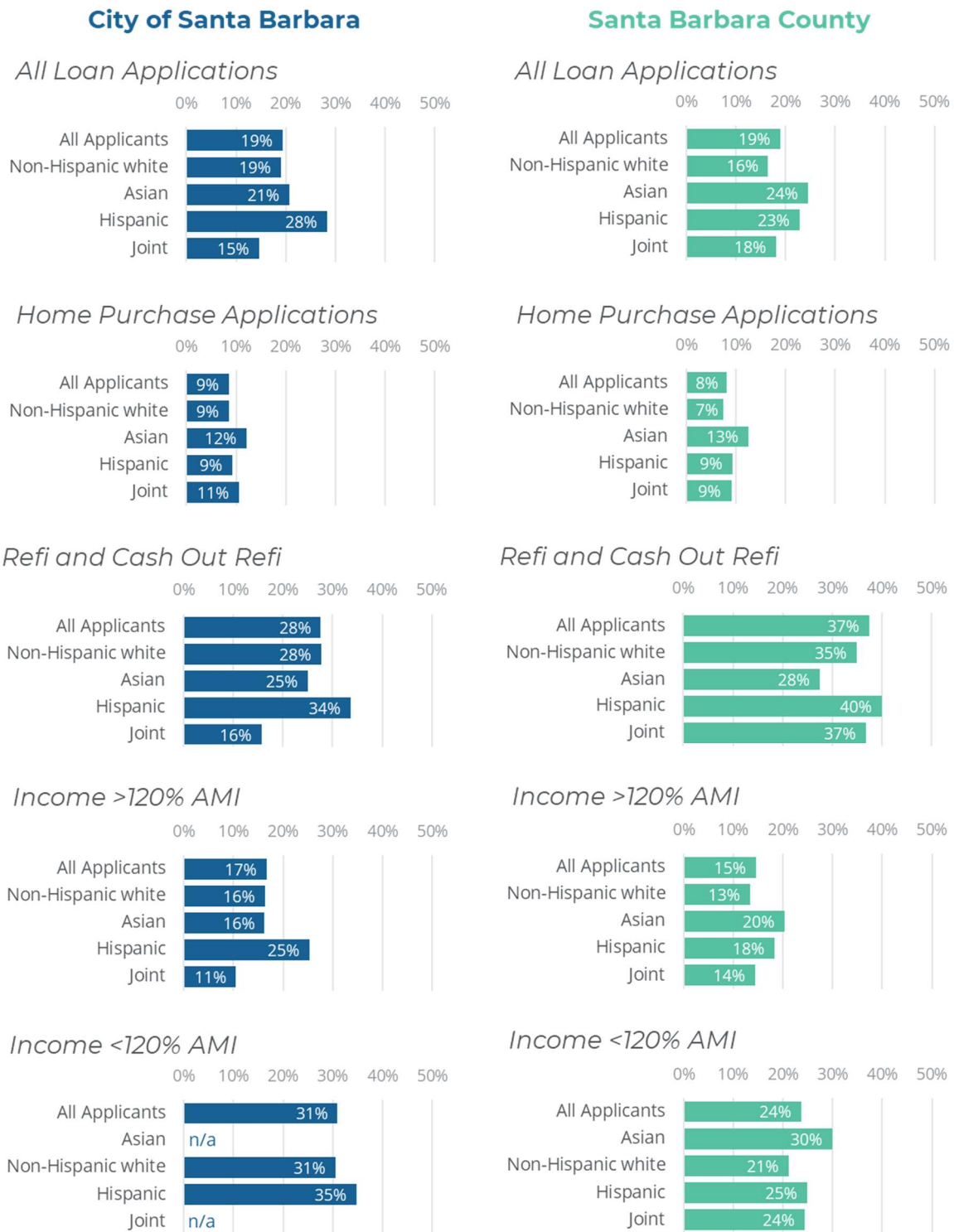
Root Policy Research from 2018 HMDA.



There are many reasons why denial rates may be higher for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since minorities typically have lower incomes. Second, loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants. Denial rates are typically highest for home improvement loans and refinances (and lower for home purchase loans), often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution.

Figure II-19 examines differences in loan denial rates by income range (higher or lower than 120 percent of AMI) and loan type (home purchase and refinances). Rates for racial/ethnic groups that had fewer than 20 applicants in a given income or loan purpose category are not shown due to small sample size.

Figure II-8.
Denial Rate by Loan Purpose and Applicant Income, Santa Barbara, 2018



Note: AMI means Area Median Income. Joint means there were two co-applicants, one of whom was non-Hispanic white and the other a racial/ethnic minority. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: Root Policy Research from 2018 HMDA.

The data show that higher denial rates for Hispanic applications in Santa Barbara is largely driven by refinance applications. Denial rates for home purchase loans are similar across all racial/ethnic groups. The higher denial rate for Hispanic applicants does persist even for higher income applicants (those earning more than 120% of AMI).

Differences in Housing Needs Reported by Residents

Resident and stakeholder perspectives help tell the story behind the data and illuminate disproportionate housing 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 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.

Differences in housing needs reported by residents and stakeholders include differences in housing condition, housing challenges, and housing discrimination.

Housing condition. In high-cost markets, such as Santa Barbara, many residents may accept substandard living conditions by paying high rents for units in very poor condition and others may 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.

Figure II-9 presents the share of survey respondents who said their home or apartment was in “poor” condition, for all respondents and by demographic and socioeconomic cohort.

- About one quarter (26%) of households with children consider their housing to be in poor condition;
- One in five (21%) large family households (with five or more members) consider their housing to be in poor condition;
- Twenty-two percent of non-Hispanic white respondents rate their housing condition as poor compared to 16 percent of Hispanic respondents; and
- Homeowners are least likely to rate their housing condition fair or poor while one in five renters (and one in five low income households) describe their housing as being in “poor” condition.

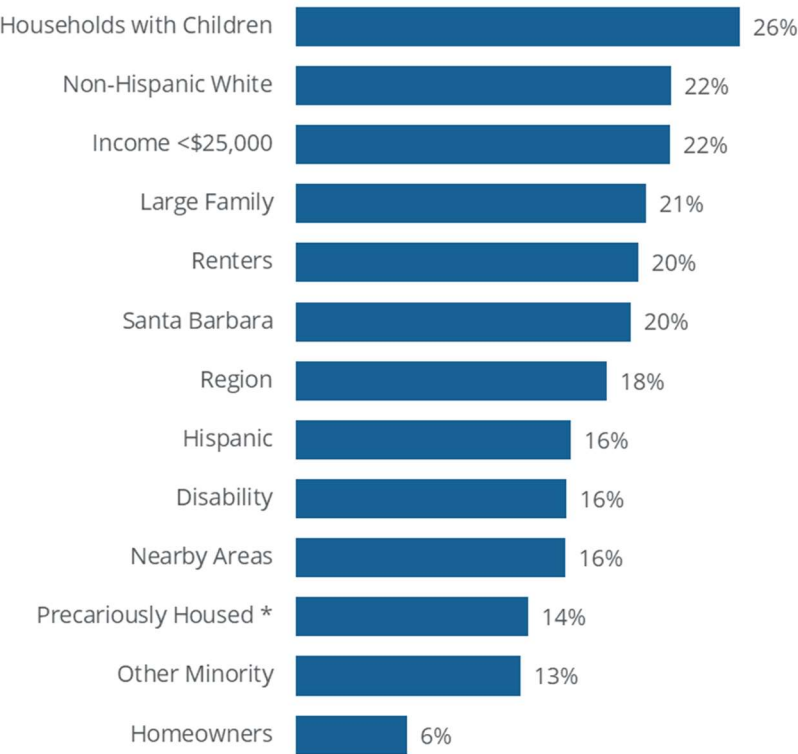
Figure II-9.
Housing Condition,
Jurisdiction and
Selected
Characteristics

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.



Housing challenges. Figures II-10 and II-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 (out of 42 challenges included in the survey). 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 concerned: 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.

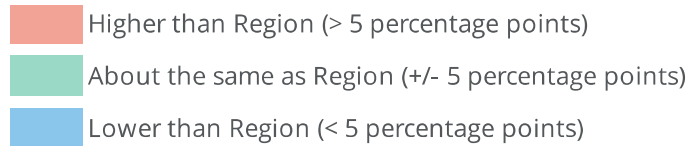
Low income respondents (those with incomes below \$25,000) are particularly concerned about costs (rising rents and struggles to pay rent/mortgage) as well as overcrowding (units not large enough for their family).

Housing challenges vary across protected class respondents (see Figure II-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 cost 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 II-10.

Top 10 Housing Challenges Experienced by Tenure and Household Income



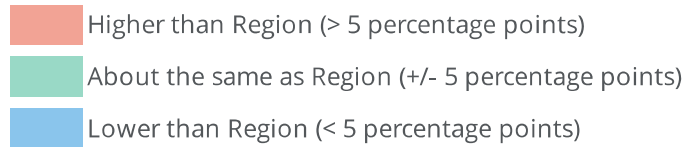
Housing Challenge	Region	Santa Barbara	Nearby Areas	Homeowners	Renters	Precariously Housed *	Income <\$25,000
I want to buy a house but can't afford to do so	62%	62%	61%	17%	70%	68%	15%
I worry about my rent going up to an amount I can't afford	56%	58%	51%	0%	70%	23%	61%
I struggle to pay my rent/mortgage	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 II-11.

Top 10 Housing Challenges Experienced by Selected Respondent Characteristics



Housing Challenge	Region	Non-Hispanic White	Hispanic	Other Minority	Disability	Children Under 18	Large Family
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%

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

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.

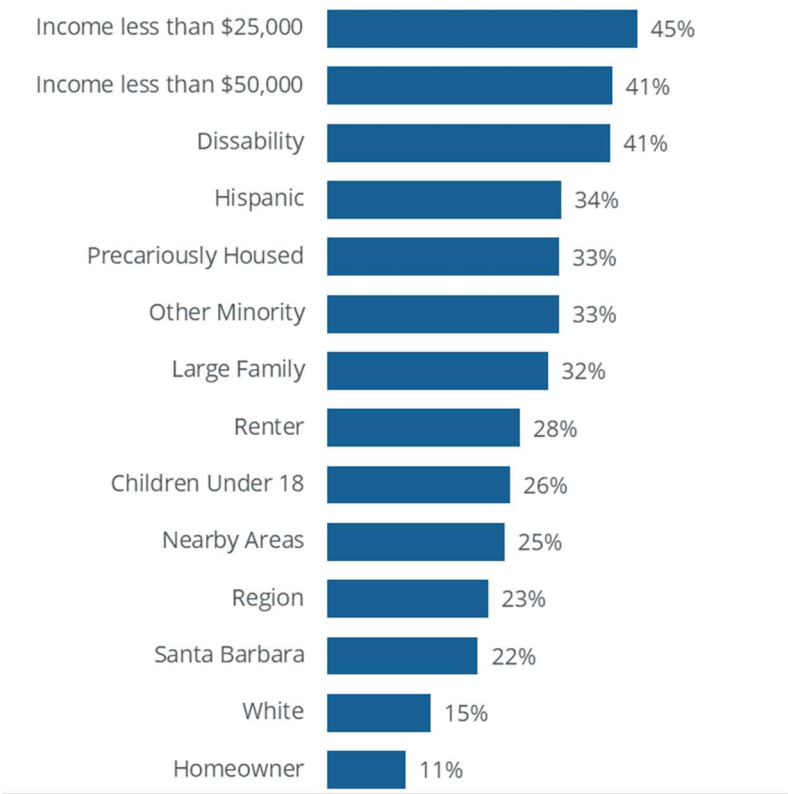
Focus group participants that were Spanish speakers also expressed challenges related to accessing housing information (including marketing for rental units and lease agreements) in their native language.

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 II-12 shows the proportion of residents who say they experienced housing discrimination at some point in the past.

Figure II-12.
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.



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.

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.

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

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.

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.

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).

Figure II-13 summarizes housing challenges experienced by residents with disabilities, based on responses to the resident survey.

Figure A-13.
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.

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.

Publicly Supported Housing

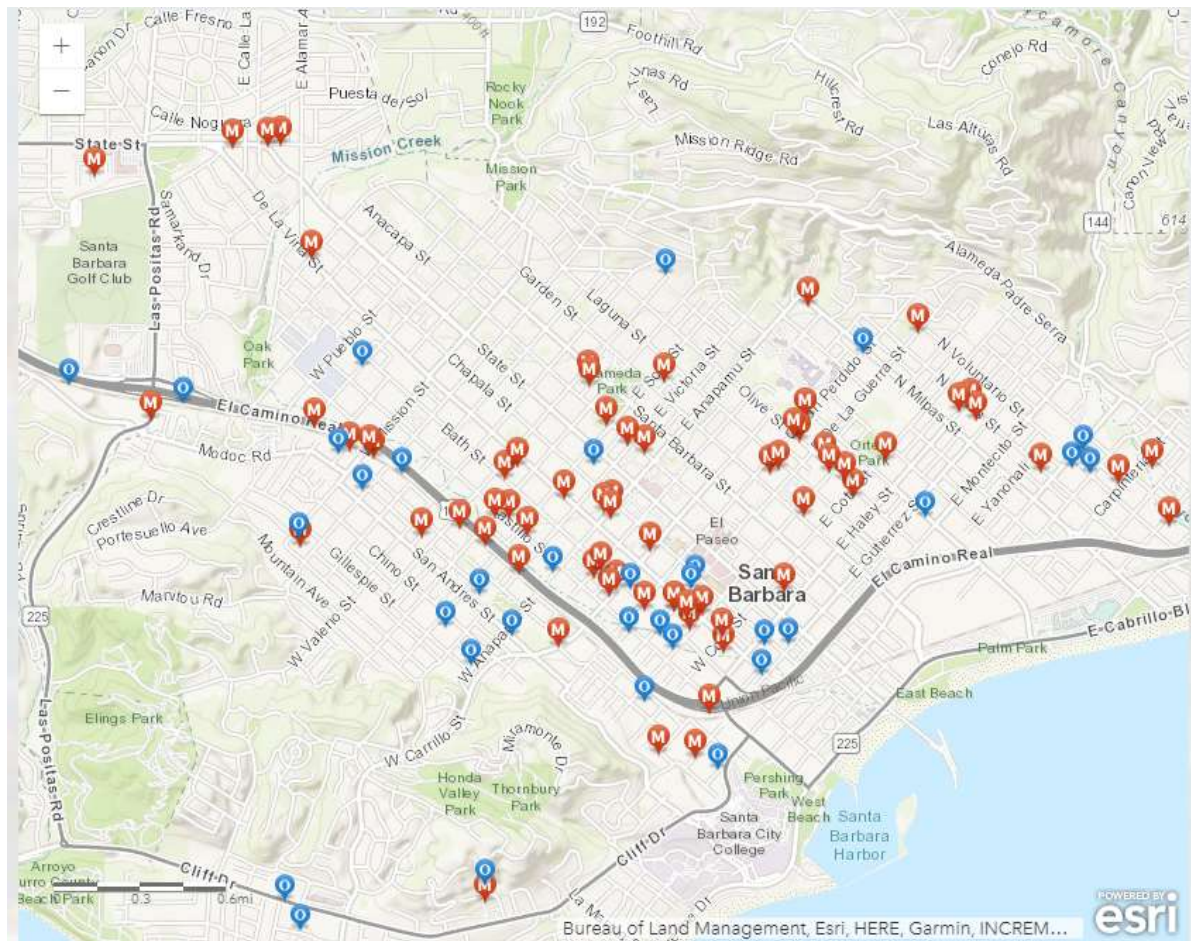
The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. The Housing Authority is considered a high performer by HUD, and currently provides 457 HUD project based section 8 units (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. 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.

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). Their portfolio includes senior developments, family developments, community-based supportive housing units, workforce units, and units for people exiting homelessness. 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 Figure III-14, the City's Affordable Housing Program includes 459 ownership units and 1,828 rental units.

Figure II-14.
Affordable Housing, City of Santa Barbara, 2020



Source: City of Santa Barbara.

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.

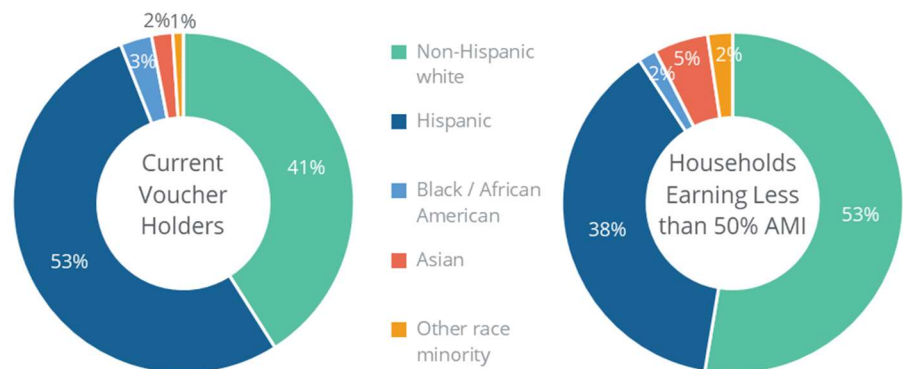
Race/ethnicity of residents. According to data from HACSB, just over half (53%) of voucher holders are Hispanic, 3 percent are African American, and 2 percent are Asian. Figure II-15 compares the racial/ethnic distribution of current voucher holders to the racial/ethnic distribution of households that are income eligible (earning less than 50 percent of AMI).

As shown in the figure income eligible minority households are able to access publicly supported housing in rough proportion to their eligibility. Non-Hispanic whites are somewhat underrepresented among voucher holder, given their income eligibility.

(It should be noted that the eligibility measure relies on HUD data provided for the Consolidated Plan and represents 2015 data which lag the current voucher data).

Figure II-15.
Race/Ethnicity
of Voucher
Holders and
Income Eligible
Households

Source:
HACSB and HUD CHAS data
for Consolidated Plan.



Accessibility. 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.

Needs among residents of publicly supported housing. 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).

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).

Waitlist. 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.

Resources and Partners to Address Needs

The City's 2020-2024 Consolidated Plan describes funding sources and institutional structure used to address needs in Santa Barbara in detail. Key resources and partnerships in delivering housing and community development services are summarized below.

The city receives about \$1.4 million per year in Community Development Block Grant (CDBG) and HOME Investment partnership funding directly from HUD. Additional resources the City makes available to, or are received by the City's partners vital to addressing housing and community development needs include:

- **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.

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 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.

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. They also provided feedback on the institutional delivery system of services in Santa Barbara to identify strengths as well as gaps in service infrastructure in Santa Barbara.

Across all sectors, the primary gap identified was related to lack of funding to adequately address needs in the city.

SECTION III.

ACCESS TO OPPORTUNITY

SECTION III.

Access to Opportunity

This section examines the extent to which members of protected classes experience disparities in access to opportunity measured by access to healthy neighborhoods, education, employment, and transportation. The analysis is based on HUD opportunity indicators, stakeholder interviews, and findings from the resident survey, and focus groups.

How does economic opportunity relate to fair housing?

The Federal Fair Housing Act requires that HUD programs and activities be administered in a manner that affirmatively furthers (AFFH) the policies of the Fair Housing Act. Federal courts have interpreted this to mean doing more than simply not discriminating: The AFFH obligation also requires recipients of federal housing funds to take meaningful actions to overcome historic and current barriers to accessing housing and economically stable communities.

Recent research has demonstrated that fair housing planning has benefits beyond complying with federal funding obligations:

- Dr. Raj Chetty's well known Equality of Opportunity research found economic gains for adults who moved out of high poverty neighborhoods when they were children. The gains were larger the earlier the children were when they moved.¹
- A companion study on social mobility isolated the neighborhood factors that led to positive economic mobility for children: lower levels of segregation, lower levels of income inequality, high quality education, greater community involvement ("social capital"), greater family stability.
- A 2016 study by the National Bureau of Economic Research (NBER) found positive economic and social outcomes for children raised in publicly subsidized housing, regardless of the poverty level of the neighborhood.²

This has been articulated by HUD as: "the obligations and principles embodied in the concept of fair housing are fundamental to healthy communities...and...actions in the overall community planning and development process lead to substantial positive change."

¹ <http://www.equality-of-opportunity.org> and http://www.equality-of-opportunity.org/images/mto_exec_summary.pdf

² <http://www.nber.org/papers/w19843.pdf>

HUD Opportunity Indicators

HUD provides several “opportunity indices” to assess and measure access to opportunity in a variety of areas, including education, poverty, transportation, and employment. The opportunity indices allow comparison of data indicators by race and ethnicity, for households below the poverty line, and among jurisdictions.

The specific indices developed by HUD are defined below. In general, higher values of each index can be interpreted as greater access to opportunity.

- **Low Poverty Index.** This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.
- **School Proficiency Index.** This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4th grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and high schools draw from larger boundaries and, especially in high school, have more transportation options.
- **Labor Market Engagement Index.** This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.
- **Jobs Proximity Index.** The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.
- **Transit Index.** The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.
- **Low Cost Transportation Index.** This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

Figure III-1 shows the HUD opportunity indices for the City of Santa Barbara and Santa Barbara County (for comparison). In general, the data show the largest racial disparities are related to poverty, labor market engagement, and to a lesser extent, job proximity. For residents in poverty, disparities are also present in access to proficient schools. Disparities are most pronounced for African American, Hispanic, and Native American residents’ relative to non-Hispanic white residents.

Trends are similar in the City of Santa Barbara and the county overall, though disparities in school proficiency and labor market engagement are more pronounced in the county.

Figure III-1.
HUD Opportunity Indicators by Race/Ethnicity

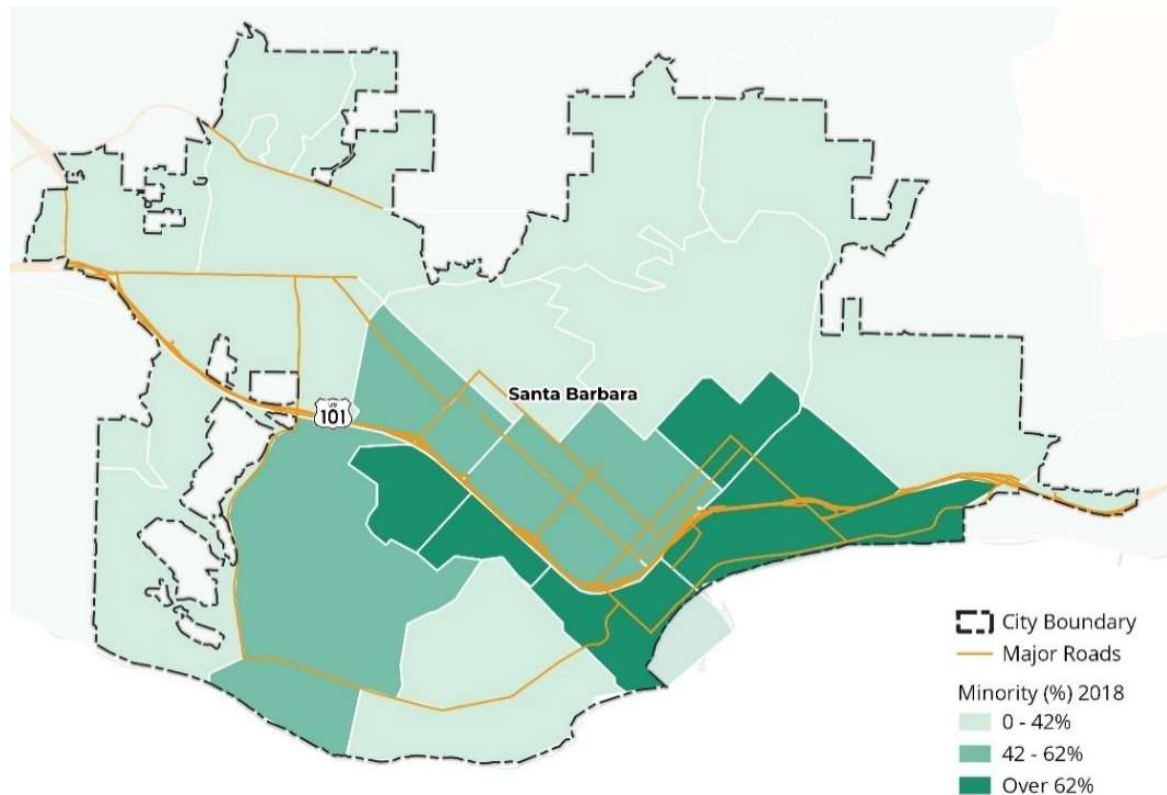
City of Santa Barbara	Low Poverty Index	School Proficiency Index	Labor Market Index	Jobs Proximity Index	Low Transportation Cost Index	Transit Index
Total Population						
Non-Hispanic White	65.33	21.16	76.38	55.13	73.09	69.48
African American	52.30	21.78	67.68	54.66	77.02	72.27
Hispanic	47.53	13.55	64.33	45.91	77.83	73.47
Asian or Pacific Islander	64.29	19.76	74.50	52.00	74.49	70.72
Native American	52.57	21.91	65.62	57.38	76.25	71.73
Population below federal poverty line						
Non-Hispanic White	58.68	15.48	71.42	54.47	76.01	71.37
African American	74.57	6.92	75.99	54.50	75.65	70.97
Hispanic	44.83	11.97	64.49	47.49	79.57	74.36
Asian or Pacific Islander	58.28	18.73	64.94	49.27	76.60	70.50
Native American	60.82	12.40	72.13	48.40	81.42	73.97
Santa Barbara County	Low Poverty Index	School Proficiency Index	Labor Market Index	Jobs Proximity Index	Low Transportation Cost Index	Transit Index
Total Population						
Non-Hispanic White	66.66	43.42	62.40	50.50	60.64	61.04
African American	55.91	33.91	44.38	45.66	63.57	62.16
Hispanic	44.79	25.44	44.91	46.46	66.66	66.69
Asian or Pacific Islander	63.23	42.00	54.87	45.89	65.36	66.23
Native American	57.51	35.50	52.06	52.23	60.23	60.28
Population below federal poverty line						
Non-Hispanic White	61.55	43.46	50.42	49.18	69.93	69.36
African American	42.94	18.25	39.09	48.51	72.10	70.44
Hispanic	32.96	20.81	37.68	47.68	72.32	70.19
Asian or Pacific Islander	66.08	52.82	49.62	44.07	75.66	74.62
Native American	59.59	38.25	54.86	50.99	63.88	62.65

Note: Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

Opportunity indicators are mapped and discussed by topic throughout the remainder of this section. For context in interpreting the opportunity maps in this section, Figure III-2 replicates the percent non-white population map that was discussed in Section I of this report.

Figure III-2.
Percent Non-White Population by Census Tract, 2018



Note: Census tracts are considered concentrated when the population of Non-White residents is 20 percentage points or higher than the city average of 44 percent.

Source: Root Policy Research from the 2018 ACS 5-year estimate.

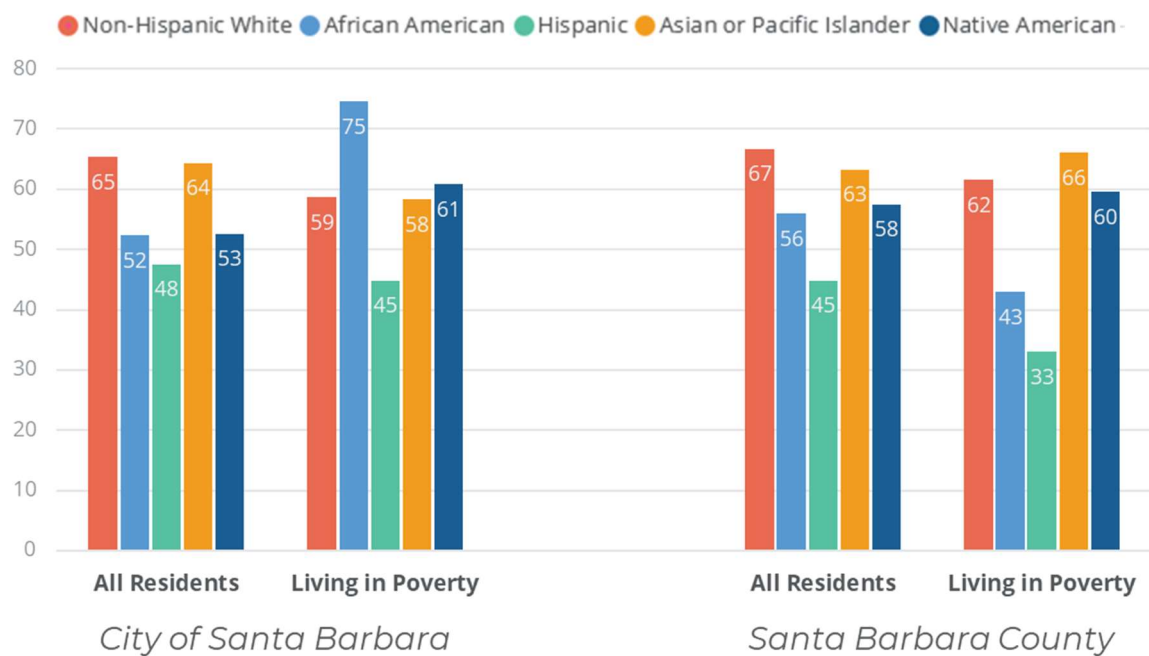
Access to Low Poverty Neighborhoods

HUD's Low Poverty Index is based upon poverty in a Census tract and percentiles are ranked nationally. The higher the score, the less exposure to poverty in a neighborhood. Figure III-3 shows HUD's poverty index by race/ethnicity in the City of Santa Barbara and Santa Barbara County.

In both Santa Barbara (and in the county overall), African American and Hispanic residents have less exposure to low poverty areas than non-Hispanic white and Asian residents.

This disparity persists for Hispanic residents even when considering residents living in poverty. In other words, non-Hispanic white residents who have incomes below poverty are less likely to live in *neighborhoods* with high poverty than their Hispanic counterparts.

Figure III-3
Low Poverty Index

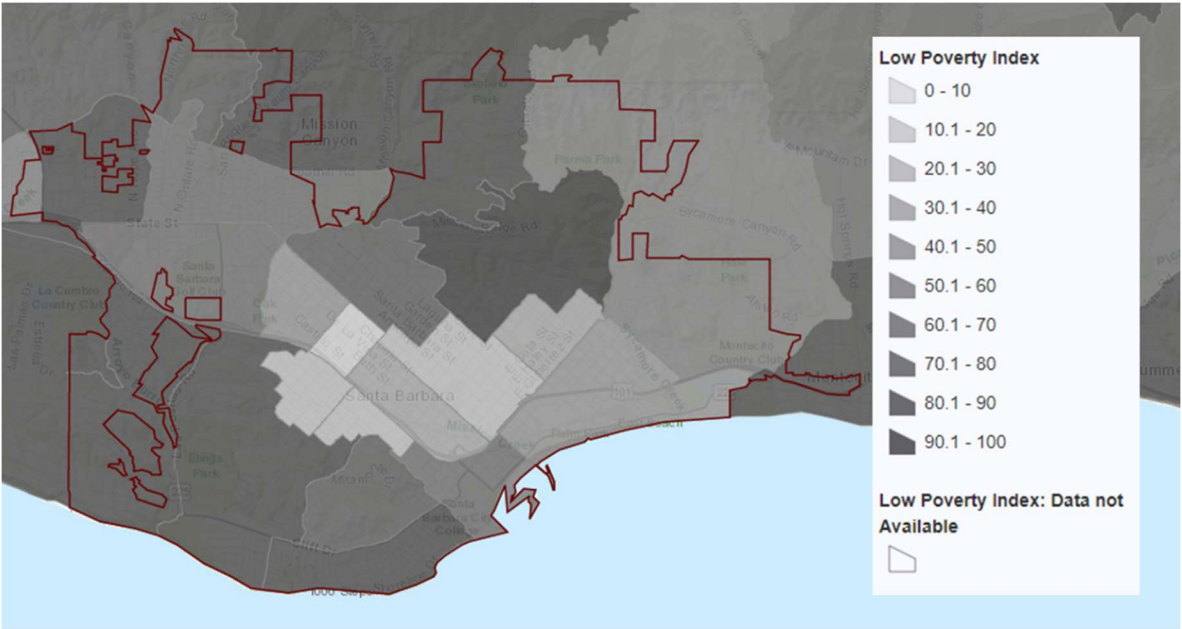


Note: Higher numbers indicate greater access to low poverty neighborhoods.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

Figure III-4 maps HUD's poverty index by neighborhood (Census tract). Areas of highest poverty are in the Downtown and Eastside areas of Santa Barbara. Exposure to low poverty neighborhoods is highest outside Downtown and the Eastside—particularly along the south coast of the city and north of downtown. As discussed in Section I of this report, the neighborhoods of highest poverty in Santa Barbara overlap with neighborhood that have high proportions of non-white residents.

Figure III-4.
Low Poverty Index by Census Tract

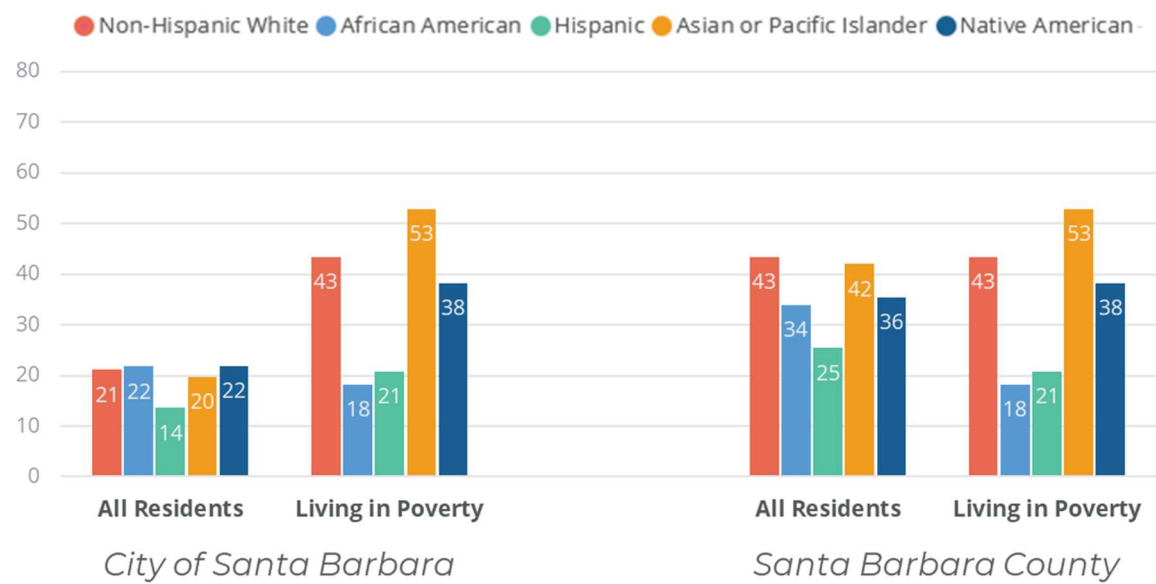


Note: Darker shading indicates higher opportunity index values.
Source: HUD AFFH-T Mapping Tool.

Access to Proficient Schools

Figure II-5 presents the values of the school proficiency index by race and ethnicity.

Figure III-5
School Proficiency Index



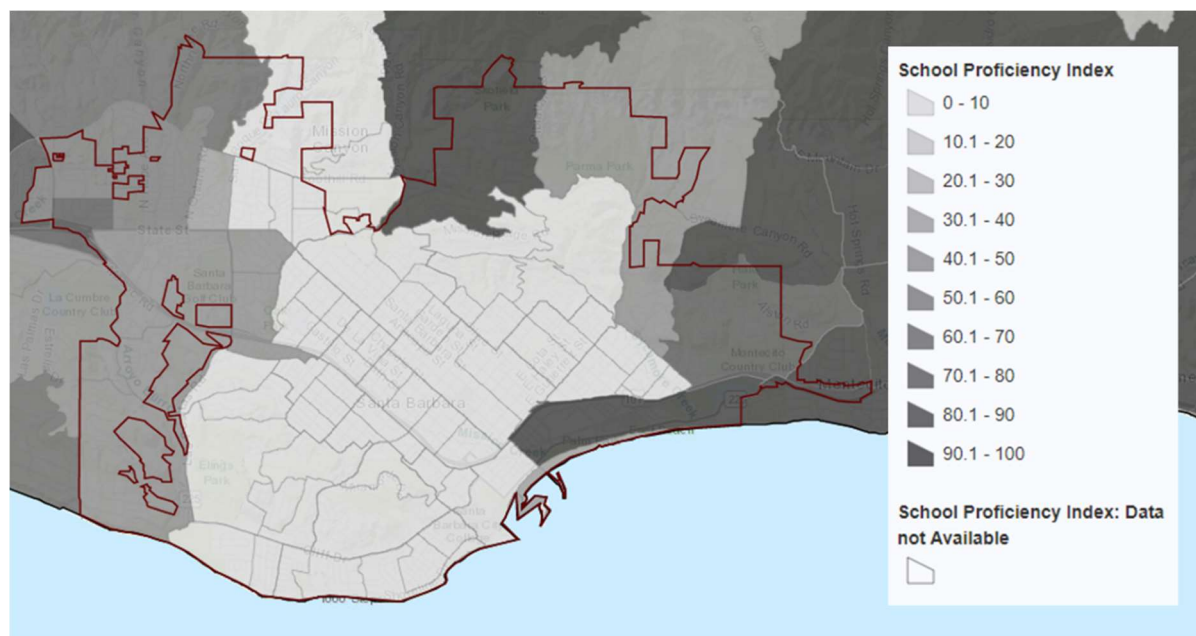
Note: Higher scores indicate greater likelihood of access to proficient schools.
Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity.

In Santa Barbara, there is minimal variation in access to proficient schools by race or ethnicity, though Hispanic residents have a somewhat lower index value than other groups. However, when the analysis is restricted to residents in poverty, access to proficient schools appears to increase for non-Hispanic white and Asian residents.

Variation in access to proficient schools by race/ethnicity is more pronounced in Santa Barbara County than in the City of Santa Barbara.

This trend is also indicated by the map of the school proficiency index, shown in Figure III-6, which indicates fairly uniform school proficiency across the City of Santa Barbara.

Figure III-6.
School Proficiency Index by Census Tract



Note: Darker shading indicates higher opportunity index values.

Source: HUD AFFH-T Mapping Tool.

Access to Employment Opportunities

HUD provides two opportunity indices related to employment to examine disparities that may exist in access to jobs and labor markets:

- The labor market engagement index measures relative intensity of labor market engagement in a neighborhood based on the unemployment rate, labor force participation, and educational attainment; and
- The job proximity index measures the distance between a residency and jobs.

Figure III-7 shows the index values for both the labor market engagement index and the job proximity index by race/ethnicity. Racial/ethnic disparities are apparent in both indices

but are most stark in the labor market engagement index—particularly in Santa Barbara County.

Figure III-7
Job Proximity and Labor Market Engagement Index



Note: Higher numbers indicate greater levels of employability of residents (labor market engagement index) and greater access to nearby employment centers (jobs proximity index).

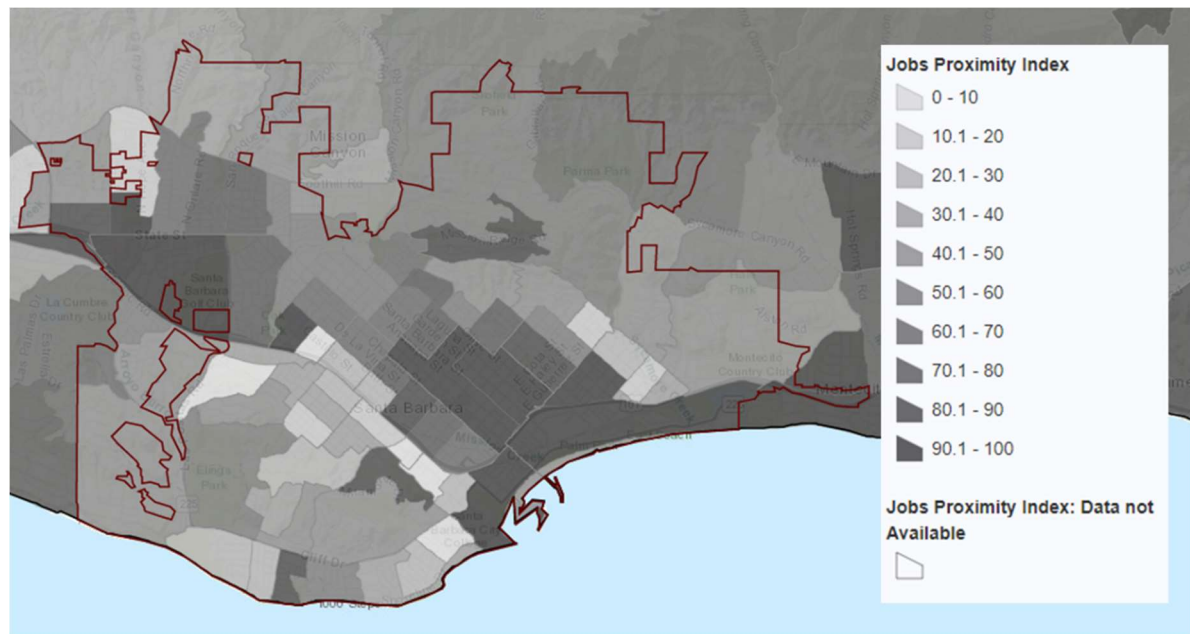
Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity.

As measured by the labor market engagement index, Santa Barbara residents have greater levels of employability (higher index values) than residents in the county overall. There is variation in employability of residents correlated with race and ethnicity, with non-Hispanic white residents having the highest scores and Hispanic residents the lowest. This trend holds true when considering just those residents who are living in poverty.

Proximity to employment centers by Santa Barbara residents is similar to the county overall and varies somewhat by race and ethnicity, with Hispanic residents being less likely to live near employment centers.

Figure III-8 shows residents' proximity to jobs by block group. The map does show differentiation by block group but does not indicate a clear pattern of differences by minority or poverty area. Job proximity is high near downtown Santa Barbara as well as southeast of downtown (areas of minority concentration) but also high in northwest Santa Barbara.

Figure III-8.
Job Proximity Index by Census Tract

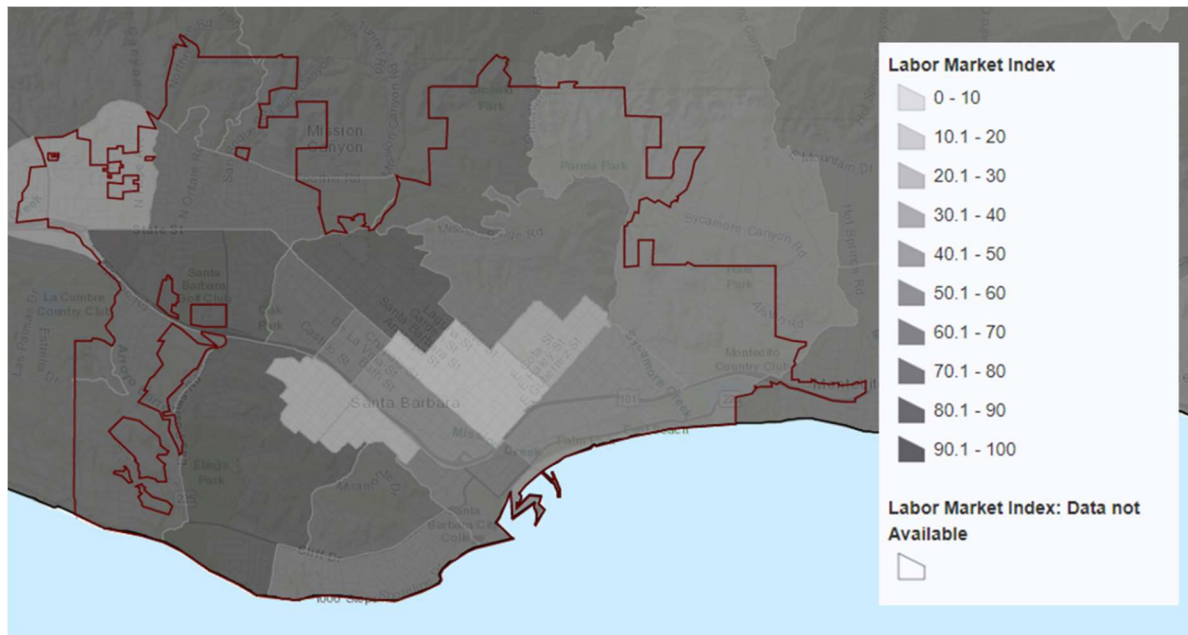


Note: Darker shading indicates higher opportunity index values.

Source: HUD AFFH-T Mapping Tool.

Figure III-9 maps HUD's labor market engagement index by Census tract. This map illustrates lower labor market engagement opportunity near downtown—neighborhoods with a higher proportion of minority residents and residents living in poverty.

Figure III-9.
Labor Market Engagement Index by Census Tract



Note: Darker shading indicates higher opportunity index values.

Source: HUD AFFH-T Mapping Tool.

Access to Transportation

HUD provides information on disparities in access to transportation by considering:

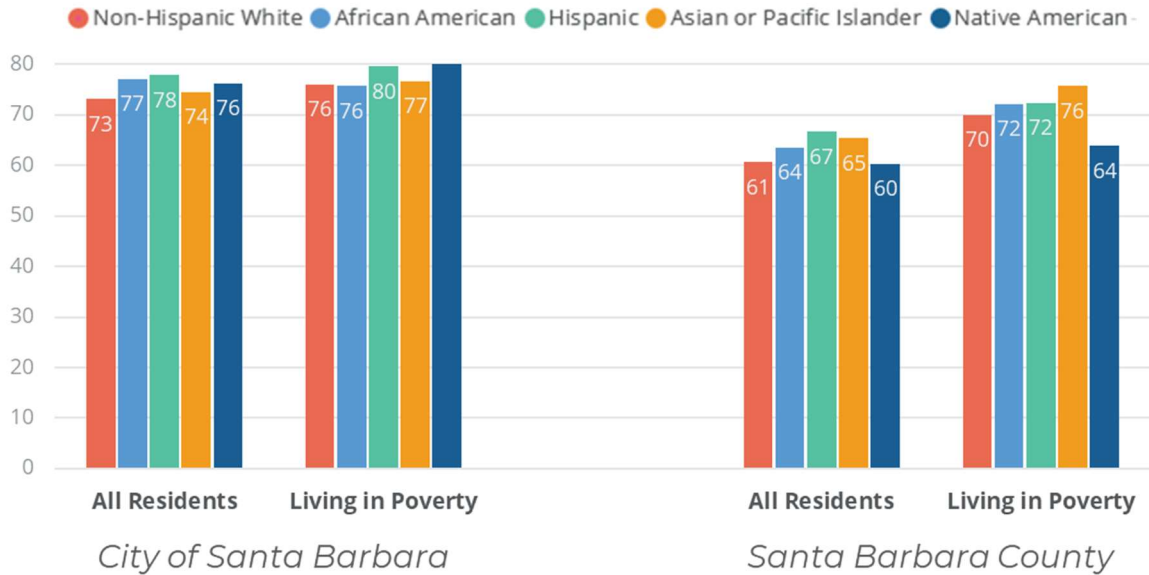
- *Cost of transportation* (low cost transportation index); and
- *Means of transportation*, specifically, use of public transit options (transit trips index).

Both indices are shown by race/ethnicity in Figure III-10, which indicates relatively equitable access to transit and low transportation costs by race/ethnicity within the City of Santa Barbara.

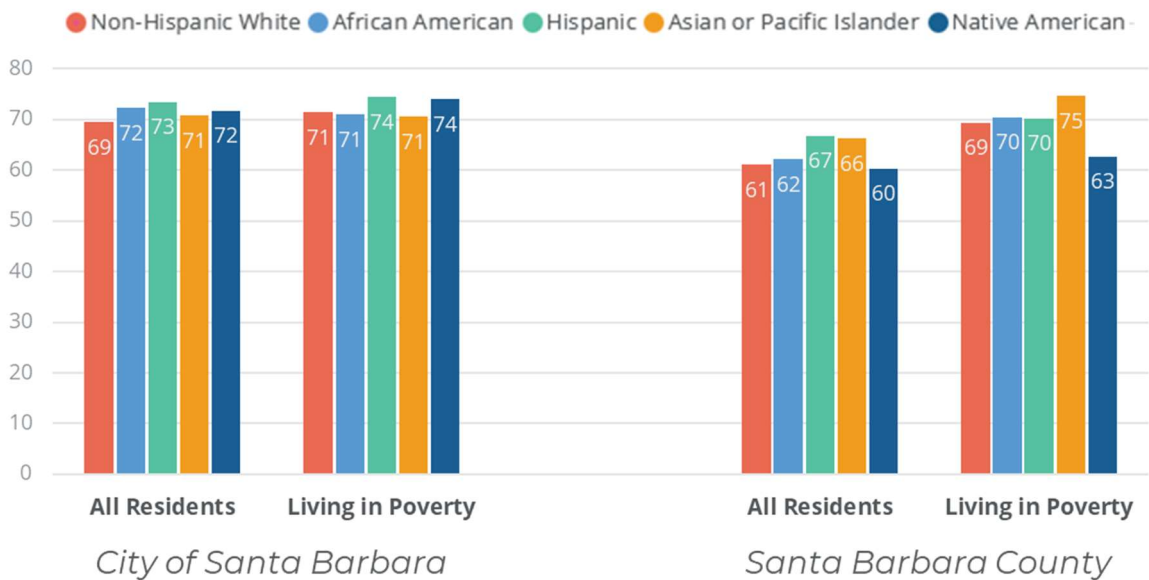
In general, those living in Santa Barbara have lower transportation costs and better access to transit than residents living in Santa Barbara County. This likely reflects shorter commuter times (and thus lower commuting expenditures) and the inter-city public transit that services Santa Barbara, which residents and stakeholders both considered to be more efficient than commuter transit options.

Figure III-10
Low Cost Transportation Index

Low Cost Transportation Index



Transit Trips Index

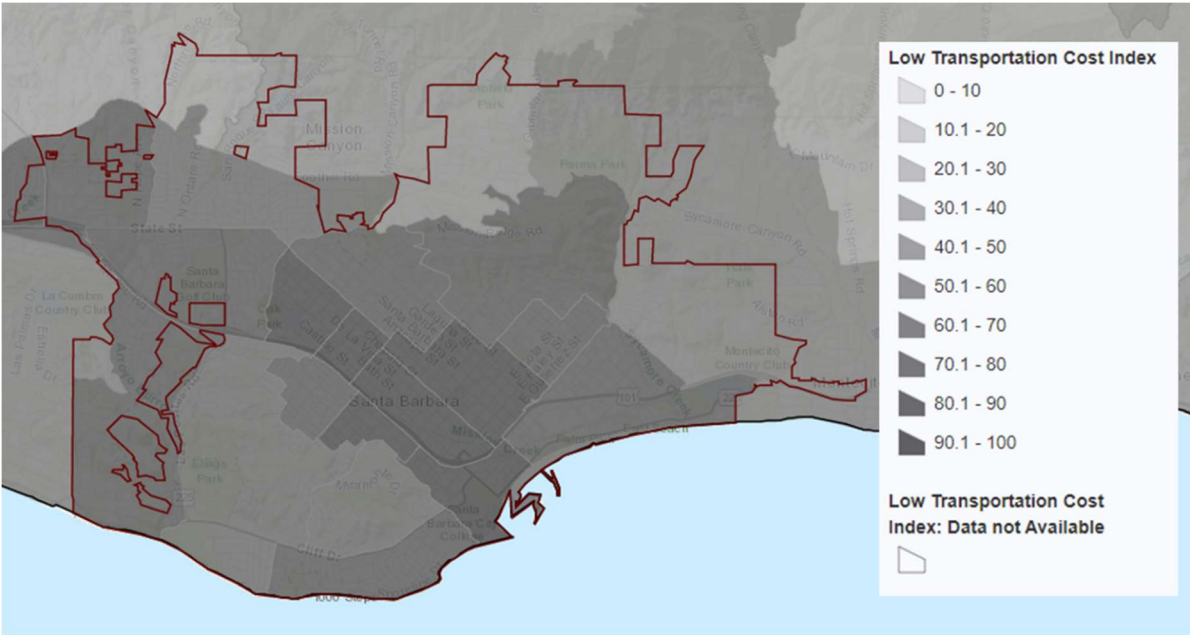


Note: Higher scores indicate greater likelihood that residents in the area are frequent users of public transportation (transit trips index) and more affordable transportation (low cost transportation index).

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity.

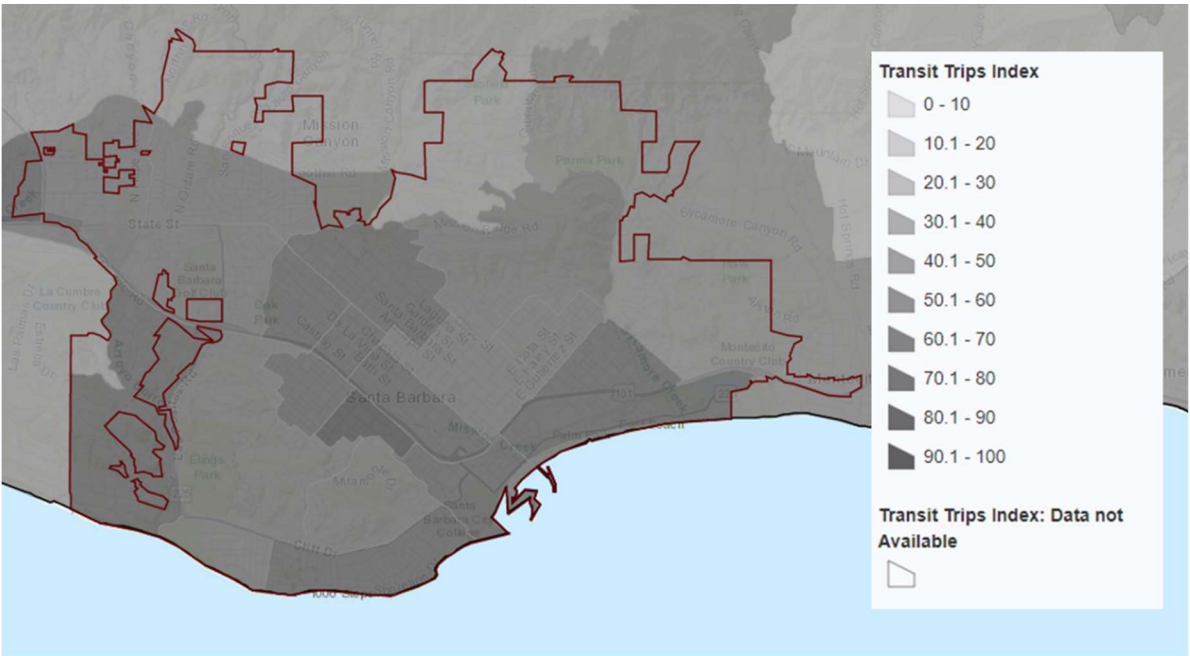
The HUD maps for transportation-related indices reflect similar patterns: relatively consistent access to low cost transportation and public transit across the city (see Figures III-11 and III-12).

Figure III-11.
Low Cost Transportation Index by Census Tract



Note: Darker shading indicates higher opportunity index values.
Source: HUD AFFH-T Mapping Tool.

Figure III-12.
Transit Trips Index by Census Tract



Note: Darker shading indicates higher opportunity index values.
Source: HUD AFFH-T Mapping Tool.

Resident and Stakeholder Perspectives

Residents and stakeholders were also asked about access to opportunity and health neighborhood indicators as part of the resident survey and focus groups conducted for the study.

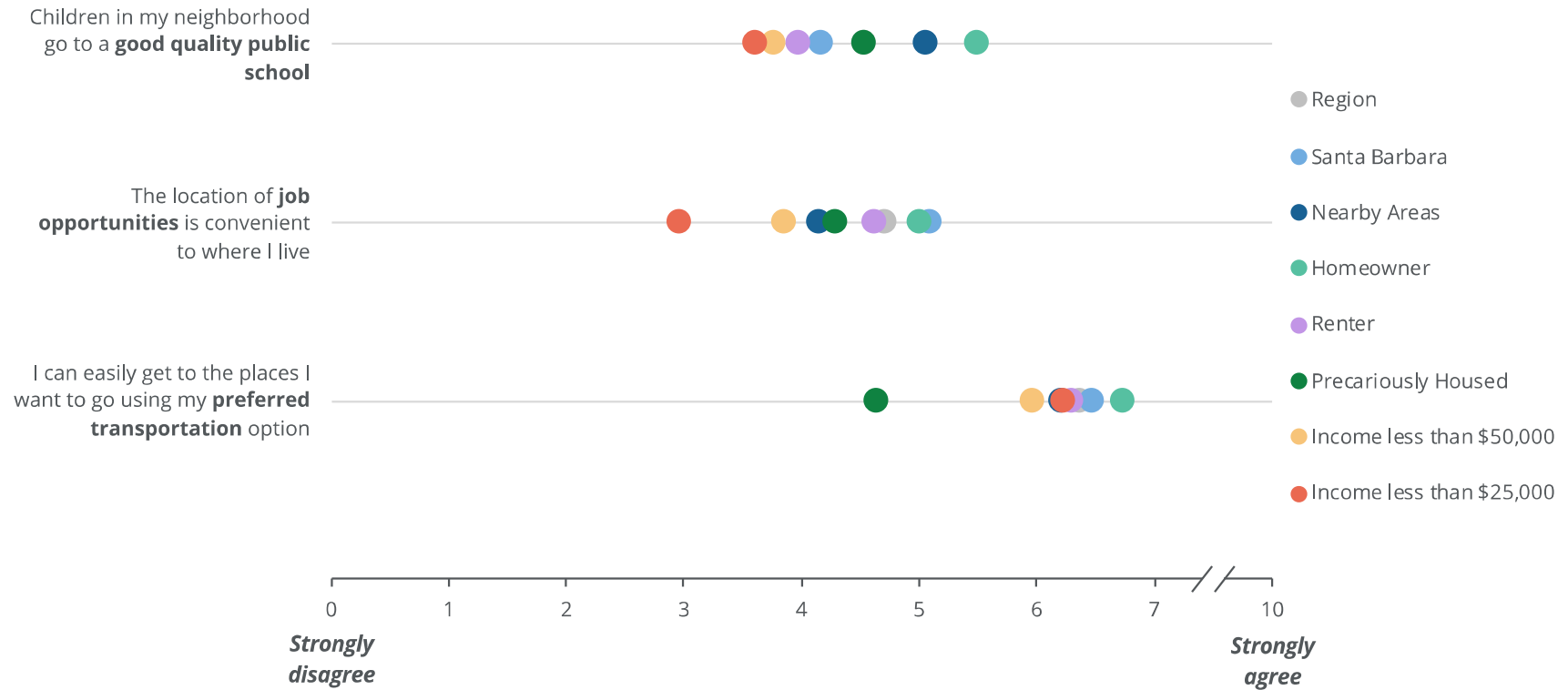
Access to quality schools, transportation and employment. Survey respondents rated their level of agreement with statements about their access to quality schools, transportation and employment. These provide an indicator of access to economic opportunity for respondents overall and different resident cohorts, as shown in Figures III-13 and III-14.

- **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 overall. Non-Hispanic white respondents were slightly more likely to agree with the statement than Hispanic or other minority respondents.
- **Convenient access to employment.** Santa Barbara residents overall agree somewhat with the statement that “The location of job opportunities is convenient to where I live” (average rating of 5.1). However, residents with incomes less than \$25,000 on average tend to disagree with the statement (average rating of 3.0). White respondents were more likely to agree than Hispanic or other minority respondents.
- **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.” White residents agree the most with the statement while members of other protected class populations lag behind (families with children (and other large families), people with disabilities, Hispanic, and other race minority respondents).

According to stakeholders, one of the key workforce challenges in Santa Barbara is the inability of service 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.

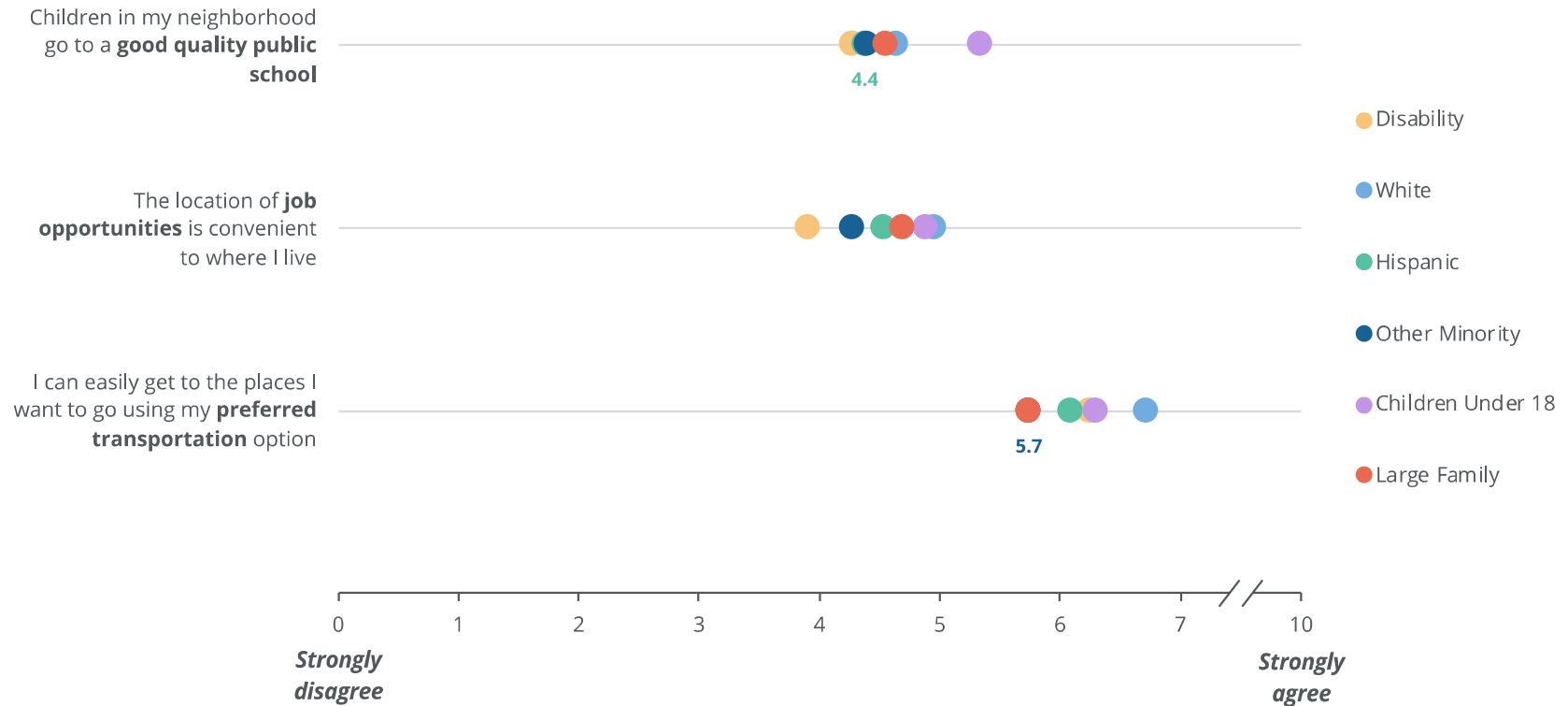
Figure III-13.
Quality Schools, Transportation and Employment, by Jurisdiction and Selected Characteristics



Note: n=432.

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

Figure III-14.
Quality Schools, Transportation and Employment, by Selected Protected Class



Note: n=432.

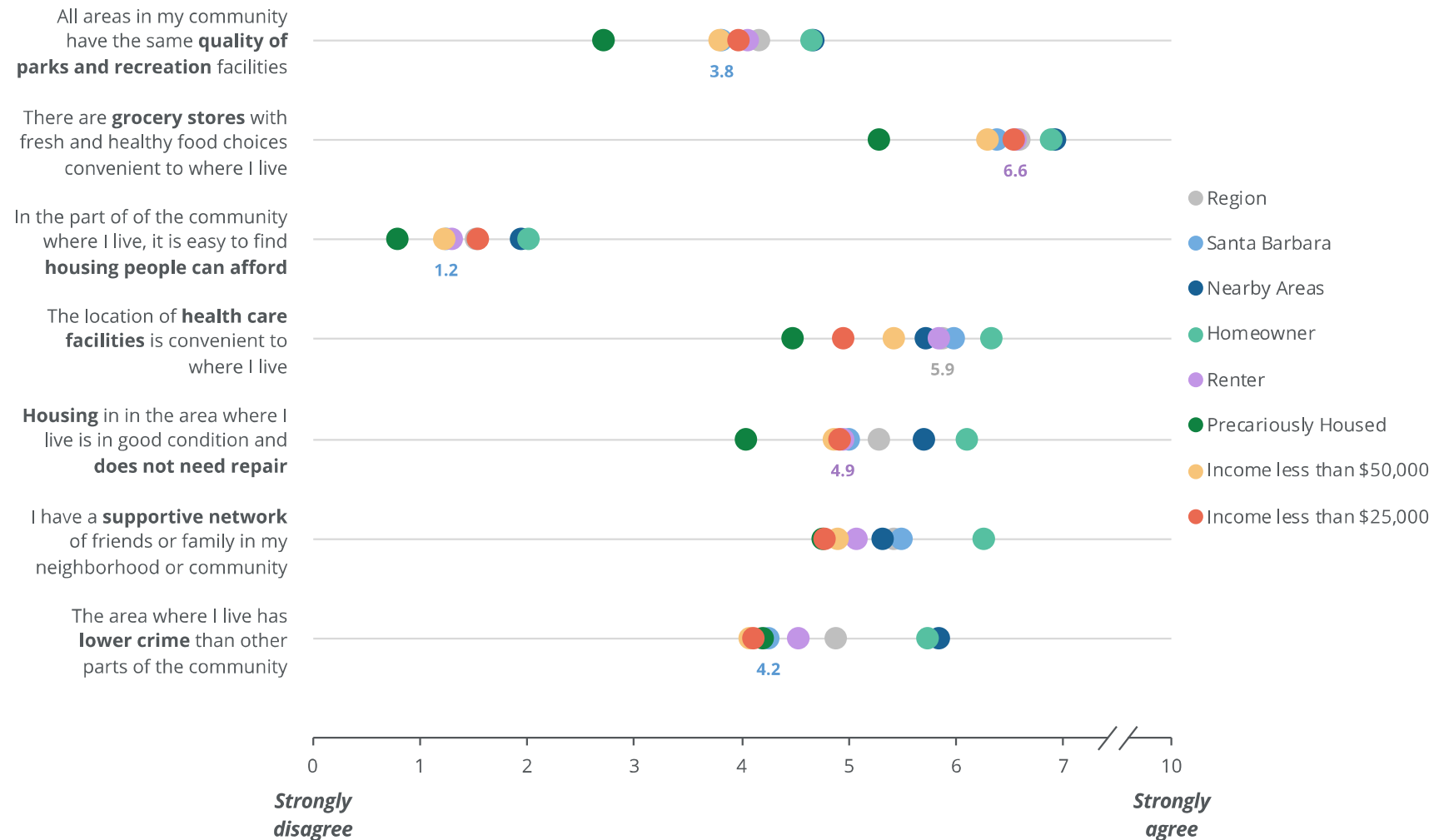
Source: Root Policy Research from the 2019 Santa Barbara Housing Choice Survey.

Healthy neighborhood indicators. Survey respondents indicated their level of agreement with a series of other healthy neighborhood indicators as well. Figures III-15 and III-16 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 tend 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.

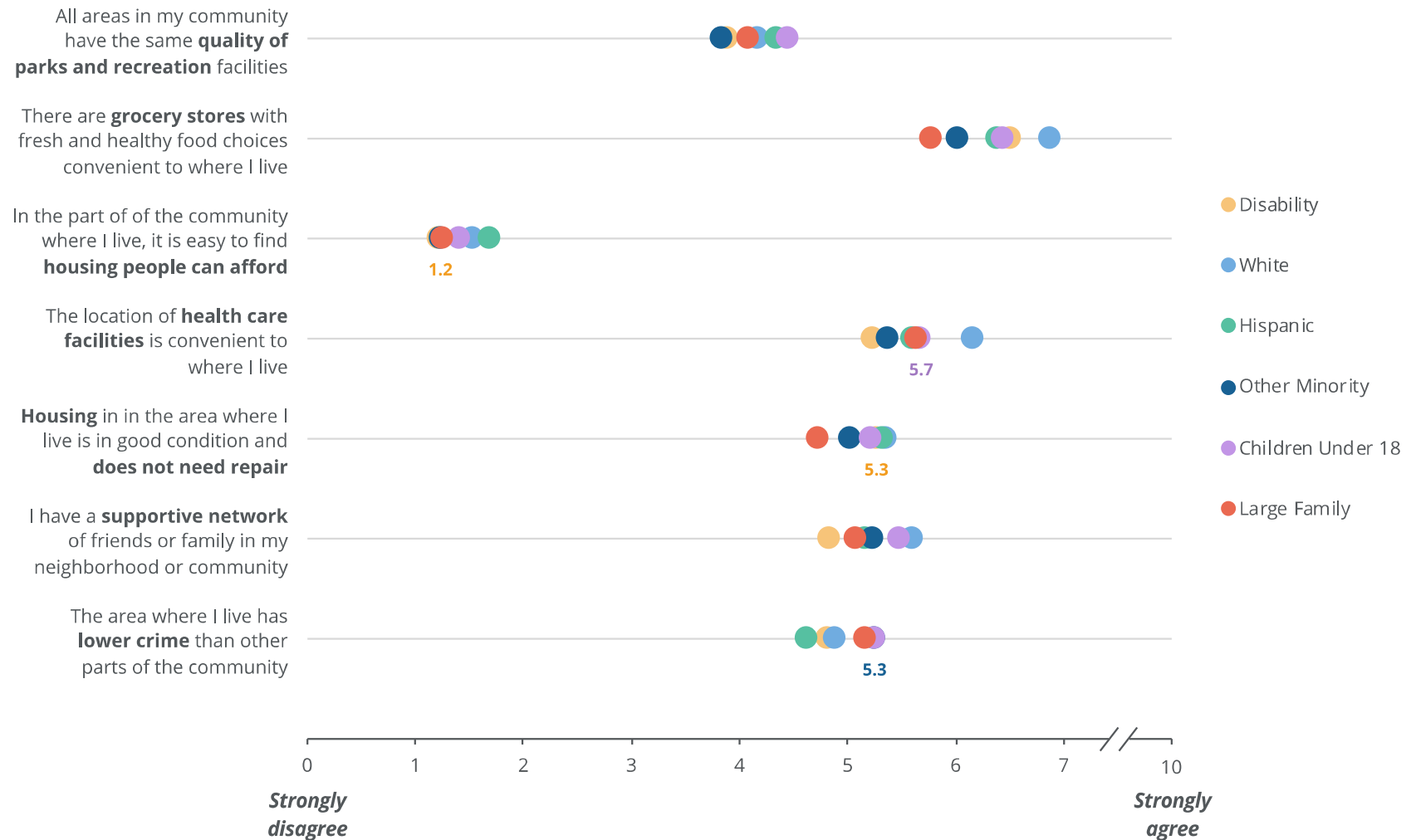
Figure III-15.
Healthy Neighborhood Indicators, by Jurisdiction and Selected Characteristics



Note: n=432.

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

Figure III-16.
Healthy Neighborhood Indicators, by Selected Protected Class



Note: n=432.

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

SECTION IV.

ZONING AND LAND USE POLICY REVIEW

SECTION IV.

Zoning and Land Use Policy Review

As part of the AI, Root reviewed the recently adopted 2015-2023 Santa Barbara County Housing Element, 2019 Housing Element Annual Progress Report, and the City's Land Development Code to assess potential fair housing concerns or opportunities resulting from the development process.

No serious land use and zoning barriers were found. However, there are barriers to affordable development and the development of transitional housing and shelters serving residents experiencing homelessness. Such barriers may have an impact on certain protected class populations if they have a higher likelihood of low incomes, living in multifamily developments, living in other affordable housing options, or need to access homeless services.

These findings are similar to the findings of the 2012 AI, which identified the lack a zone or zones where emergency/transitional shelters are allowed as a permitted use without a conditional-use permit as the only zoning-related impediment to fair housing choice.

Regulatory Review

To evaluate potential fair housing concerns within the city's zoning code, Root utilized a HUD-developed checklist—the "Review of Public Policies and Practices (Zoning and Planning Code)" form produced by the Los Angeles office—that focuses on the most common regulatory barriers. This section poses the questions from this checklist, along with responses about the city's zoning ordinance.

1. Does the Code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?

Family. See Household.

Household. One or more persons living together in a single residential unit, with common access to, and common use of, all living areas and all areas and facilities for the preparation and storage of food and who maintain no more than four separate rental agreements for the single residential unit.

No. There is no explicit discrimination against unrelated persons with disabilities residing together in a group living arrangement.

Best Practices. A best practice is to include a definition of “family” in the zoning code to ensure consistent application of code terminology to persons with disabilities living together in a single dwelling unit. This definition should be flexible enough that the limit on unrelated persons does not create conflict with emerging living arrangements that offer affordability (e.g., cooperative housing).

2. Is the Code definition of “disability” the same as the Fair Housing Act?

The City of Santa Barbara Zoning Code defines persons with disabilities as, “Persons who have a medical, physical, or mental condition, disorder or disability as defined in Government Code Section 12926 or the Americans With Disabilities Act, that limits one or more major life activities.

The Federal Fair Housing Act defines handicap as: “with respect to a person--

- 1. a physical or mental impairment which substantially limits one or more of such person's major life activities,*
- 2. a record of having such an impairment, or*
- 3. being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).”*

No. The code definition of disability references California Government Code Section 12926 or the Americans with Disabilities Act definitions.

Best Practices. Including a definition of “disability” or “person with disabilities” that aligns with FHAA, CFEHA, and ADA is a best practice. A definition can be included in the definitions section of the zoning code. Those codes with a section detailing the process to request a reasonable accommodation could be improved by adding a definitions sub-section that consolidates key words or phrases, including “disability” or “person with disabilities” for ease of reference. Language could be added to clarify that the definitions contained in the reasonable accommodation section apply to all other sections of the zoning or land development code.

In defining disability, it is important to include the broad definition that has been interpreted by the courts to apply to the Fair Housing Act, which includes persons in recovery from substance abuse challenges and persons with HIV/AIDS.¹

¹ Group Homes: Strategies for Effective and Defensible Planning and Regulation; Connolly, Brian and Merriam, Dwight.

3. Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a “boarding or rooming house” or “hotel”?

City of Santa Barbara 30.295.020:

(C.1.) Community Care Facility. A State-licensed facility, place or building which is maintained and operated to provide non-medical residential care, day treatment, adult day care, or foster family agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons, and abused or neglected children, as further defined in Chapter 3 of Division 2 of the California Health and Safety Code.

(E) Group Residential. Shared living quarters without separate kitchen facilities for each room or unit, where five or more rooms or beds are rented individually to tenants under separate rental agreements, and meal service is typically included in the price of lodging. This classification includes convents and monasteries, rooming and boarding houses, dormitories and other types of organizational housing intended for long-term occupancy (more than 30 consecutive calendar days) but excludes Hotels and Similar Uses, and State-licensed facilities for Residential Care and Supportive and Transitional Housing.

(J) Supportive Housing. As defined in Section 65582 of the Government Code.

(K) Transitional Housing. As defined in Section 65582 of the Government Code.

City of Santa Barbara 30.185.430:

Transitional and Supportive Housing. Transitional and supportive housing constitute a residential use and are subject only to those restrictions that apply to other residential uses of the same type in the same zone.

California Government Code 65582:

(g) “Supportive housing” means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

(j) “Transitional housing” means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

No. Santa Barbara is in compliance with California state law. California state law requires zoning codes treat a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities the same as single-family homes. These facilities must be a permitted use in all residential zone districts. This California state law aligns with the

FHAA, which also requires that a group of persons with disabilities be permitted to live in residential zone districts and be treated the same as single-family dwelling units. The FHAA does not specify a number and commonly accepted practice is to allow up to eight persons, including disabled persons and staff or live-in service providers.

Best Practices. Whatever terminology is used as a land use category for “group homes” (e.g., residential care facility, family care home, etc.) a best practice is to clarify definitions for the land use category to distinguish it from other group living categories (e.g., “rooming house”, “boarding house”, or “hotel”). Definitions should not use language that overlaps with other uses. Language also can be added to definitions stating that the land use category (e.g., “rooming house”) specifically does not include a “residential care facility.”

4. Does the zoning ordinance deny housing opportunities for disabled individuals with on site housing supporting services?

No. Small Community Care Facilities (6 or fewer individuals) are permitted uses in all residential districts. California state law requires state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities on a 24-hour basis to be a permitted use in all residential zones.

Moderately sized facilities (7 to 12 individuals) require a performance standard permit in all residential zone districts; whereas, large facilities (more than 12 individuals) require a conditional use permit.

Best Practices. A best practice to minimize potential conflict with FHAA is to allow housing with support services for persons with disabilities serving six or fewer persons as a permitted use in all residential zones and in all other zone districts that permit any residential use. The facility should be reviewed under the same review procedures and requirements as for the permitted dwelling-type to be occupied by the facility.

5. Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?

No. The Code does not determine occupancy based on the relationship of residents or restrict the number of individuals residing together based on disability. Occupancy standards are based on the number of separate rental agreements for a single residential unit.

Best Practice. A zoning code best practice is not to limit the number of individuals residing in a dwelling unit. Conflicts with the FHAA can arise where families, related by blood, marriage, or adoption, of unlimited size are allowed while the number of

unrelated individuals is restricted. To minimize this conflict, it is best for the zoning to code to defer to the building and fire codes for all occupancy requirements since these codes base any limitations on life/safety standards.

6. Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?

2015-2023 Housing Element

"In 2007, the City's Municipal Code was amended to incorporate reasonable accommodation provisions for persons with disabilities. The Ordinance ensures that persons with disabilities are provided equal access to housing. Specifically, the Municipal Code was revised to:

- *Allow accessible uncovered parking spaces, access aisles, and accessibility ramps necessary to make an existing building accessible to disabled individuals to encroach into required setbacks.*
- *Require all parking areas, except those located in one- and two-family dwelling zones, to provide parking spaces which are accessible to disabled persons. The conversion of an existing parking space to an accessible parking space or access aisle for an accessible parking space would not require a modification of the parking requirement even if the conversion would result in fewer parking spaces than required.*
- *Allow modifications to any zoning standard when necessary to make an existing residential unit accessible to persons with disabilities."*

Best Practice. The "request for reasonable accommodation" review procedures could be improved to include language regarding how an application involving municipal or county-supplied housing is coordinated with the managing authority for that housing.

7. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?

2015-2023 Housing Element

"The City uses the modification and administrative approval process to remove constraints and meet the needs of disabled persons trying to comply with Building and Zoning requirements. For example, the City administratively allows applicants to provide reduced parking when parking for disabled is provided without going through the modification

hearing process. Encroachments into yard areas for access ramps for disabled persons are allowed without requiring a modification hearing process."

No. The City provides administrative approval processes for disabled persons trying to comply with zoning and land-use requirements.

Best Practice. If an administrative review can be forwarded to a public review body, criteria for when a "request for reasonable accommodation" could be forwarded would minimize potential conflict with FHAA.

8. Does the zoning ordinance address mixed uses?

The Code provides the following definition: *"Mixed-Use Development. A development that contains both nonresidential and residential uses on the same lot, whether or not they are located within the same structure."*

Mixed-Use Development is allowed in all zone districts, subject to the regulations of the specific uses and applicable zone and permit requirements for any individual use or component of the project.

Yes, the zoning ordinance addresses mixed uses.

Best Practice. A best practice is to include mixed-use zone districts as base zone districts with all zoning requirements established in the zoning code. This minimizes procedural delays and public hearings associated with planned development and overlay districts. Mixed-use zone districts should allow a range of housing types as permitted uses and include group living facilities.

9. How are the residential land uses discussed? What standards apply?

City of Santa Barbara 30.20.010

The specific purposes of the Residential Zones are to:

- *Preserve, protect, and enhance the character of the City's different residential neighborhoods.*
- *Provide for a full range of housing options to suit the spectrum of individual lifestyles and space needs and ensure continued availability of the range of housing opportunities necessary to meet the needs of all segments of the community consistent with the General Plan.*
- *Ensure adequate light, air, and open space for each residence, enhance livability, and develop and sustain a suitable residential environment.*
- *Ensure that the scale and design of new development and alterations to existing structures are compatible with the scale, mass, and character of their neighborhoods.*

- *Provide sites for public, semi-public, and neighborhood serving land uses that are appropriate in a residential environment, such as day care, schools, neighborhood markets in two-unit residential and residential multi-unit zones, and community facilities that provide goods and services to support daily life within walking distance of neighborhoods and complement surrounding residential development.*
- *Implement and provide appropriate regulations for General Plan classifications of Low Density Residential, Medium Density Residential, Medium High Density Residential, and High Density Residential.*

The zoning regulations contain four residential districts:

- RS.** *This zone is intended to provide areas for single-unit housing on individual lots at appropriate low densities of one unit per legal lot with allowances for an Accessory Dwelling Unit when certain standards are met. Designators (e.g. -25, -15) refer to minimum lot size in thousands of square feet or, in the case of RS-1A, acres. The regulations for the RS Zone are intended to limit activities which would be inharmonious with or injurious to the preservation and character of a residential environment. Nonresidential uses are limited to those that support daily life of neighborhoods and complement surrounding residential development. Nonresidential uses are strictly limited in order to mitigate impacts associated with nonresidential uses such as: traffic, increased parking demand, light, glare, and noise.*
- R-2.** *This zone is intended to provide areas for medium-density residential where the principal use of land is for two-unit residences. Single-unit residence and garden apartment developments are also allowed. The regulations for this zone are intended to limit activities which would be inharmonious with or injurious to the preservation and character of a residential environment. Nonresidential uses are limited to those that support daily life of neighborhoods, complement surrounding residential development, and mitigate impacts to traffic, parking demand, light, glare, and noise.*
- R-M.** *This zone is intended to provide areas for a variety of multi-unit housing types. The regulations for this zone are intended to limit activities which would be inharmonious with or injurious to the preservation and character of a residential environment. Nonresidential uses are limited to those that support daily life of neighborhoods, complement surrounding residential development, and mitigate impacts to traffic, parking demand, light, glare, and noise.*
- R-MH.** *This zone is intended to provide areas for a variety of multi-unit housing types. It is also the intent of this zone to allow hotels and similar establishments, including related restaurant, recreational, conference center, and other auxiliary uses primarily for use by hotel guests, while protecting the existing*

housing stock, and preserving the residential character of those neighborhoods that are still primarily residential. Regulations for this zone are designed to control activities of a retail nonresidential nature and those which would tend to be inharmonious with housing.

Best Practices. California State law requirements are a best practice.

10. Does the zoning ordinance describe any areas in this jurisdiction as exclusive?

No. The code describes each zone district generally by housing typology (i.e., single family detached, single-family attached, duplex, etc.), lot size and/or density, and locational characteristics (e.g., coastal).

11. Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?

“Residential Care Facility for the Elderly. A housing arrangement where residents are 60 years of age or older and where varying levels of care and supervision are provided as agreed to at time of admission or as determined necessary at subsequent times of reappraisal. Persons under 60 years of age with compatible needs may be allowed to be admitted or retained in such a facility, not to exceed 25% of the residents, as further defined in Chapter 3.2 of Division 2 of the California Health and Safety Code.”

City of Santa Barbara 30.80 Senior Housing Overlay Zone

“The Senior Housing (SH) Overlay Zone is intended to provide areas for additional housing facilities for elderly persons of low and moderate incomes distributed throughout residential areas of the City while ensuring there is a balance of various housing types in the area and would not result in a detriment to the community or the zone as a whole.

For purposes of this chapter, housing is limited to persons 62 years of age or older and of low or moderate income and qualified permanent residents, as defined in the California Civil Code 51.3.

In addition to the uses allowed in the applicable base zone, housing developments for elderly persons, including accessory uses to serve the residents are permitted.”

Definitions of “Residential Care Facility for the Elderly” and the “Senior Housing (SH) Overlay Zone” are in compliance with federal law on housing for older persons.

Best Practices. When senior housing is listed as a land use in a permitted use table it should be defined to clarify what qualifies as senior housing. To avoid potential

conflicts with the FHAA the definition should reflect federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people).

12. Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?

Santa Barbara 30.250 Modifications

"This chapter establishes a process for consideration and review of Modifications. Modifications provide a means for individual consideration and review to grant relief from the requirements of this Title, when so doing would be consistent with the purposes of the Title. Furthermore, it is the policy of the City to comply with the Federal Fair Housing Act, the Americans with Disabilities Act, and the California Fair Employment and Housing Act to provide reasonable accommodation to persons with disabilities seeking fair access to housing through relief from the application of certain zoning regulations."

Modifications may be granted to any of the following standards:

- *Parking.*
- *Setbacks, Lot Area, Floor Area, Street Frontage, Open Yard, Front Yard, Required Distances, Building Attachment.*
- *Fences and Hedges.*
- *Solar Access.*
- *Maximum Floor Area (Floor to Lot Area Ratio).*
- *Standards necessary for the Accommodation of Disabilities.*
- *Standards necessary for Reconstruction of Nonconforming Structures.*
- *Standards necessary for the Preservation of Historic Resources.*

Improvements. The "request for reasonable accommodation" process should apply to any modification to a zoning or development requirement and not be limited to a single type of requirement, such as setbacks. This will help to ensure that a reasonable accommodation for all disabilities can be considered.

13. Does the zoning ordinance establish occupancy standards or maximum occupancy limits?

No. The code does not establish occupancy standards or maximum occupancy limits, except for special uses such as care facilities for the elderly and community care facilities which require on-site services.

Best Practices. It is a best practice to not include occupancy limits in the zoning code or include in the definition of family a limit on the number of unrelated persons that constitutes a “family”.

14. Does the zoning ordinance include a discussion of fair housing?

“The City Council intends that buildings within these residential districts may be used for housing a person or persons with disabilities, as defined in the Federal Fair Housing Act of 1989 and State Housing Law. Group Home residences of persons with disabilities or handicaps are an allowed use in all residential districts, and are not required to obtain a variance or a conditional use permit in order to operate unless a variance or conditional use permit would be required for a residential unit under the same circumstances.”

Yes. The legislative intent section for residential zone districts includes a review of fair housing law under the Federal Fair Housing Act.

Best Practice/Improvements. A best practice is to include a statement in the purpose of the zoning ordinance that discusses fair housing law or to include a cross-reference that identifies the adopted planning documents, e.g. the housing element of the general plan, that discuss and contain policies related to fair housing.

15. Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking.

“Accessible Parking. Each lot where automobile parking is provided for the public as clients, guests, or employees shall include automobile parking accessible to disabled persons, in compliance with the Building Code.

Existing Structures. The conversion of one or more existing automobile parking spaces to accessible uncovered automobile parking spaces, associated access aisles, and components of an accessible route (sloped walk ways and ramps/landings/guard rails), is allowed, even if the conversion results in fewer automobile parking spaces on the lot than required, pursuant to the following:

- *Configuration. The accessibility improvement is designed and provided for persons with disabilities as required by the Building Code, on existing multi-unit residential, mixed-use, or nonresidential development.*
- *Existing Development. This allowance is applicable to existing automobile parking spaces on existing development only, and shall not be used to provide fewer automobile parking spaces than are required for a project consisting of new or reconstructed structures, additions, or a change of use.*
- *Minimum Size. The accessibility improvement is the minimum size required by the Building Code.*

- *Modifications. If the accessibility improvement does not meet these criteria, a Modification for reasonable accommodations will be made, if found to be consistent with the Americans with Disabilities Act; see Chapter 30.250, Modifications.*

Best Practices. A best practice is to include language requiring handicap parking spaces. This should be included in the parking standards section of the zoning code and should state that handicap parking complies with the standards and guidelines of the FHAA or the CBC, whichever is stricter. Referencing the CBC alone will not guarantee compliance with federal standards since it is not a “safe harbor” code recognized under the FHAA.

16. Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)?

Yes. For Residential Care Facilities for the Elderly, facilities with more than 12 individuals require a conditional use permit in all residential zones. However, facilities with 6 or fewer individuals are permitted as a “use-by-right” and facilities with 7 to 12 individuals require a performance standard permit.

Best Practices. A best practice is to not have a land use category of “senior citizen housing” and to treat senior citizen housing the same as other residential uses in the same zone district.

17. Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)?

The code distinguishes between small facilities with six or fewer persons with disabilities and large facilities serving seven or more persons with disabilities. Small facilities are permitted as a “use by-right” (permitted without discretionary approval) in residential zone districts in all the zoning codes. This is in large part due to California state law requiring zoning codes to treat a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities on a 24-hour basis the same as single-family homes.

Best Practices. Small facilities serving six or fewer persons with mental health disorders or other disabilities on a 24-hour basis should be listed and be permitted as a use by-right in all residential zone districts. This ensures that such facilities receive the same review procedures and requirements as other by-right residential uses permitted in the zone district. A best practice is to permit small facilities as a use by-right in any zone district with residential uses.

18. How is “special group residential housing” defined in the jurisdiction zoning code?

(E) Group Residential. Shared living quarters without separate kitchen facilities for each room or unit, where five or more rooms or beds are rented individually to tenants under separate rental agreements, and meal service is typically included in the price of lodging. This classification includes convents and monasteries, rooming and boarding houses, dormitories and other types of organizational housing intended for long-term occupancy (more than 30 consecutive calendar days) but excludes Hotels and Similar Uses, and State-licensed facilities for Residential Care and Supportive and Transitional Housing.

Best Practices. A best practice is to align terminology and definitions with the FHAA to minimize confusion in interpretation of types of facilities and living situations. As noted in Indicator 3, a best practice is to clarify definitions of group residential housing facilities, so the language does not overlap and to specifically state types of land uses that are not included in the land use category. It is also important to define all land use categories that are listed in the zoning code as permitted, conditional or accessory uses.

19. Does the jurisdiction’s planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act?

No. No specific reference to accessibility requirements contained in the FHAA are found in the zoning code. The City of Santa Barbara has adopted the California Building Code, which is not a safe harbor for compliance with the FHAA.

Best Practices. It is a best practice to require a specific reference to the FHAA and compliance with the accessibility requirements of the FHAA. Similar accessibility requirements in other adopted codes, such as the CBC, may not align with the FHAA and may result in conflicts with the FHAA. The FHAA accessibility requirements relating to parking and sidewalks (accessible path of travel) are typically part of the zoning or land development code and should reference the FHAA. The FHAA accessibility requirements related to the interior configuration and infrastructure of a dwelling unit are typically part of the building codes, rather than the zoning code. However, adding a cross-reference to these requirements in the zoning code would enable applicants to address building design and site configuration that comply with these requirements early in the development design and approval process.

Planning fees. A review of the city’s building permit fees found them to be reasonable. The level of fees does not create barriers to housing development.

Building, occupancy and health and safety codes. The City of Santa Barbara has adopted the California Building Code, which is not a safe harbor for compliance with the FHAA.

Barriers to Affordable Housing Development

Although income is not a protected class population, affordability (or lack thereof) can have a disproportionate impact on certain protected class populations if they have a higher likelihood of low incomes, living in multifamily developments, or living in other affordable housing options. The following analysis discusses barriers to affordable development in Santa Barbara and the strategies the city is using to address those barriers.

Public and private sector barriers. 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 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.

Strategies to address barriers:

- 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.

SECTION V.

IMPEDIMENTS AND ACTION ITEMS

SECTION V.

Impediments and Action Items

The City of Santa Barbara, as a recipient of federal housing and community development funds, is required to take actions to reduce barriers to fair housing choice. This document—the city’s updated Analysis of Impediments to Fair Housing Choice, or AI—identifies the primary impediments to fair housing choice and recommends actions to reduce barriers. It addresses both barriers to housing choice and access to opportunity, as economic factors play a significant role in attaining housing.

Community Engagement

The community engagement activities that supported the development of the AI and identification of impediments 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.

Past Impediments to Fair Housing Choice

The city’s last Analysis of Impediments to Fair Housing Choice (AI) was completed in 2012. Observations and barriers to housing choice identified in the 2012 AI are below. Observations noted with an asterisk (*) have been summarized by Root Policy for brevity based on the conclusions and Impediments section of the 2012 AI; any edits to original language in other impediments are shown in brackets ([]).

- **Lack of Funding for Local Social Service Agencies.** Stakeholders reported inadequate funding support to meet the social service needs of Santa Barbara residents. Agencies explained that funding from Santa Barbara County, Federal Sources, and budgets have been dramatically reduced, while demands for their services have grown larger. This mirrors responses provided from residents.

- **Santa Barbara demographics.*** Demographic observations related to race/ethnicity, racial/ethnic income concentrations, large households and overcrowding, disabilities, housing affordability, and public transit accessibility. The most pressing fair housing concerns identified were related to potential discrimination against large families; accessibility challenges for people with disabilities; and disproportionate impact of high housing costs on minorities and people with disabilities.
- **Housing conditions.*** Fair housing concerns were related to Santa Barbara's relatively low homeownership rate, noting that "in general, housing discrimination issues may be more prevalent in the rental housing market because renters are more likely to be subject to conditions in the housing market that are beyond their control;" age of housing stock, which could lead to poor condition of some units but may also lead to gentrification and displacement; and limited affordability which may disproportionately impact protected class populations.
- **Access to financing.** According to 2010 Home Mortgage Disclosure Act (HMDA) data, African Americans were underrepresented in the homeownership market and whites were overrepresented. Although African Americans represented approximately 1.6 percent of the total population according to the US Census Bureau, they account for zero percent of all home purchase loan applications in 2010. Whites, on the other hand, are heavily overrepresented with 90.7 percent of all loan applications, while they are only 75.1 percent of the total population. The lack of financing opportunities to certain segments of the population is an impediment to fair housing choice. [Subprime lending activity and foreclosures were also discussed, though data were not available to evaluate their prevalence or direct connection to predatory lending].
- **Fair housing services.** [Despite a record of few fair housing complaints filed, a] large percentage of respondents believed that they or someone they knew had encountered some form of housing discrimination. Because of this discrepancy, the Rental Housing Mediation Task Force should continue to advertise its services as this is a valuable opportunity to help with mediation of disputes between landlords and tenants. In addition, the City of Santa Barbara and the HACSB should continue to ensure that their services are familiar and recognized to an increasing number of Santa Barbara residents.
- **Public policies/zoning.** The City of Santa Barbara zoning code provides ample opportunity to ensure fair and adequate housing within City borders. To facilitate the development of emergency housing, however, the City needs to identify a zone or zones where emergency/transitional shelters are allowed as a permitted use without a conditional-use permit.

Figure IV-1 summarizes the proposed 2012 AI's action plan to address the city's impediments to fair housing choice.

Figure V-1.
2012 Santa Barbara AI Action Plan

Expanding Affordable Housing Opportunities
<p>Action 1.1—Housing Partnerships</p> <p><i>The City will continue to explore the development and rehabilitation of affordable housing opportunities with its local partners as well as outside developers.</i></p> <p>Action 2.1—Zoning Ordinances</p> <p><i>The City will amend the C-M (Commercial Manufacturing) zoning district to allow emergency shelters as a permitted use.</i></p> <p>Action 3—Housing Choice for Special Populations</p> <p>3.1 <i>The City will continue to work with local non-profits to provide priority federal, state and local funding to assist in the development of new housing opportunities in non-minority concentrated areas of Santa Barbara. The City will continue to administer successful programs that provide funding and support for affordable housing.</i></p> <p>3.2 Low Income Seniors. <i>The City shall continue to facilitate the construction of affordable rental housing for very-low and low-income seniors.</i></p> <p>3.3 Low Income Large Families. <i>The City shall promote the construction of affordable for-sale and/or rental housing units with three or more bedroom units affordable to very low- and low-income families. The City shall publicize financial and regulatory incentive opportunities to developers for these unit types including promote the need for three or more bedroom units during pre-application meetings, contacting affordable housing developers, and creating informational fliers at the Community Development Department and in all general application packets.</i></p> <p>3.4 Disproportionate Needs. <i>The City will work with the Housing Authority of the City of Santa Barbara and nonprofit agencies to develop an affirmative marketing plan to reach groups that are least likely to apply and have disproportionate housing needs and after conducting the outreach, monitor how effective the affirmative marketing plans were in reaching those groups.</i></p>
Access to Financing
<p>Action 4.1—Outreach to Lenders</p> <p><i>The City will work with local lenders to promote any City-wide First-Time Homebuyers program. The City will provide information on the program in English and Spanish. Local lenders will be invited to attend program workshops as well as other relevant agencies such as the Coastal Housing Partnership.</i></p> <p>Action 5.1—Education and Resources</p> <p><i>As funding permits, the City or other funded programs will work with other fair housing advocates to conduct additional fair housing workshops in Santa Barbara to educate about fair housing rights.</i></p> <p>Action 6.1—Unfair Lending and Insurance Practices</p> <p><i>The City will monitor complaints regarding unfair/predatory lending and will assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA) and other data sources.</i></p>
Fair Housing Services
<p>Action 7—Apartment Owners/Managers</p> <p>7.1 <i>The City will work in conjunction with apartment owner/manager associations to outreach to owners of small rental properties regarding fair housing laws.</i></p> <p>7.2 <i>The City will work with agencies and the property managers of affordable housing to ensure that fair housing laws are abided by in the selection of residents and that information of housing availability is appropriately advertised. The City will continue to provide outreach related to affordable housing opportunities through advertisements and literature available in English and Spanish.</i></p> <p>7.3 <i>The City will track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.</i></p> <p>7.4 <i>In addition to addressing the fair housing calls through the City's Fair Housing Program, the City will continue to track the type of complaints received.</i></p> <p>Action 8.1—Fair Housing Testing and Audits</p> <p><i>As funding permits, the City will conduct testing and audits as a means to affirming the nature and extent of fair housing issues in the community.</i></p> <p>Action 9.1—Reasonable Accommodation for Persons with Disabilities</p> <p><i>The City will provide information on reasonable accommodation to housing units.</i></p>

Source: 2012 Santa Barbara AI; summarized and reformatted by Root Policy Research.

2020 AI Impediments and Fair Housing Action Items

Many of the same fair housing challenges that were facing Santa Barbara in 2012 are still present today—largely due to market realities and location factors that position Santa Barbara as a high cost city with limited naturally occurring affordable housing. Though affordability is not a fair housing issue, per se, it can have a disproportionate impact on protected class populations and can have the effect of exacerbating fair housing issues in a community.

Key fair housing challenges identified through the analysis and community engagement described in Sections I through IV of this report are summarized below:

Demographic patterns. Santa Barbara is a racially and ethnically diverse community—56 percent of residents are non-Hispanic white, 36 percent are Hispanic, and 7 percent belong to another racial minority group. About one-quarter of all residents were born outside the United States and 16 percent speak English less than very well.

Sixty percent of all Santa Barbara households are family households and 20 percent of all households are families *with children*.

About 9,500 residents (11% of all residents) in the City of Santa Barbara are estimated to have a disability. Ambulatory disabilities are the most common in Santa Barbara (5% of the population) followed by independent living (4%), and cognitive (also 4%); note that residents may have more than one type of disability.

- Two measures of segregation—spatial analysis and the Dissimilarity Index—find that Santa Barbara has historically been an integrated community and overall segregation is “low”, but some neighborhoods show a concentration of Hispanic residents (defined as neighborhoods where the proportion of Hispanic residents is twenty percentage points higher than in the city overall).
- Geographic economic segregation has become less prevalent since 2010 but still evident in the spatial analysis. The median income and household income distribution in general have shifted upward since 2010. Though this likely represents some households with increasing incomes it may also reflect displacement of lower income households to areas outside the city due to high, and rising, home prices.
- Poverty rates for minority residents and residents with a disability are significantly higher than for the City overall.¹ Neighborhoods with relatively high poverty overlap with neighborhoods that have higher proportions of minority residents; however,

¹ Note that poverty is not geographically concentrated and there are no HUD-defined racially/ethnically concentrated areas of poverty (R/ECAPs) in Santa Barbara.

there are no neighborhoods that meet HUD's definition of a racially/ethnically concentrated area of poverty (R/ECAP).

Fair housing observation from demographic analysis: Concentration of Hispanic residents in Downtown and Eastside neighborhoods; higher poverty rates among minority populations.

Disproportionate housing needs. Data analysis indicate notable differences by housing needs of protected class populations in Santa Barbara:

- Hispanic households, Native American households and "Other non-Hispanic" minority groups have high rates of housing problems (64%, 54% and 60%, respectively) compared to non-Hispanic white households (45%).²
- Large family households (five or more people) in Santa Barbara are much more likely to have a housing problem (75%) than small family households (43%).
- Racial/ethnic minorities are much less likely to be homeowners than non-Hispanic white households: ownership rates were 30 percent for Asian households, 27% for Hispanic households, 23 percent for African American households, and 51 percent for non-Hispanic white households.
- Home mortgage loan applications from Hispanic applicants were denied more often (28% denial rate) than loan applications from non-Hispanic white applicants (19% denial rate). This disparity is largely driven by refinance applications but does persist even for higher income applicants (those earning more than 120% of AMI).

Community engagement findings also highlight disparities in housing challenges for different groups:

- Relative to the city overall, Hispanic respondents, households with children, and large households were more likely to be overcrowded (reporting that their house/apartment is not big enough for their family);
- People with disabilities and "other minority" households were more likely than other households to face cost challenges (worrying about rent increases or struggling to pay rent or mortgage).
- 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. 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.

² Based on 2018 ACS data. HUD "housing problems" include cost burden, overcrowding, and substandard condition (lacking kitchen or bathroom facilities).

- 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).
- 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.

Santa Barbara is characterized by a capable and extensive housing and community development delivery system; however, lack of funding to adequately address need in the city limits the ability of local government and non-profits to provide housing and services to the populations that need them most.

Fair housing observation from housing needs analysis: disproportionate housing needs exist for racial/ethnic minorities, large family households, and people with disabilities.

Access to opportunity. HUD data show the largest racial disparities in access to opportunity are exposure to low poverty neighborhoods, labor market engagement, and to a lesser extent, job proximity. Disparities are most pronounced for African American, Hispanic, and Native American residents' relative to non-Hispanic white residents. For residents in poverty, racial/ethnic disparities are also present in access to proficient schools, with Hispanic residents exhibiting lower access than non-Hispanic white residents. The data show relatively equitable access to transit and low transportation costs by race/ethnicity within the City of Santa Barbara.

Patterns in access to opportunity in Santa Barbara are largely driven by the location of market-rate affordable housing (primarily available in higher poverty neighborhoods) and by educational attainment of minority workers, which on average, is lower than non-Hispanic white workers.

Fair housing observation from opportunity analysis: Racial/ethnic minorities have lower access to economically strong neighborhoods and live in neighborhoods with lower labor market engagement.

Regulatory review—zoning and land use. A review of land use and zoning regulations did not identify serious fair housing concerns. However, there are barriers to affordable development and the development of transitional housing and shelters serving residents experiencing homelessness. Such barriers may have a disproportionate impact on protected class populations if they have a higher likelihood of low incomes, living in multifamily developments, living in other affordable housing options, or need to access homeless services.

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.

About one in five residents who responded to the survey felt they were discriminated against when they looked for housing in the region, most commonly on the basis of race or family status (having a child under 18).

Fair housing observation from regulatory analysis: Barriers to affordable housing development contribute to market realities that limit housing choice and exacerbate vulnerability of residents that may experience housing discrimination.

Recommended actions to address fair housing concerns. It is recommended that the City of Santa Barbara consider the following actions to address fair housing concerns and affirmatively further fair housing choice:

Goal 1. Increase access to affordable, decent housing.

- **Action 1.1** Continue working with local housing and service providers to provide TBRA assistance using HOME funds. Identify CHDOs to acquire, rehabilitate or construct low-income rental units.
- **Action 1.2** To the extent possible, based upon the availability of funds and a project's viability, assist affordable housing developers to rehabilitate low-income rental units (using CDBG repayment funds).
- **Action 1.3** Continue to support programs that make affordable housing available to vulnerable populations for example, programs such as Rental Housing Mediation.
- **Action 1.4** Promote construction of affordable housing (rental and owner), particularly in non-minority concentrated areas, areas with low poverty, and areas with high access to opportunity.

Goal 2. Address disproportionate needs and access to opportunity through public services.

- **Action 2.1** Continue to fund programs and non-profit services that meet the housing and supportive service needs of vulnerable populations within the city, including special needs populations, people experiencing homelessness, and low income protected class populations.
- **Action 2.2** Continue to support services and accessibility improvements for people with disabilities through local partnerships that prioritize increasing housing choice for people with disabilities.
- **Action 2.3** Continue to promote workforce development and increase labor market engagement through support of self-employment training programs targeted to low and moderate-income business owners, or persons wishing to start a business.

- **Action 2.4** Work with city-funded service providers to affirmatively market all programs to eligible minority populations.
- **Action 2.5.** Work with code enforcement staff to track and address any complaints related health and safety issues and work with the property owners to address any violations.

Goal 3. Promote fair housing services and education

- **Action 3.1** Continue to respond to fair housing inquiries and investigate reported cases of housing discrimination.
- **Action 3.2** Educate the public on fair housing rights and responsibilities and work with landlords and real estate agents to increase knowledge of fair housing and reasonable accommodation requirements. (This action includes but is not limited to promoting Fair Housing month, continuing to provide access to fair housing information/posters, and ensuring subrecipients follow fair housing processes).
- **Action 3.3.** As funding permits, fund fair housing testing and audits to evaluate fair housing compliance and identify discrimination.

APPENDIX A.

COMMUNITY ENGAGEMENT SUMMARY

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 as 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

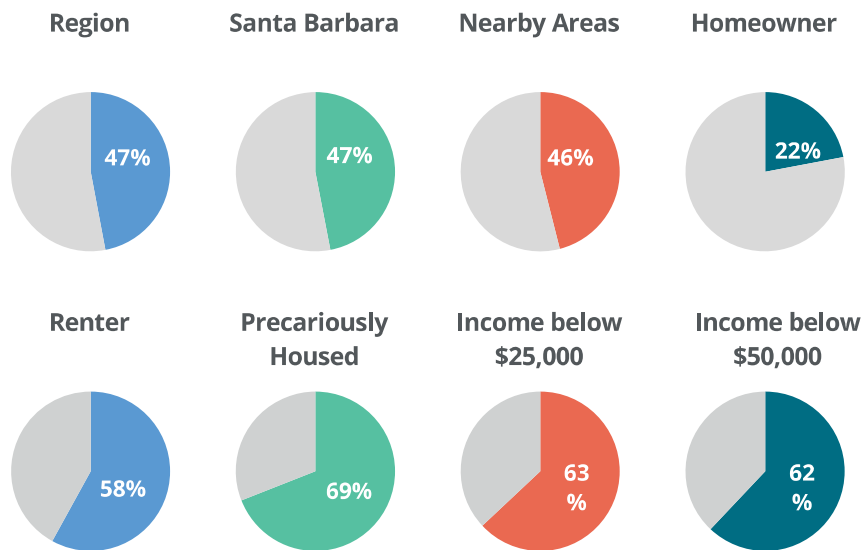
NON-HISPANIC WHITE <ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Close to work/job opportunities 3 Like the neighborhood 4 Needed somewhere to live and it was available 5 Like the type of home/apartment 	HISPANIC <ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Needed somewhere to live and it was available 3 Close to work/job opportunities 4 Like the neighborhood 5 Number of bedrooms
OTHER MINORITY <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 	DISABILITY <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 Like the neighborhood 5 Low crime rate/safe
CHILDREN UNDER 18 <ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Close to work/job opportunities 3 Like the neighborhood 4 Quality public schools/school district 5 Number of bedrooms 	LARGE FAMILY <ol style="list-style-type: none"> 1 Cost/ I could afford it 2 Close to work/job opportunities 3 Needed somewhere to live and it was available 4 Like the neighborhood 5 Number of bedrooms

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.

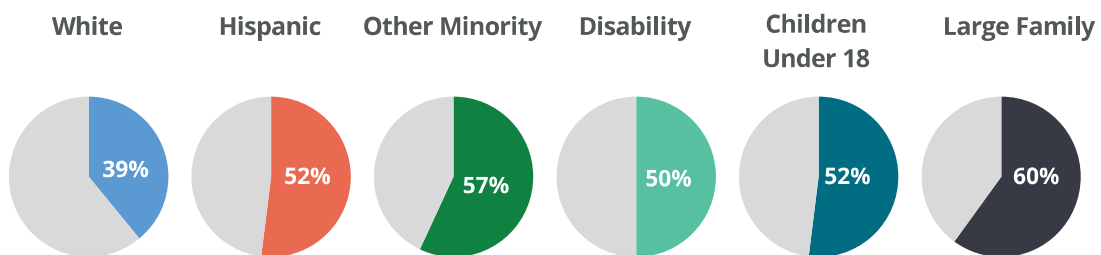
Figure A-4.
Percent Who Would Move if Given the Opportunity, by Jurisdiction and Selected Characteristics



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

REGION	SANTA BARBARA
<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 	<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
NEARBY AREAS	HOMEOWNERS
<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 	<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
RENTERS	PRECARIOUSLY HOUSED
<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 	<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
INCOME LESS THAN \$25,000	INCOME LESS THAN \$50,000
<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 	<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

NON-HISPANIC WHITE	HISPANIC
<ol style="list-style-type: none">1 Want to buy a home2 More affordable housing/get something less expensive3 Bigger house/apartment/more bedrooms4 Closer to work5 Want to move to different neighborhood	<ol style="list-style-type: none">1 Want to buy a home2 Bigger house/apartment/more bedrooms3 More affordable housing/get something less expensive4 Get own place/live with fewer people5 Closer to work
OTHER MINORITY	DISABILITY
<ol style="list-style-type: none">1 Bigger house/apartment/more bedrooms2 More affordable housing/get something less expensive3 Want to buy a home4 Closer to work5 Get own place/live with fewer people	<ol style="list-style-type: none">1 Want to buy a home2 Bigger house/apartment/more bedrooms3 More affordable housing/get something less expensive4 Closer to work5 Get own place/live with fewer people
CHILDREN UNDER 18	LARGE FAMILY
<ol style="list-style-type: none">1 Want to buy a home2 Bigger house/apartment/more bedrooms3 More affordable housing/get something less expensive4 Closer to work5 Want to move to different neighborhood	<ol style="list-style-type: none">1 Bigger house/apartment/more bedrooms2 Want to buy a home3 More affordable housing/get something less expensive4 Get own place/live with fewer people5 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
INCOME LESS 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

NON-HISPANIC WHITE <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 Job is here 5 Rentals are all full; can't find a place to rent 	HISPANIC <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 afford security deposit for new rental 5 Can't find a better place to live
OTHER MINORITY <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 Need to find a new job 	DISABILITY <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 Other
CHILDREN UNDER 18 <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 Rentals are all full; can't find a place to rent 	LARGE FAMILY <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 find a better place to live 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

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.”

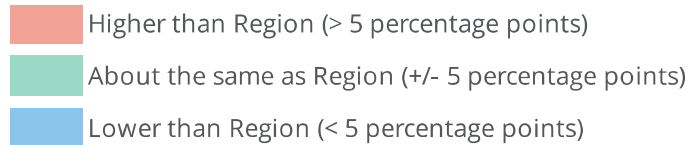
Renters are very cost burdened: 70 percent worry about their rent going up to a level they can’t afford and 70 percent want to buy a house but unable to afford it. Renters are also concerned about landlord behavior: 31 percent said they worry if they request a repair their rent will go up or they will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

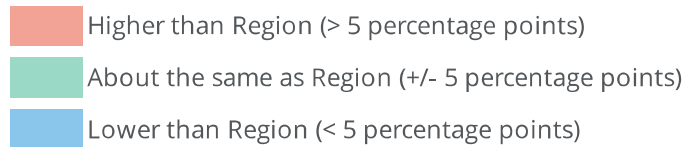


Housing Challenge	Region	Santa Barbara	Nearby Areas	Homeowners	Renters	Precariously Housed *	Income <\$25,000
I want to buy a house but can't afford to do so	62%	62%	61%	17%	70%	68%	15%
I worry about my rent going up to an amount I can't afford	56%	58%	51%	0%	70%	23%	61%
I struggle to pay my rent/mortgage	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 White	Hispanic	Other Minority	Disability	Children Under 18	Large Family
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.

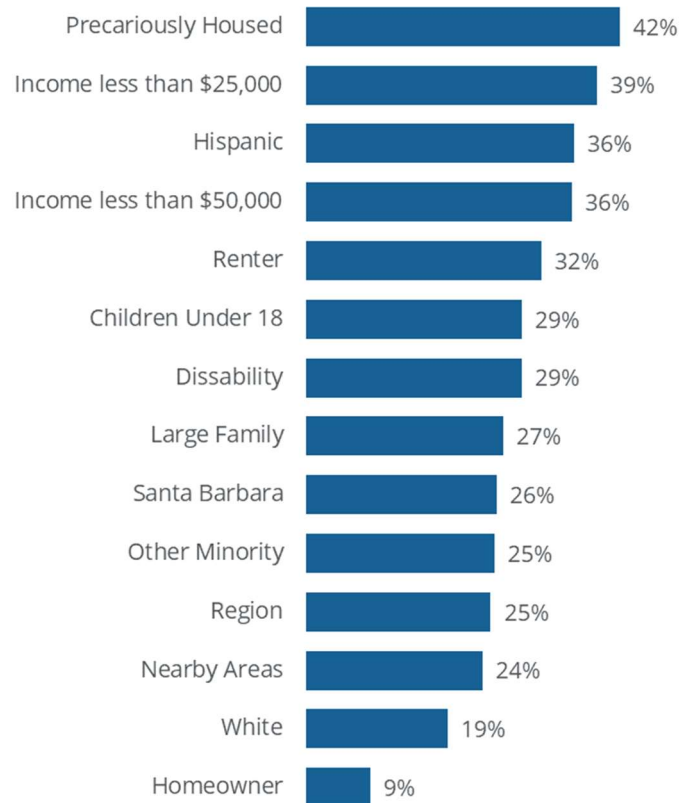
Displacement experience. As shown in Figure A-13; in the past five years, one in four survey respondents had to move from a home when they did not want to move.

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.

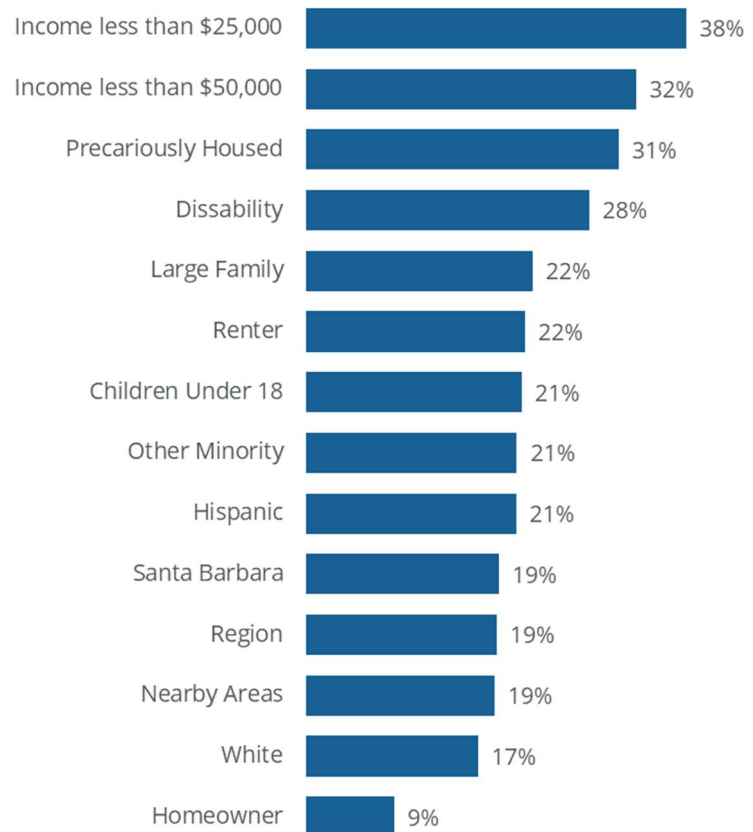
Denial of housing to rent or buy. Overall, one in five respondents who seriously looked for housing to rent or buy experienced a denial. Figure A-16 presents the proportion of respondents who were denied housing to rent or buy by jurisdiction, current housing situation, income, and for selected protected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

REGION	SANTA BARBARA
<ol style="list-style-type: none"> 1 Income too low 2 Other renter/applicant willing to pay more for rent 3 Bad credit 4 Size of my family/household; too many people 5 Landlord didn't allow pets 	<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 allow pets
NEARBY AREAS	HOMEOWNERS
<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 	<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
RENTERS	PRECARIOUSLY HOUSED
<ol style="list-style-type: none"> 1 Income too low 2 Other renter/applicant willing to pay more for rent 3 Bad credit 4 Size of my family/household; too many people 5 Landlord didn't allow pets 	<ol style="list-style-type: none"> 1 Income too low 2 Bad credit 3 Eviction history 4 Criminal history 5 Race/ethnicity
INCOME LESS THAN \$25,000	INCOME LESS THAN \$50,000
<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 	<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

NON-HISPANIC WHITE	HISPANIC
<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 	<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
OTHER MINORITY	DISABILITY
<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) 	<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
CHILDREN UNDER 18	LARGE FAMILY
<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 	<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?

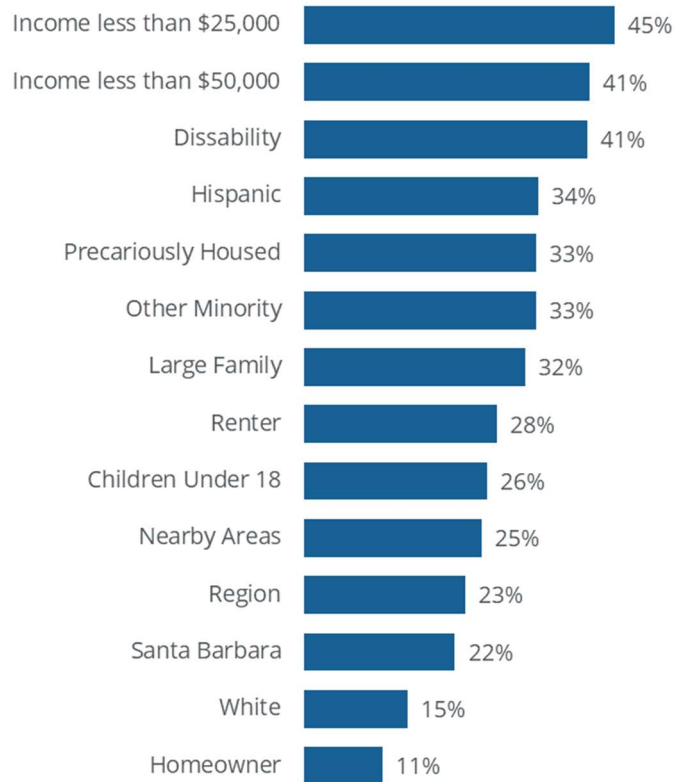
Note:

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.”*

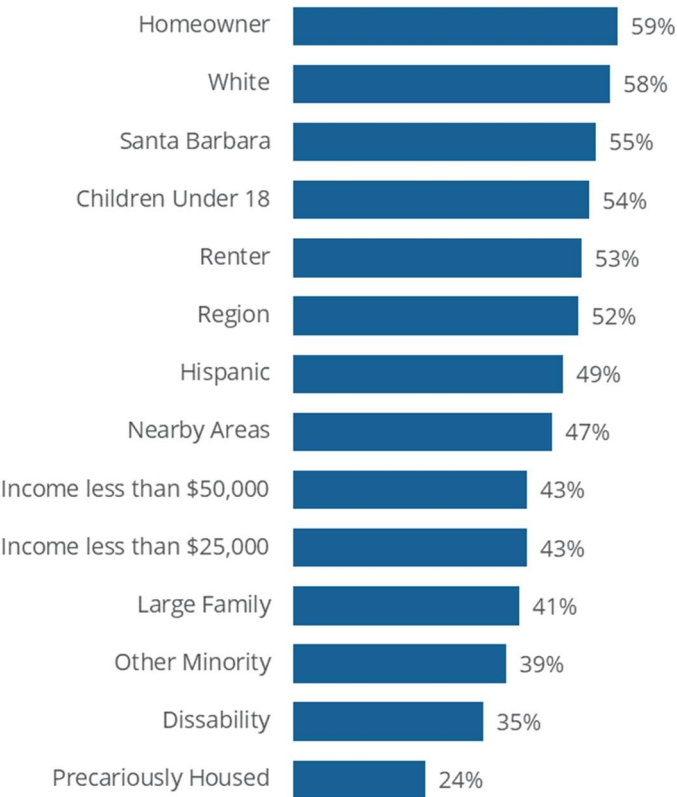
Figure A-20 presents the proportion of respondents who Agreed or Strongly Agreed with the statement, meaning people like themselves and their family would be welcome in all neighborhoods in the region. Agreement is shown in the figure by jurisdiction and for different resident cohorts.

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 and coming professionals who can't afford \$2000 a month for rent." (Renter)*

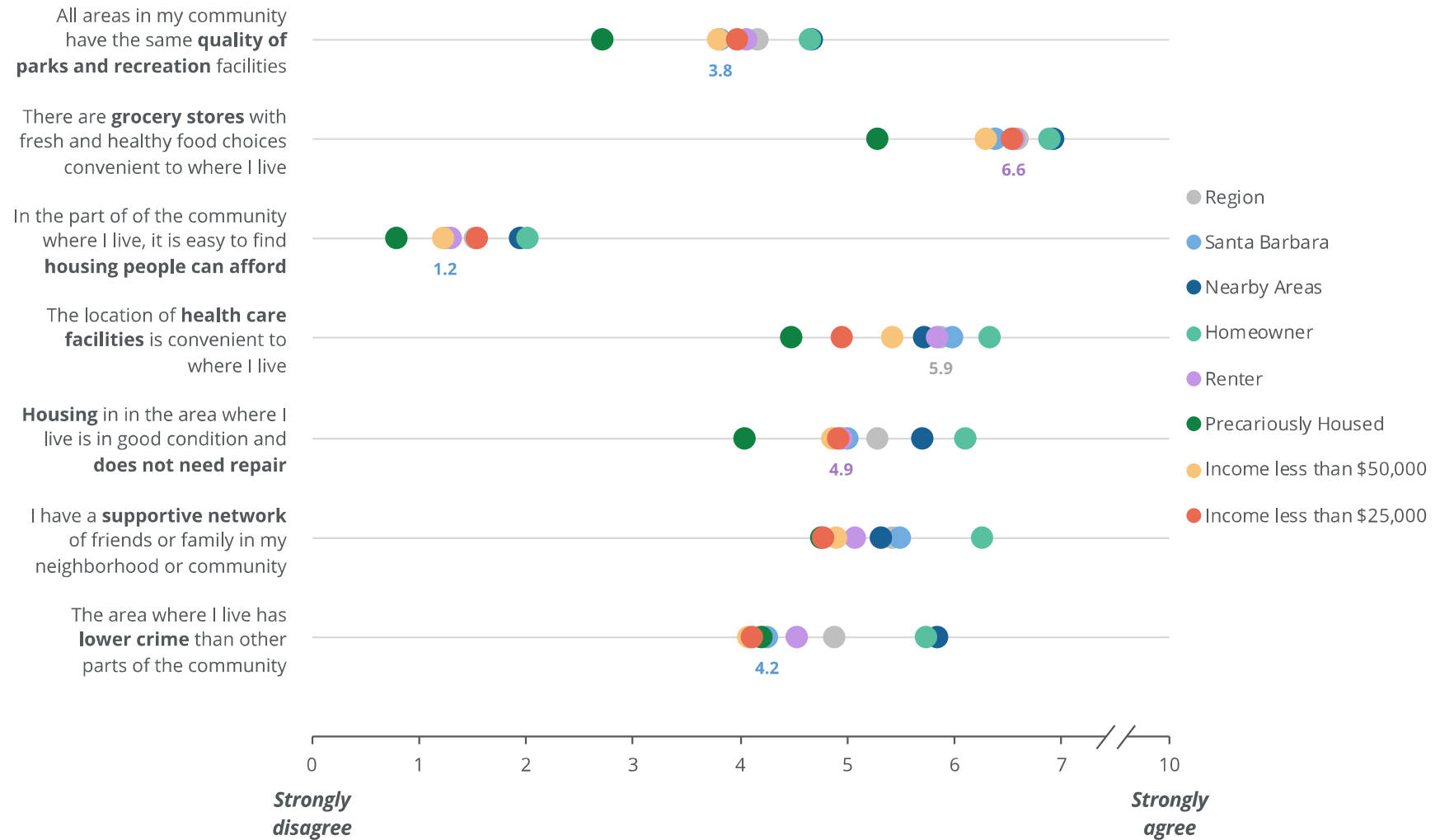
Healthy neighborhood indicators. Survey respondents indicated their level of agreement with a series of healthy neighborhood indicators. Figures A-21 and A-22 present average ratings by jurisdiction, housing tenure, income, and for members of selected protected classes.

- **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.

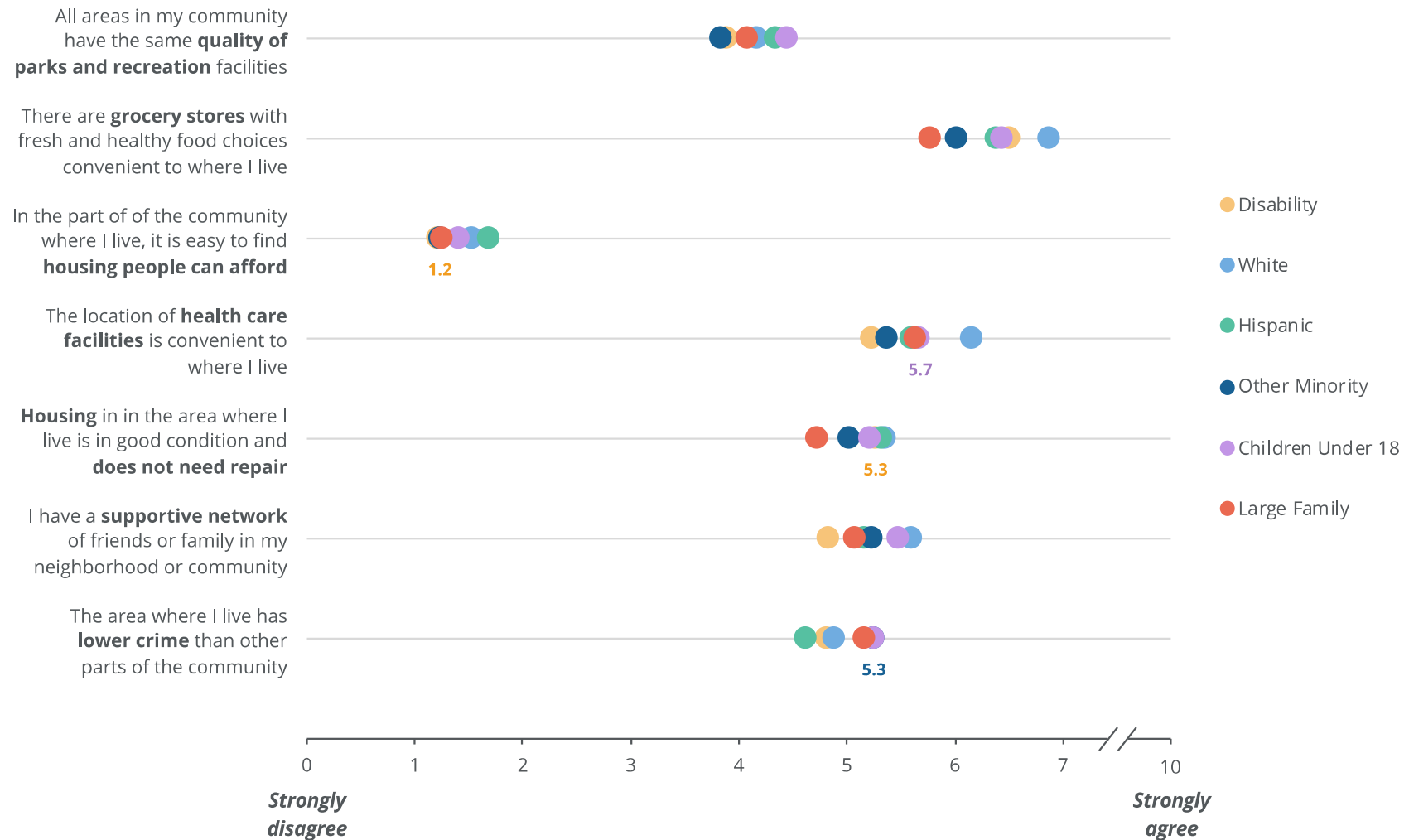
Figure A-21.
Healthy Neighborhood Indicators, by Jurisdiction and Selected Characteristics



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



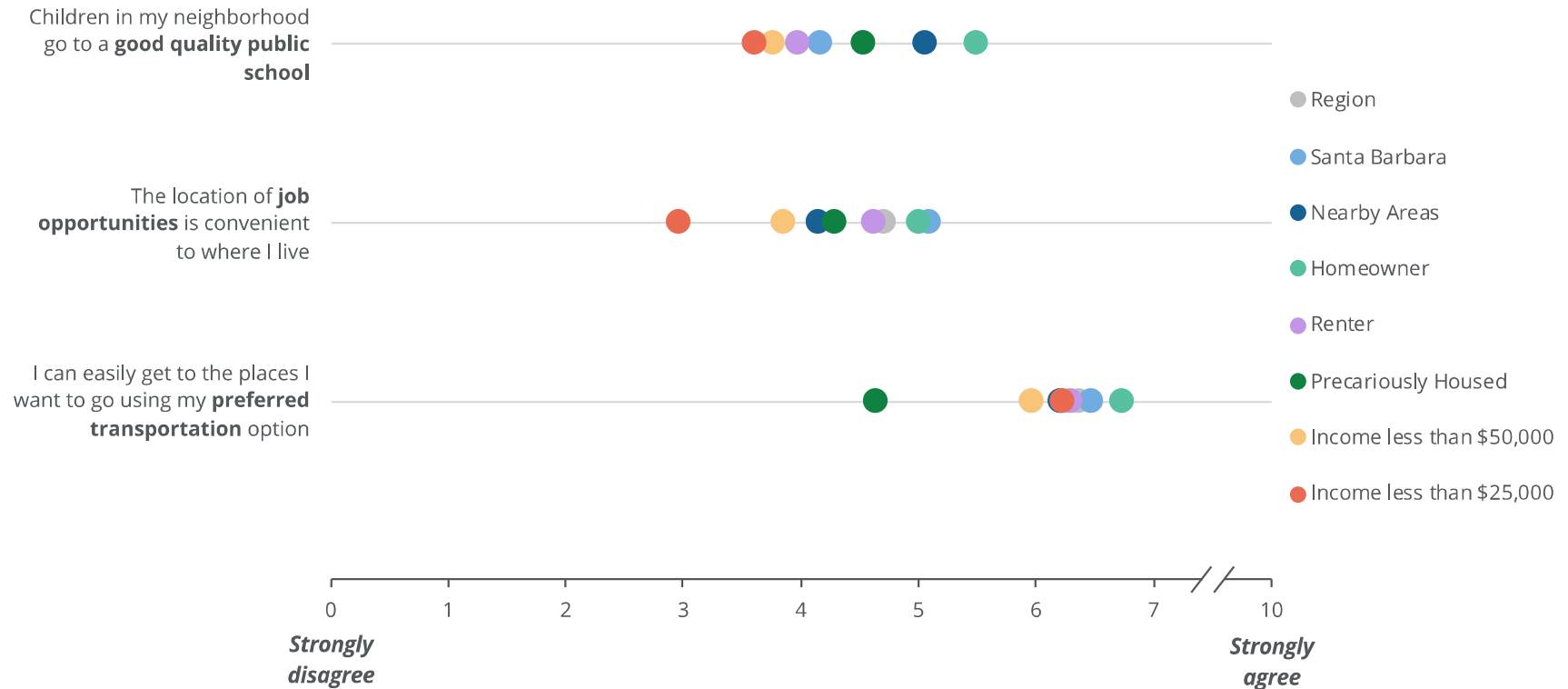
Note: n=432.

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.

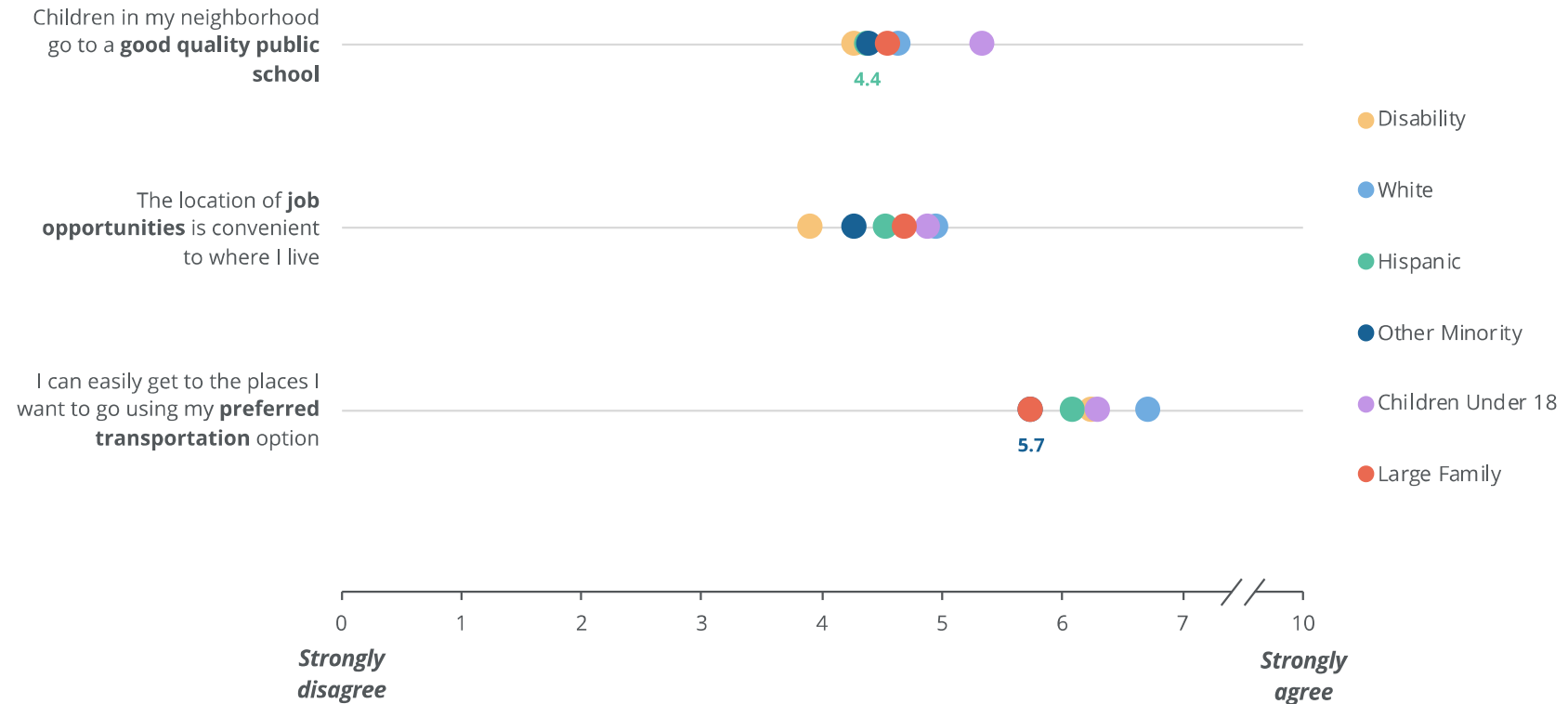
Figure A-23.
Quality Schools, Transportation and Employment, by Jurisdiction and Selected Characteristics



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.