



City of Santa Barbara

2025-2029 Consolidated Plan and 2025 Annual Action Plan



**Community Development Block Grant
and HOME Programs**

Executive Summary

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

1. Introduction

This document serves as the City of Santa Barbara’s (City) 2025-2029 Consolidated Plan (Plan), which provides vision, goals, and strategies for allocating federal funding provided by the U.S. Department of Housing and Urban Development (HUD). The Plan is administered by the City of Santa Barbara, Community Development Department and is prepared in accordance with 24 CFR part 91, which describes needs, resources, priorities and proposed activities to be undertaken with respect to the federal funding.

The primary purpose of the Plan is to strategize and implement how funds will be allocated to housing and community development activities during the five-year planning period. The plan serves as a priority-setting tool and guides targeted investments to address community needs through informed public participation and interagency coordination.

Federal funds are allocated to the City from the following HUD programs:

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

The Plan focuses on the needs and strategies to assist low- and moderate-income individuals and households. It also addresses the needs of special-needs populations, including the elderly, persons with disabilities, homeless individuals, and other vulnerable groups, as identified by federal and local priorities.

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

The Plan provides a framework to address the City’s most pressing housing and community development needs over the next five years. This Plan utilizes approximately \$5.9 million in Community Development Block Grant (CDBG) funds and \$3.5 million in HOME Investment Partnership funds to advance six key priority areas:

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

These six priorities align with HUD’s national objectives and outcomes, ensuring that federal funding is directed toward programs and projects that address housing stability, infrastructure, economic resilience, and community well-being. The objectives for these priorities are to achieve the following:

- Provide Decent Affordable Housing. Activities under this objective focus on expanding rental and homeownership opportunities for low- and moderate-income households, preserving existing affordable housing stock, and supporting tenant-based rental assistance programs.
- Creating a Suitable Living Environment. This objective encompasses activities that improve neighborhood conditions, enhance public infrastructure, and provide essential services to underserved communities.
- Creating Economic Opportunities. Programs under this objective focus on workforce development, small business support, job creation, and commercial revitalization to strengthen Santa Barbara’s economic base.

The City of Santa Barbara agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Santa Barbara will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

3. Evaluation of past performance

The City was able to meet all its stated targets in the previous Consolidated Plan. The City has funded a variety of programs and activities with HUD block grants and continues to work to address the greatest housing, community, and economic development needs in the city. This Plan will continue to guide the City in these successful programs and activities during the current planning period. Through the annual monitoring of CDBG and HOME sub-recipients, contractors, community-based organizations, and developers, the City ensures federal compliance of CDBG and HOME, as well as reporting on outcomes of activities and programs.

4. Summary of citizen participation process and consultation process

The City encouraged public participation through multiple outreach methods, including public hearings, community meetings, surveys, and stakeholder consultations. The goal was to engage residents, particularly low- and moderate-income individuals, and ensure meaningful input in the planning process.

As part of the citizen participation process, the City:

- Held public workshops to gather input on housing and community development needs and to review the draft Plan before submission to HUD.
- Distributed a resident survey in English and Spanish, available online and in print, to collect feedback on housing challenges, service needs, and community development priorities.
- Facilitated stakeholder interviews with housing developers, community members, advocacy groups, service providers, government, industry representatives, and nonprofit organizations, to discuss key issues such as homelessness, affordable housing, broadband service, the needs of the elderly, childcare and youth services, health services, and economic development.
- Provided a 30-day public comment period for residents and stakeholders to review and submit feedback on the draft Plan.

5. Summary of public comments

The following comments were received during the September 24, 2024 Public Hearing.

1. Amanda Cobb from Habitat for Humanity expressed appreciation for the City's continued support of their home repair and affordable housing initiatives. She emphasized the importance of stable housing for low-income residents in Santa Barbara and encouraged the City to maintain investment in housing and infrastructure projects that directly serve vulnerable populations.

2. Mélanie Faure, Community Impact Manager of Upwards, submitted a written public comment in support of continuing the prioritization of Economic Development in the City of Santa Barbara's Consolidated Plan. Ms. Faure shared that the BOOST program, funded by CDBG, is currently supporting six in-home daycare providers. The program helps low-to-moderate-income women and minority childcare providers improve their operations and revenue. She emphasized that this support uplifts entire communities by improving access to affordable childcare and allowing parents to engage in the workforce. Ms. Faure urged continued support for micro-enterprise programs, highlighting the long-term economic impact and sustainability of their services.

The following comments were received during the March 18, 2024 Public Hearing.

The hearing can be seen here: <https://www.youtube.com/watch?v=UaYRKF2YpOA&t=1012s>

1. Liam Galo, member of the Community Development and Human Services Committee, shared that he was appointed to the committee approximately two years ago and serves as the representative for the homeless services sector. Mr. Galo emphasized that he was not speaking on behalf of the committee, City staff, or any affiliated organization, but rather in his personal capacity. He expressed deep appreciation for the City staff involved in the Consolidated Plan and grantmaking processes, specifically recognizing Laura Dubbels, Lindsey Drewes, and Dayton Aldrich. He commended them for their thoroughness, professionalism, patience, and endurance, especially during long meetings and in the current political climate. Mr. Galo urged the Council to continue supporting these staff members as the stewards of the City's grantmaking process and to consider expanding the funding allocated through the General Fund. He expressed willingness to participate in more frequent application cycles if needed and encouraged improvements to the overall process. He concluded by asking Council to support increased funding, additional staffing, and to extend appreciation to the staff who facilitate this critical work.
2. Susan Renahan, representative of Habitat for Humanity of Southern Santa Barbara County, addressed the Council from a place of gratitude, thanking the Mayor, Councilmembers, Community Development and Human Services Committee, and City staff for their ongoing partnership and support. She specifically acknowledged the staff for their responsiveness and assistance throughout the grant process. Ms. Renahan expressed appreciation for the opportunity to apply for funding for Habitat's Home Repair Program, which provides critical health and safety repairs to low-income homeowners in Santa Barbara. She highlighted the program's benefits, including preventing falls, maintaining housing stability, and avoiding homelessness. She emphasized the importance of preserving the city's limited stock of affordable housing and described how the program also fosters community by involving volunteers who help repair and beautify neighbors' homes. Ms. Renahan shared an update that the program currently has 10 projects in the pipeline—five in progress, four approved by Habitat's volunteer-led Family Services Committee, and one pending approval. She concluded by reaffirming the ongoing critical need for this program and thanking the City for the opportunity to continue this important work.
3. Danielle Garcia, Business Administrator at Cliff Drive Care Center, began by thanking the City Council, staff, and Community Development and Human Services Committee for their continued service to the community. Ms. Garcia shared a brief history of Cliff Drive Care Center, originally founded as Cliff Drive Day Nursery in 1963 by Ava Snellenberger in response to a growing need for childcare for working parents. The center predates both the federal Head Start Program and California Community Care Licensing. Over time, it expanded to become the largest childcare facility in Santa Barbara County, serving children from infancy through age 12, as well as offering afterschool and holiday care.

Ms. Garcia explained that the Center currently serves an average of 11 infants and toddlers (ages 0–2), 58 preschool-aged children (ages 2–5), and 37 school-aged children (ages 5–12) each weekday. In 1979, the Center also added a senior luncheon program that provides nutritious meals and educational engagement for seniors, with about 65 participants in-person and home deliveries every other Thursday for homebound seniors. Ms. Garcia described their grant proposal, which was submitted to fund the replacement of their outdated 120-square-foot trash enclosure with a larger 282-square-foot masonry and wood structure. She noted that their current trash area is insufficient to house all required bins, some of which are now stored outside the enclosure, violating local and state standards. The proposed upgrade would improve safety for both children and seniors by removing food and green waste from areas adjacent to the parking lot and outdoor play space. Ms. Garcia concluded by expressing deep gratitude for the City’s support, noting that the project will allow them to continue safely caring for and feeding over 100 children and up to 75 seniors every two weeks. She thanked the Council for enabling the project and reaffirmed the Center’s commitment to serving the Santa Barbara community.

The following comment was received during the 2025–2029 Consolidated Plan Draft Review Period on Tue 3/25/2025:

4. Dennis Thompson, FAIA, LEED AP, submitted a written comment in response to a City of Santa Barbara news email about the Consolidated Plan. Mr. Thompson noted that while the email was not especially informative, he was eventually directed to the correct comment portal. After reviewing the Plan, he commended the extensive work in identifying and quantifying housing needs.

Mr. Thompson offered a suggestion for future housing development strategy: he recommended that the City consider granting the Housing Authority development rights over all City-owned surface parking lots and other developable parcels, such as the site of the current police station once relocated. He cited the commuter lot at Carrillo and Castillo as an example of this approach and encouraged it be used as a replicable model.

5. Steven Johnson 5/31/2025

The report identifies 6 strategies in the City’s 2023-2031 Housing Element intended to mitigate barriers to affordable housing. However, the “Discussion” of the strategies is very terse.

1. It fails to note that as May 22, 2025, no zoning changes have been made.
2. No public land has been made available for housing
3. Development Incentives and Streamlining

- There is a confusing statement about “implementing” State Bonus Density (SBD).

In fact, the City initially attempted to discourage SBD projects by not allowing SBD deedrestricted units to count towards the City’s 10% inclusionary requirement. The City has also expressed hostility towards potential projects higher than current zoning

limits. SBD allows projects to be 30' higher than current zoning limits, but no developer has yet had the temerity to propose such a project. There is also a confusing reference to "reduced lot sizes".

4. No funding has been made available to assist moderate-income households with home ownership.

5. The City's AUD zoning purports to promote high density projects within the urban core, but in fact is blatantly biased against moderate and lower income rental projects. AUD zoning in the priority overlay zoning is biased against projects with average unit size less than 811 sqft. AUD zoning failed to comply with the recommendation on page 11 of the City's Land Use Element.

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

The City of Santa Barbara accepted all comments and views.

7. Summary

After all public outreach was completed and input was received, the City has identified that the priorities and objectives listed in Section 2 above are accurately depicted as the most pressing housing and community development needs over the next five years.

The Process

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

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

The following are the agencies/entities responsible for preparing the 2025-2029 Consolidated Plan and administering each grant program and funding source.

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

Narrative

The Lead Agency for the 2025-2029 Consolidated Plan is the City of Santa Barbara, Community Development Department, Housing and Human Services Division. The department is responsible for the planning, allocation, and administration of CDBG and HOME funds, ensuring compliance with HUD regulations and aligning programs with local and regional housing and community development priorities.

Consolidated Plan Public Contact Information

Laura Dubbels
Housing and Human Services Manager
Community Development Department – Housing and Human Services
P.O. Box 1990
Santa Barbara, CA 93102-1990
(805) 564-5491
Email: LDubbels@SantaBarbaraCA.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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

The City of Santa Barbara actively engages in partnerships with public and assisted housing providers, as well as governmental and private health, mental health, and service agencies. This collaboration is facilitated through programs such as the Housing Choice Voucher program, which provides rent subsidies for nearly 3,000 residents, and through direct engagement with nonprofit service providers to enhance housing stability.

Additionally, the City works closely with the Housing Authority of the City of Santa Barbara (HACSB) and other organizations to provide rental assistance, permanent supportive housing, and affordable housing opportunities. Programs such as the Tenant-Based Rental Assistance (TBRA) initiative and efforts to preserve existing affordable housing stock further reinforce these partnerships.

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

The City is an active partner in Santa Maria/Santa Barbara County Continuum of Care (CoC) by having a senior-level staff person appointed to the CoC’s governance board. As a member of the CoC, the City actively helped implement and monitor a countywide Coordinated Entry System (CES) for standardized assessment and client placement across all participating agencies.

Through the CoC and community partners, homeless needs are being addressed on a regional basis to connect people experiencing homelessness with available resources in healthcare, behavioral healthcare, public assistance, food services, rapid rehousing, emergency shelter, transitional housing, and permanent housing.

The City also contracted the Santa Barbara Alliance for Community Transformation (SB ACT) to develop a Santa Barbara Homelessness Collaborative. SB ACT facilitates coordination and mutual accountability among government agencies, key stakeholders, including the CoC, and nonprofit organizations that are engaged in responding to the homelessness crisis within the city and regionally in the south county. The City’s partnership with SB ACT will be discussed further in this document.

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

While the City is not a direct recipient of ESG funds, as a governing board member of the CoC the city plays a direct role in developing performance standards and evaluating program outcomes for County ESG funds. ESG funds support:

- **Street Outreach:** Engaging with unsheltered homeless individuals and connecting them to housing and services.
- **Rapid Re-Housing Assistance:** Providing short-term rental assistance to help individuals transition from homelessness to stable housing.
- **Emergency Shelter Operations:** Funding facilities that provide shelter and supportive services.

The City also collaborates with the CoC in developing policies and procedures for the Homeless Management Information System (HMIS), which tracks service utilization and housing outcomes to enhance program effectiveness. These efforts align with the broader strategy outlined in the Consolidated Plan for 2025–2029, emphasizing regional coordination to address homelessness comprehensively.

The City of Santa Barbara's coordinated approach—through collaboration with public and private housing providers, nonprofit service agencies, and the CoC aims to enhance housing stability and address homelessness. By allocating ESG funds strategically, supporting street outreach, and utilizing HMIS data, the City works to improve housing access and reduce homelessness across the community.

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

The City of Santa Barbara consulted with a broad range of agencies, organizations, and community stakeholders in developing the 2025-2029 Consolidated Plan. These consultations were conducted through public meetings, one-on-one interviews, stakeholder consultations, and resident surveys, ensuring that input from housing providers, social service agencies, broadband providers, economic development organizations, and local governments was integrated into the planning process.

Outlined below are the key organizations that participated in the consultation process, their role, and the areas addressed in the Consolidated Plan.

1. **Agency/Group/Organization:** City of Santa Barbara

Agency/Group/Organization Type:

- Agency – Managing Flood Prone Areas
- Agency – Emergency Management
- Agency – Management of Public Land or Water Resources
- Other government – Local

What section of the Plan was addressed by Consultation?

- Housing Need Assessment
- Public Housing Needs
- Homeless Needs - Chronically homeless
- Homeless Needs - Families with children
- Homelessness Needs - Veterans
- Homelessness Needs - Unaccompanied youth
- Homelessness Strategy
- Non-Homeless Special Needs
- Market Analysis
- Economic Development
- Anti-poverty Strategy
- Lead-based Paint Strategy
- Resiliency

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

The City's Community Development and Human Services Committee held a Needs Assessment Public Hearing. In addition, the committee provided input on community needs. This helped establish funding priorities for both the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan. The City of Santa Barbara's Planning and Building and Safety Departments, who are charged with conducting environmental impact reports and managing our flood plan elevations, provided input on each CDBG capital project that applied for funding. Their input was taken into consideration by the Community Development and Human Services Committee prior to formulating the funding decisions. The City's Homelessness Prevention Team was consulted regarding the impacts of homelessness throughout the community.

2. **Agency/Group/Organization:** Housing Authority of the City of Santa Barbara

Agency/Group/Organization Type: PHA

What section of the Plan was addressed by Consultation?

- Public Housing Needs
- Housing Needs Assessment
- Market Analysis

Lead-based Paint Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

The Housing Authority of the City of Santa Barbara (HACSB) assisted in the development of the Consolidated Plan by providing information on Public Housing Needs and Resident Initiatives. The HACSB also provided proposed activities to help meet the goals identified in the Consolidated Plan. Understanding the needs of the City's local PHA helped the City determine housing priorities for the 2025-2029 Consolidated Plan. Additionally, they assisted in circulating a resident survey link and conducted follow up interviews.

3. **Agency/Group/Organization:** County of Santa Barbara Housing and Community Development Department

Agency/Group/Organization Type: Other government - County

What section of the Plan was addressed by Consultation?

Housing Need Assessment
Public Housing Needs
Homelessness Strategy
Market Analysis

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

The County of Santa Barbara assisted in the development of the Consolidated Plan by providing information regarding their plan to address homelessness, homelessness strategy, public housing needs and market analysis. This was taken into consideration in the evaluation of needs and in goal development.

4. **Agency/Group/Organization:** Pacific Pride Foundation

Agency/Group/Organization Type: Services – Persons with HIV/AIDS

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Pacific Pride Foundation provided information on its program needs and services. Pacific Pride provides clients who are newly diagnosed, or who have been living with HIV/AIDS for years, can receive high quality mental health support along with their partners, friends, and family. A City Human Services grant will be provided to assist the program for program year 2025 and 2026.

5. **Agency/Group/Organization:** Domestic Violence Solutions

Agency/Group/Organization Type:

Services – Victims of Domestic Violence
Services – Narrowing the Digital Divide

What section of the Plan was addressed by Consultation?

Homeless Needs - Families with children
Homelessness Strategy
Broadband/Narrowing Digital Divide

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Domestic Violence Solutions participated in a stakeholder interview and provided information on emergency housing and survivor support services. Counselors help to narrow the digital divide by working with survivors on obtaining internet access, showing survivors how to find job opportunities online, help them prepare a resume and complete job applications, and prepare them for online and/or in-person interviews.

6. Agency/Group/Organization: New Beginnings Counseling Center

Agency/Group/Organization Type:

Services – Homeless
Services – Health

What section of the Plan was addressed by Consultation?

Housing Need Assessment
Homeless Needs – Chronically homeless
Homeless Needs – Families with children
Homelessness Needs – Veterans
Homelessness Strategy
Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

New Beginnings participated in a stakeholder interview and provided information on its Safe Parking and Community Counseling Center’s program needs and services. A CDBG Public Services grant will be provided to assist the Safe Parking program for program year 2025. A City Human Services grant will be provided to assist the Community Counseling Center for program year 2025 and 2026.

7. Agency/Group/Organization: Channel Islands YMCA

Agency/Group/Organization Type:

Services – Children
Services – Homeless
Regional Organization

What section of the Plan was addressed by Consultation?

Homelessness Needs – Unaccompanied youth

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Channel Islands YMCA Noah's Anchorage and Transitional Housing Programs provided information on its program needs and services. A City Human Services grant will be provided to assist the programs for program year 2025 and 2026.

8. Agency/Group/Organization: The Salvation Army

Agency/Group/Organization Type:

Services – Homeless

Regional Organization

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless

Homelessness Needs – Veterans

Homelessness Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

The Salvation Army provided information on its program needs and services. A City Human Services grant will be provided to assist the program for program year 2025 and 2026.

9. Agency/Group/Organization: Santa Barbara Neighborhood Clinics

Agency/Group/Organization Type: Services – Homeless

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless

Homeless Needs – Families with children

Homelessness Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Santa Barbara Neighborhood Clinics provided information on its program needs and services. A City Human Services grant will be provided to assist the program for program year 2025 and 2026.

10. Agency/Group/Organization: St. Vincent's

Agency/Group/Organization Type: Services – Homeless

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless

Homeless Needs – Families with children

Homelessness Strategy

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

St. Vincent's provided information on its program needs and services. A City Human Services grant will be provided to assist the program for program year 2025 and 2026.

11. Agency/Group/Organization: Transition House

Agency/Group/Organization Type:

Services – Homeless

Services – Narrowing the Digital Divide

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless

Homeless Needs – Families with children

Homelessness Strategy

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Transition House participated in a stakeholder interview and provided information on its program needs and services. Transition House's Prevention Program offers homeless mothers and children access to a computer lab that has broad offerings designed to give access, technical training, and support to families to help them not only learn programs widely used in the workplace (such as the Microsoft office suite of programming), but also to help them navigate challenges they may face when technology is required to meet day-to-day activities. They help clients enroll children for school, sign up for health care benefits, apply to jobs, pay bills online, make DMV appointments, file taxes, and use the internet for job and housing searches. Additionally, Transition House assisted in circulating the resident survey to their clientele. A CDBG Public Services Grant will be provided to assist the shelter program in program year 2025 and a City Human Services grant will be provided to their Prevention Program for program year 2025 and 2026.

12. Agency/Group/Organization: PATH (People Assisting the Homeless)

Agency/Group/Organization Type:

Services – Homeless

Regional Organization

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless

Homelessness Needs – Veterans

Homelessness Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

PATH participated in a stakeholder interview and provided information on its program needs and services. PATH additionally assisted in circulating the resident survey to their clientele. A CDBG Public Services grant will be provided to assist the program for program year 2025.

13. Agency/Group/Organization: Independent Living Resource Center

Agency/Group/Organization Type:

Services – Persons with Disabilities

Regional Organization

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

An Independent Living Resource Center representative served on the Community Development Human Services Committee providing invaluable input on the needs of residents living with disabilities and provided input on each CDBG project that applied for funding. Additionally, Independent Living Resource Center participated in stakeholder interview, helped circulate resident survey link, and recruited attendees for resident stakeholder interview. A City Human Services grant will be provided to assist the Independent Living Resource Center for program year 2025 and 2026.

14. Agency/Group/Organization: Family Service Agency

Agency/Group/Organization Type:

Services – Children

Services – Elderly Persons

Services – Persons with Disabilities

Services – Health

Services – Victims

Services – Narrowing the Digital Divide

Regional Organization

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

Broadband/Narrowing Digital Divide

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Family Service Agency (FSA) participated in a stakeholder interview and provided information on its Family Resource Centers, Senior Services, and Long-Term Care Ombudsman program needs and services within FSA's programs. FSA program managers continuously assess needs and opportunities to provide FSA clients with information and resources to ensure digital connectivity. FSA's Senior Services, Long Term Ombudsman Program, and Family Resource Centers provide direct assistance and technical support to clients in an effort to narrow the digital divide. A City Human Services grant will be provided to these three programs in program year 2025 and 2026. Additionally, Family Service Agency assisted in circulating the resident survey to their clientele.

15. Agency/Group/Organization: Habitat for Humanity of Southern Santa Barbara

Agency/Group/Organization Type:

Housing

Services – Housing

Regional Organization

What section of the Plan was addressed by Consultation?

Housing Needs Assessment
Market Analysis

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Habitat for Humanity of Southern Santa Barbara participated in a stakeholder interview and provided information on its programs. A CDBG Public Services grant will be provided to assist the program for program year 2025. Additionally, Habitat for Humanity of Southern Santa Barbara assisted in circulating the resident survey to their clientele.

16. Agency/Group/Organization: Women’s Economic Ventures (WEV)

Agency/Group/Organization Type:

Services – Employment
Business Leaders
Community Development Financial Institution
Regional Organization

What section of the Plan was addressed by Consultation?

Housing Needs Assessment
Market Analysis
Economic Development
Anti-Poverty Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Women’s Economic Ventures (WEV) participated in a stakeholder interview and provided information on its programs and assisted in circulating the resident survey to their clientele. Women’s Economic Ventures is dedicated to the economic empowerment of women — cultivating the power within each woman to realize her dreams, achieve financial independence and succeed on her own terms.

17. Agency/Group/Organization: Planned Parenthood

Agency/Group/Organization Type:

Services — Health
Services – Persons with HIV/AIDS
Regional Organization

What section of the Plan was addressed by Consultation?

Non-homeless special needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Planned Parenthood participated in a stakeholder interview and provided information on its programs.

18. Agency/Group/Organization: People’s Self-Help Housing

Agency/Group/Organization Type:

Housing
Services – Housing
Regional Organization

What section of the Plan was addressed by Consultation?

Housing Needs Assessment
Market Analysis

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

People’s Self-Help Housing participated in a stakeholder interview and provided information on its programs. City of Santa Barbara General Funds will be providing a Human Services grant in program years 2025 and 2026.

19. Agency/Group/Organization: United Way - Home for Good

Agency/Group/Organization Type:

Services – Homeless
Regional Organization

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless
Homelessness Needs – Veterans
Homelessness Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

United Way - Home for Good participated in a stakeholder interview and provided information on its program needs and services.

20. Agency/Group/Organization: Santa Barbara Alliance for Community Transformation (SB ACT)

Agency/Group/Organization Type:

Services – Homeless
Regional Organization

What section of the Plan was addressed by Consultation?

Homeless Needs – Chronically homeless
Homelessness Needs – Veterans
Homelessness Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Santa Barbara Alliance for Community Transformation (SB ACT) participated in a stakeholder interview focused on housing the homeless population and strategies to coordinate supportive services for the homeless population.

21. Agency/Group/Organization: Santa Barbara County Public Health Department

Agency/Group/Organization Type:

Health Agency

Other Government – County

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Santa Barbara County Public Health Department provided data and consultation on health-related housing challenges.

22. Agency/Group/Organization: Cox Cable

Agency/Group/Organization Type:

Services – Broadband Internet Service Providers

Services – Narrowing the Digital Divide

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Cox Cable participated in a stakeholder interview and provided information regarding their efforts to expand the availability of broadband and their efforts to bridge the digital divide.

23. Agency/Group/Organization: United Boys and Girls Clubs

Agency/Group/Organization Type:

Services – Children

Services – Narrowing the Digital Divide

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

United Boys and Girls Clubs provided information on its program needs and services. Within their programs, four COX technology labs at United Boys & Girls Clubs provide free Wi-Fi, laptops, 3D printers, and other technology for Club members to use. These COX technology labs help not only close the digital divide that members face but run daily technology programming as well as STEM activities. City of Santa Barbara General Funds will be providing grants to this program in program year 2025 and 2026.

24. Agency/Group/Organization: Angels Foster Care

Agency/Group/Organization Type: Foster Care

Services – Children

Child Welfare Agency

What section of the Plan was addressed by Consultation?

Homeless Needs – Unaccompanied Youth

Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

Angels Foster Care was consulted through direct discussions to gather insights on the needs of unaccompanied youth and children requiring foster care services. The agency provided input on challenges faced by foster youth, including housing instability, access to supportive services, and gaps in resources for children transitioning out of foster care.

During discussions with Angels Foster Care, the organization shared that lead-based paint has not been a concern in Santa Barbara foster homes. They explained that all homes undergo a thorough safety inspection before children are placed, ensuring they meet health and safety standards, including checks for potential hazards like lead-based paint. Their proactive approach and established inspection checklist help ensure a safe living environment for foster children.

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

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

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

The City of Santa Barbara aligned the 2025-2029 Consolidated Plan with key local, regional, state, and federal planning efforts to ensure a coordinated approach to housing, homelessness, economic development, and community services.

Name of Plan	Lead Organization	How the Strategic Plan Aligns with Each Plan
Continuum of Care	County of Santa Barbara	The City of Santa Barbara is part of the Santa Maria/Santa Barbara County Continuum of Care (CoC). Through the CoC and its Coordinated Entry System (CES), the needs of homeless persons are being addressed on a regional basis, with coordinated services and shelters provided by agencies located in and throughout the county.
City of Santa Barbara 2020-2024 Consolidated Plan, Strategic Plan, and associated Annual Action Plans & CAPERs	City of Santa Barbara	The 2025-2029 Consolidated Plan builds on past strategies while refining goals to address evolving community needs.
Housing Authority of the City of Santa Barbara Five-Year Action Plan 2025-2029	Housing Authority of the City of Santa Barbara (HACSB)	Strategic Plan goals align with HACSB priorities, including affordable housing preservation, development, and tenant support services.
City of Santa Barbara Community Development and Human Services Committee (CDHSC) Funding Recommendations	City of Santa Barbara	The Strategic Plan aligns with the CDHSC funding priorities, ensuring investments in public services, housing stability, and economic mobility.
City of Santa Barbara 2023-2031 Housing Element	City of Santa Barbara	The Housing Element informs the Consolidated Plan’s affordable housing strategies, production goals, and zoning policies.

Santa Barbara County Regional Action Plan to Address Homelessness (2023)	Santa Barbara County	The County’s plan was incorporated into the homelessness prevention and housing stability strategies of the Consolidated Plan.
2025-2029 Capital Improvement Program (CIP)	City of Santa Barbara	The CIP priorities, including infrastructure improvements and ADA accessibility upgrades, were considered in CDBG funding allocations.
City of Santa Barbara Climate Action Plan (2023 Update)	City of Santa Barbara	The Climate Action Plan’s goals for energy-efficient housing, climate resiliency, and sustainable infrastructure were considered in Consolidated Plan development.
State of California Homekey, Homekey+ & Homeless Housing, Assistance and Prevention (HHAP) Programs	State of California	The Consolidated Plan supports leveraging state Homekey, Homekey+, and HHAP funds for permanent supportive housing and homelessness solutions.
HUD Affirmatively Furthering Fair Housing (AFFH) Rule & State Fair Housing Plan	U.S. Department of Housing & Urban Development (HUD) & State of California	The Plan incorporates activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964

Table 1 – Local/Regional/State/Federal planning efforts considered

Through alignment with these planning efforts, the 2025-2029 Consolidated Plan ensures a comprehensive, data-driven strategy that reflects local, regional, and state priorities, while meeting HUD requirements and addressing Santa Barbara’s housing and community development needs.

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

The City of Santa Barbara notified the adjacent local governments of Carpinteria, Goleta, and Santa Barbara County of the availability of the draft 2025-2029 Consolidated Plan for a 30-day review and comment period. The City continues to coordinate with the Santa Maria/Santa Barbara County Continuum of Care (CoC), the Housing Authority of the City of Santa Barbara (HACSB), and other local jurisdictions to align regional housing and community development efforts.

In addition, representatives from Santa Barbara County participated in stakeholder workshops, public meetings conducted for the development of the Consolidated Plan. The City also worked closely with state and regional agencies to ensure alignment with homelessness prevention strategies, fair housing policies, and affordable housing initiatives.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of Citizen Participation Process / Efforts Made to Broaden Citizen Participation

Summarize citizen participation process and how it impacted goal-setting

The City of Santa Barbara engaged in a multi-faceted citizen engagement process that included a resident survey, stakeholder interviews, community meetings targeting underrepresented groups, and public hearings. This approach helped identify priority needs and shaped strategic planning efforts to address affordable housing, homelessness services, and community development. The feedback collected directly informed the City of the community needs for the strategic allocation of CDBG and HOME funding for the 2025-2029 Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Resident Survey	All Santa Barbara residents and in-commuters (available in English and Spanish, online format)	212 residents	Feedback related to housing needs and challenges, access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	No longer available
2	Newspaper Ad	Non-targeted/broad community	Notice of the September 24, 2024 public hearing for development of the CONPLAN	No comments received.	N/A	N/A
3	Public Hearing 9.24.24	Broad; all residents/stakeholders	The Community Development and Human Services Committee, many of them active service providers and representatives of the targeted groups, held the public hearing on September 24, 2024 to solicit public input.	See attached summary	All comments or views were accepted.	n/a

4	Newspaper Ad	Non-targeted/broad community	Notice of the availability of CDBG funds was published in the local newspaper and on the City's website.	None received.	N/A	N/A
5	Community Input Workshop (in person & virtual)	All Santa Barbara residents and in-commuters. <i>Santa Barbara Eastside Library.</i>	7 residents	Perspectives on needs related to housing, homelessness services, childcare, youth services, community access to opportunity, and discrimination.	All comments or views received were accepted.	No longer available
6	Community Input Workshop (in person & virtual)	All Santa Barbara residents and in-commuters. <i>Santa Barbara United Boys & Girls Club.</i>	8 residents	Perspectives on needs related to housing, homelessness services, childcare, youth services, community access to opportunity, and discrimination.	All comments or views received were accepted.	No longer available
7	Community Input Workshop (in person & virtual)	All Santa Barbara residents and in-commuters. <i>Santa Barbara David Gebhard Public Meeting Room, Community Development Building. Translation services were provided for each of these and the marketing was in both English and Spanish</i>	15 residents	Perspectives on needs related to housing, homelessness services, childcare, youth services, community access to opportunity, and discrimination. Specific need for a Community Center space.	All comments or views received were accepted.	No longer available
8	Stakeholder interviews (9)	Stakeholders serving low/moderate-income populations and organizations related to housing, homelessness, public services, public facilities, and economic development.	9 stakeholders	Wide range of comments covering housing and community development needs, access to opportunity, institutional structure, and resource capacity.	All comments or views received were accepted.	n/a

9	Resident Survey	All Santa Barbara residents and in-commuters (available in English and Spanish, online format)	99 residents	No comments were received.	All comments or views received were accepted.	No longer available
10	Public Hearing 3.18.2025	Broad; all residents/stakeholders	In Person & Virtual Hearing	See attached summary	All comments or views were accepted.	N/A
11	Newspaper Ad	Non-targeted/broad community	A newspaper advertisement		N/A	N/A
12	Internet Outreach	Non-targeted/broad community	The draft CONPLAN posted on the City Website homepage soliciting public comment		N/A	N/A

Table 2 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Plan examines housing, community, and economic development needs of the residents of Santa Barbara. As required by HUD, the assessment is based on disproportionate needs analysis, community input, and stakeholder consultation. The Needs Assessment covers the following areas:

- **Housing Needs.** Top housing needs in Santa Barbara include affordable rental housing (including housing for those transitioning out of homelessness), accessible housing for seniors and persons with disabilities, home repair, and homeownership opportunities for moderate-income residents. Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Santa Barbara for households below 100 percent of AMI, followed by overcrowded and severely overcrowded by renter households.
- **Households with Disproportionately Greater Needs.** Low-income households and residents belonging to a racial/ethnic minority — particularly Latino, African American, and Native American residents — experience higher rates of housing problems compared to non-Hispanic White households.
- **Public Housing.** The Housing Authority of the City of Santa Barbara (HACSB) continues to face high demand for affordable housing. Residents with Housing Choice Vouchers report difficulty finding landlords willing to accept vouchers, despite California’s source of income protections. Additional permanent supportive housing is needed to house those exiting homelessness.
- **People Experiencing Homelessness.** The 2024 Point-in-Time (PIT) Count identified 987 persons experiencing homelessness in Santa Barbara, an increase of 20% from 2023, and 7% increase since 2020. Countywide, 2,119 people were counted, with 53% experiencing homelessness for the first time and 30% living in vehicles. Among individuals experiencing homelessness in the City, the most common conditions were: mental health issues 33%, substance use disorder 27%, chronic health condition 30%, HIV/AIDS less than 1%, developmental disability 7%.
- **Non-Homeless Special Needs.** Non-homeless special needs populations include households with persons with disabilities, elderly residents, large families, female-headed households with children, limited English proficient households, persons at-risk of homelessness, persons with drug or alcohol addiction, persons living with HIV/AIDS, and victims of domestic violence. The needs of these groups are discussed further in section NA-45.
- **Non-Housing Community Development Needs.** Non-housing needs for public facilities, infrastructure, and public services include:
 - **Public Facilities & Infrastructure:** Sidewalk and street repairs, park improvements, public facility improvements and ADA accessibility upgrades.
 - **Public Services:** Rental assistance, supportive and wrap around services for people experiencing homelessness, eviction prevention, mental health resources, and workforce development programs.

- **Supportive Services:** Services tailored to seniors, individuals with disabilities, survivors of domestic violence, childcare and after-school programs for youth and those exiting homelessness.

The 2025-2029 Consolidated Plan builds upon prior strategies while addressing emerging housing affordability challenges, homelessness trends, and community development priorities in Santa Barbara.

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

Summary of Housing Needs

Santa Barbara's 2020 population is 90,910, reflecting a 1% increase since 2009. While the number of households has continued to grow, the average household size has decreased, indicating a trend toward smaller household compositions. Median income has risen by 23% since 2009, outpacing overall population growth but failing to keep up with rising housing costs.

The most significant housing challenges in Santa Barbara remain cost burden and severe cost burden for both renters and owners. According to the 2016-2020 CHAS data, 8,465 low- to moderate-income renter households experience cost burden, meaning they spend more than 30% of their income on housing. Among low- to moderate-income owner households, 2,113 are cost burdened.

A substantial number of these households face severe cost burden, meaning they spend more than 50% of their income on housing. In total:

- 3,120 low- to moderate-income renter households are severely cost burdened.
- 1,415 low- to moderate-income owner households are severely cost burdened.

The growing disparity between income levels and housing costs continues to exacerbate affordability challenges in Santa Barbara, making it increasingly difficult for renters, homeowners, and first-time buyers to secure stable, affordable housing.

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

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	90,400	90,910	1%
Households	34,975	37,805	8%
Median Income	\$66,107.00	\$81,618.00	23%

Table 3 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,780	3,990	5,815	3,490	19,735
Small Family Households	885	1,645	1,795	785	7,210
Large Family Households	120	500	425	255	920
Household contains at least one person 62-74 years of age	1,170	730	1,090	920	5,430
Household contains at least one person age 75 or older	880	680	815	395	2,245
Households with one or more children 6 years old or younger	264	1,205	665	170	1,365

Table 4 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	35	85	105	310	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	215	255	335	95	900	20	0	30	45	95
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	200	310	540	160	1,210	0	0	0	10	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,850	1,275	1,005	205	4,335	735	365	490	380	1,970

Housing cost burden greater than 30% of income (and none of the above problems)	155	800	1,690	1,080	3,725	80	145	290	155	670
Zero/negative Income (and none of the above problems)	390	0	0	0	390	85	0	0	0	85

Table 5 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,350	1,875	1,965	565	6,755	755	365	515	435	2,070
Having none of four housing problems	1,395	1,300	2,285	1,785	6,765	275	450	1,050	705	2,480
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 6 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	710	1,170	1,310	3,190	64	75	145	284
Large Related	100	405	215	720	20	0	100	120
Elderly	725	545	420	1,690	545	415	445	1,405
Other	930	440	1,495	2,865	200	14	90	304

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	2,465	2,560	3,440	8,465	829	504	780	2,113

Table 7 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	550	550	60	75	0	135
Large Related	0	0	135	135	20	0	80	100
Elderly	625	430	185	1,240	470	280	250	1,000
Other	0	865	330	1,195	180	0	0	180
Total need by income	625	1,295	1,200	3,120	730	355	330	1,415

Table 8 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	250	460	730	195	1,635	20	0	10	10	40
Multiple, unrelated family households	34	85	95	0	214	0	0	20	45	65
Other, non-family households	130	20	45	60	255	0	0	0	0	0
Total need by income	414	565	870	255	2,104	20	0	30	55	105

Table 9 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	n/a	n/a	n/a	14,940	n/a	n/a	n/a	23,613

Table 10 – Crowding Information – 2/2

Data Source: 2023 ACS

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

According to the 2023 ACS 5-year estimates, there are 12,399 single person households in Santa Barbara.

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

- Elderly - About 44 percent of single person households in Santa Barbara are 65 and older and may require accessibility improvements or other health services as they age in place.
- Very Low-Income - Single person households in Santa Barbara have a median income of \$54,200, compared to \$103,917 for a two-person household. As such, single person households may have more trouble paying rent or property tax bills.

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

Persons with Disabilities. According to the 2023 ACS 5-year estimates, the total disabled population is 9,684. Of this total, 47 percent are persons aged five to 64 years, and seniors (age 65+), represent 52 percent. Further, the total civilian noninstitutionalized population of adults aged 18 to 64 is 52,356. Of those, eight percent (4,531 persons) have a disability.

Further data shows that of 46,203 persons in the labor force (i.e., employed or unemployed and actively looking for work/available for work), about five percent (2,516 persons) stated that they had a disability. Additionally, 71% of persons, aged 16 and older with a disability reported that they are not in the labor force, compared to 35% of the population without a disability.

According to the City’s Housing Element, persons with disabilities have special housing needs and face unique problems in obtaining affordable and adequate housing. Persons with disabilities often have particular requirements due to accessibility issues, fixed or lower-income and high health care costs. There are different types and levels of disabilities, including physical (mobility impairments, sight impairments, hearing impairments or speech impediments), mental, and developmental disabilities. Because of this broad range of types of disabilities, identifying and meeting housing needs is challenging. Individuals with disabilities require conveniently located housing near transit, retail, and commercial services, as well as their place of employment. Housing adapted for wheelchair accessibility, ramps, lower sinks, grip bars, wider doorways, etc., is required for the physically disabled.

Victims of domestic violence. Per the National Domestic Violence Hotline, national incidence rates indicate that 36% of women and 29% of men have experienced sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Similarly, the CDC’s National Intimate Partner and Sexual

Violence Survey (NISVS), found that 41% of women and 26% of men experienced intimate partner violence. In teens, the CDC found that about 1 in 12 teens under 18 years experienced physical dating violence and 1 in 10 experienced sexual dating violence.

Applying the CDC rates to the Santa Barbara adult population over 18 indicates that 15,335 women and 9,138 men are likely to have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in their lifetime.

The Violence Against Women Act states that 44% of cities surveyed attributed homelessness to domestic violence. In addition, 92% of homeless women have experienced severe physical or sexual abuse at some point in their lives. Of all homeless women and children, 60% had been abused by age 12, and 63% have been victims of intimate partner violence as adults. Locally, the Point in Time Count showed that 327 persons, or 16%, of the unhoused population in Santa Barbara County were victims of domestic violence.

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

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Santa Barbara for households below 100 percent of AMI. Followed by overcrowded and severely overcrowded by renter households.

Table 7 shows that 8,060 renter households earning less than 100 percent of AMI experience cost burden – specifically 4,335 experience severe cost burden (50% or more of income on rent) and 3,725 pay more than 30% on rent. Owner households to a lesser extent, 1,970 are severely cost burdened and 670 are cost burdened. Overcrowding is significant in renter households – likely due to rent costs: 900 are severely overcrowded and 1,200 are overcrowded. Additionally, 310 renter households are substandard, compared to 0 in owner households.

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

Cost burden 30%. “Small related” Renter, followed by “other” Renter (“other” may include singles, roommates, people living in group homes, etc.) households represent the largest number of cost burdened households. Table 9 shows 3,190 “small related” renter households and 2,865 “other” renter households are cost burdened, which combined make up 58 percent of all low- to moderate-income renter households that are cost burdened.

For Owner households, at 66%, “Elderly” households represent the share of cost burdened households.

Cost burden 50%. For Renters, “Elderly” persons and “Other” household types are more affected, making up 78% of cost burdened households. Similarly in Owner housing, “Elderly” households are more affected, making up 70 of the cost burdened population.

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

Households that are “severely” cost burdened, i.e. 50% are particularly vulnerable. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in Table 9 indicate that 4,535 low- to moderate-income Santa Barbara households (3,120 renters and 1,415 owners) are severely cost burdened, with nearly half of this population being Elderly, and therefore at risk of homelessness.

The needs of formerly homeless families and individuals who are receiving rapid re-housing (RRH) assistance and are nearing the termination of that assistance are similar to the needs of residents experiencing or are at risk of homelessness overall. The most critical need is for additional affordable private housing—those exiting RRH have trouble finding an affordable unit after their temporary subsidies have expired. According to the Countywide Community Action Plan to Address Homelessness in Santa Barbara County, adopted in 2021, there is also a need for greater flexibility in RRH funding. The identified need for RRH units in the county wide plan was 1,053, and in its 3-year progress report, it was reported that 436 RRH units had been funded to date with 617 still needed to meet the demand. The 2024 Housing Inventory Chart shows 443 RRH units available, of those 95 are dedicated to Santa Barbara city limits and a countywide pool of 301.

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

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

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

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

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

In addition, extremely high housing costs in Santa Barbara, particularly in renter households, mean a large proportion of low- and moderate-income households are paying more than half of their income on housing. Food, transportation, healthcare, utilities and other costs further reduce disposable income and the ability to save, and thus make these households vulnerable to eviction and homelessness, particularly if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours or government benefits) or they encounter an unexpected expense (e.g., medical emergency, major car repair) or experience serious illness and cannot work.

Other recent factors contributing to the increased number of people experiencing first time homelessness include: the end of pandemic-related emergency rental assistance, and the lifting of tenant protections including eviction moratoriums, and lack of affordable housing countywide.

Discussion

Persons identified to be at increased risk include persons who are extremely low income; persons with disabilities; persons fleeing domestic violence; homeless persons being discharged from crisis units, hospitals and jails; and unaccompanied youth and youth aging out of foster care. Prevention assistance is also primarily provided to persons who have already received notice that eviction proceedings have initiated in court (having been served a three-day notice from landlord and not responded), since they are the households most likely to be evicted without having been provided assistance to retain their housing. Three more important characteristics in the community that have also been linked with housing instability are the incidence of crime, sexually transmitted diseases, and opioid use.

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

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

Introduction

A disproportionately greater need exists when a racial or ethnic group at a specific income level experiences housing problems at a rate 10 percentage points or more above the jurisdiction-wide average for that income level. For example, if 60% of all low-income households within Santa Barbara have a housing problem, but 72% of low-income Hispanic households experience the same issue, then Hispanic households have a disproportionately greater need.

As required by 24 CFR 91.205(b)(2), 91.305(b)(2), and 91.405, the City of Santa Barbara must assess each disproportionately greater housing need identified. While the tables in this section primarily analyze racial and ethnic disparities, they also provide insights into the overall housing needs within the City.

The income classifications used in this assessment are:

- 0%-30% of Area Median Income (AMI): Extremely low-income
- 31%-50% of AMI: Low-income
- 51%-80% of AMI: Moderate-income
- 81%-100% of AMI: Middle-income

By analyzing housing cost burden, overcrowding, and substandard housing conditions, this section highlights the racial and economic disparities that exist in Santa Barbara’s housing market.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,340	1,435	0
White	2,000	735	0
Black / African American	130	35	0
Asian	40	150	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	1,085	430	0

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,190	805	0
White	1,050	335	0
Black / African American	25	0	0
Asian	70	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	2,010	430	0

Table 22 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,455	1,355	0
White	2,320	855	0
Black / African American	0	15	0
Asian	80	70	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	1,935	410	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,230	1,255	0
White	1,485	785	0
Black / African American	0	15	0
Asian	135	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	600	455	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

This section discusses the income categories where a racial or ethnic group has a disproportionately greater housing need relative to the jurisdiction as a whole.

- 0-30% AMI. All racial and ethnic groups at this income level experience high rates of housing problems, but no single group has a disproportionately greater need compared to the jurisdiction overall. 87% of all households at this income level have at least one of the four housing problems.
- 30-50% AMI. Similar to the 0-30% AMI group, all racial and ethnic groups at this income level face high rates of housing problems (81% overall). However, Black/African American households (100%) experience a disproportionately high rate of need, compared to White households (79%) and the jurisdiction as a whole. Pacific Islander households also show 100% need, but the sample size is too small to accurately assess disproportionate impact.
- 50-80% AMI. At this income level, 76% of all households have one or more housing problems. While housing challenges remain prevalent, no single racial or ethnic group experiences a disproportionately greater need compared to the jurisdiction as a whole.
- 80-100% AMI. 62% of all households in this income range experience one or more of the four housing problems. African American households show a higher rate of need (73%), making them the only racial group in this income category with disproportionately greater housing needs relative to the jurisdiction overall.

These findings highlight the persistent racial and economic disparities in housing needs, particularly among Black/African American households at lower income levels. Addressing these disparities will require targeted policies, including affordable housing development, rental assistance, and fair housing enforcement.

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

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

Introduction

This section assesses severe housing needs among different racial and ethnic groups in Santa Barbara, as defined by HUD's Comprehensive Housing Affordability Strategy (CHAS) data. The analysis identifies households experiencing severe housing problems, which include:

- Housing lacks complete kitchen facilities
- Housing lacks complete plumbing facilities
- Household has more than 1.5 persons per room (severe overcrowding)
- Household cost burden exceeds 50% of income

A disproportionately greater need exists when a racial or ethnic group at a specific income level experiences severe housing problems at a rate 10 percentage points or more above the jurisdiction-wide average for that income level.

As required by 24 CFR 91.205(b)(2), 91.305(b)(2), and 91.405, the City of Santa Barbara must assess any disproportionate housing need identified. While these tables primarily focus on racial and ethnic disparities, they also provide insight into the broader housing challenges in Santa Barbara.

Income Classifications:

- 0%-30% AMI: Extremely low-income
- 31%-50% AMI: Low-income
- 51%-80% AMI: Moderate-income
- 81%-100% AMI: Middle-income

By analyzing severe cost burden, overcrowding, and housing inadequacy, this section highlights racial and economic disparities in Santa Barbara's housing market and identifies populations that may need targeted housing interventions and policy solutions.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,105	1,670	0
White	1,855	880	0
Black / African American	130	35	0
Asian	40	150	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	1,010	510	0

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,240	1,750	0
White	800	585	0
Black / African American	15	10	0
Asian	70	0	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	1,340	1,100	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,480	3,335	0
White	1,325	1,845	0
Black / African American	0	15	0
Asian	10	135	0
American Indian, Alaska Native	10	8	0
Pacific Islander	0	0	0
Hispanic	1,050	1,300	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,000	2,490	0
White	540	1,730	0
Black / African American	0	15	0
Asian	95	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	355	705	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This section discusses the income categories where a racial or ethnic group has a disproportionately greater severe housing need relative to the jurisdiction as a whole.

- **0-30% AMI.** All racial and ethnic groups at this income level experience high rates of severe housing problems, but no single group has a disproportionately greater need compared to the jurisdiction overall. 81% of all households at this income level have at least one severe housing problem.
- **30-50% AMI.** 71% of all households in this income group experience severe housing problems. Pacific Islander households (100%) experience disproportionately high severe housing problems, but the sample size is too small to determine a definitive disproportionate need.
- **50-80% AMI.** At this income level, 43% of all households experience one or more severe housing problems. No specific racial or ethnic group has a disproportionately greater need at this income level relative to the jurisdiction as a whole.
- **80-100% AMI.** 32% of all households in this income range experience one or more severe housing problems. Black/African American and Hispanic households appear to have higher rates of severe housing problems, but due to the low number of total households in these groups, the data is not sufficient to establish a clear disproportionate need.

These findings highlight ongoing racial and economic disparities in severe housing needs, particularly among extremely low-income households and some racial/ethnic minority groups. Addressing these challenges will require continued investment in affordable housing, rental assistance, and housing rehabilitation programs.

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

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

Introduction:

According to HUD, disproportionate housing need occurs when a racial or ethnic group within a specific income category experiences housing cost burden at a rate 10 percentage points or more above the jurisdiction-wide average for that income category. For example, if 60% of households earning 50-80% AMI experience a housing cost burden, but 75% of Hispanic households in the same income range face the same issue, then Hispanic households have a disproportionately greater need.

This section provides updated 2025 data on households experiencing disproportionate levels of housing cost burden.

Definitions of Housing Cost Burden

- **Cost Burdened:** Households spending more than 30% of gross income on housing costs, including rent or mortgage and utilities.
- **Severely Cost Burdened:** Households spending 50% or more of gross income on housing costs.

A disproportionately greater need exists when members of a racial or ethnic group at a specific income level experience housing cost burden at a rate 10 percentage points or more above the jurisdiction-wide average.

As required by 24 CFR 91.205(b)(2), 91.305(b)(2), and 91.405, the City of Santa Barbara must assess any identified disproportionate housing cost burdens. While the primary focus of these tables is to examine racial and ethnic disparities, they also provide valuable insight into broader housing affordability challenges across the city.

Income Classifications:

- 0%-30% AMI: Extremely low-income
- 31%-50% AMI: Low-income
- 51%-80% AMI: Moderate-income
- 81%-100% AMI: Middle-income

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,050	8,715	7,565	480
White	14,445	4,990	4,725	210
Black / African American	225	30	170	0
Asian	705	375	135	115
American Indian, Alaska Native	8	30	29	0
Pacific Islander	0	0	0	0
Hispanic	5,020	3,220	2,320	119

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Table 21 (above) presents housing cost burden by race and ethnicity, showing disparities across different household groups in Santa Barbara.

- American Indian/Alaska Native households continue to experience disproportionate housing cost burden compared to the jurisdiction as a whole. In 2025, 59% of American Indian/Alaska Native households are cost burdened, compared to 24% of all households, representing a 35 percentage point disparity.
- Pacific Islander households again show a significant severe cost burden rate, 78 percentage points higher than the jurisdiction as a whole. However, due to the very low number of Pacific Islander households, the dataset is too small to accurately assess disproportionate needs.

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

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

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

- Black/African American households with incomes between 30% and 50% AMI experience disproportionately high rates of housing need (100%), compared to White households (79%) and the jurisdiction as a whole (81%).
- Black/African American households with incomes between 80% and 100% AMI continue to experience a disproportionately high rate of need (73%) compared to the jurisdiction as a whole at this income level.
- American Indian/Alaska Native households (regardless of income) disproportionately experience housing cost burden compared to the jurisdiction as a whole by 35 percentage points: 59% of American Indian/Alaska Native households are cost burdened, compared to 24% of all households.

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

In the citizen survey conducted for the 2025-2029 Consolidated Plan, housing challenges varied by race and ethnicity:

- Hispanic respondents were more likely than non-Hispanic White respondents to report that their housing was too small for their family and that there are not enough job opportunities in the area.
- Other racial minority groups were more likely than non-Hispanic Whites to worry about rent increases making their housing unaffordable.

Residents participating in stakeholder interviews were asked whether the housing challenges they described were more prevalent among certain racial or ethnic groups:

- Spanish-speaking residents and residents with children felt they were more likely to face housing discrimination or poor treatment from landlords.
- Most stakeholder interview attendees agreed that low-income residents of all racial and ethnic backgrounds struggle with Santa Barbara's high housing costs.
- Persons with disabilities were identified as having significantly higher needs, particularly for accessible and affordable housing, which remains extremely limited outside of publicly subsidized housing.

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

The areas of Santa Barbara with the highest levels of cost burden are central and east-central neighborhoods. These neighborhoods also have:

- Higher proportions of ethnic minority households, particularly Hispanic residents.

Higher concentrations of foreign-born residents, primarily from Mexico.

For further discussion of housing conditions and economic disparities in these neighborhoods, see section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. The HACSB is considered a high performer by HUD and currently provides 2,931 Housing Choice Vouchers of which 881 are project-based section 8 units (all converted from public housing using HUD’s Rental Assistance Demonstration, or RAD program,). HACSB currently has 30 Veterans Affairs Supportive Housing (VASH) vouchers allocated to them and 17 are under lease.

In addition to the HUD-supported units/vouchers, HACSB owns/manages another 786 affordable units funded through Low Income Housing Tax Credits (LIHTC).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers in use	0	0	473	2,030	2	1,942	0	9	77

Table 203 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$25,050	\$16,917	\$22,480	\$17,107	\$22,347	\$12,617
Average length of stay	0	0	12	7	1	7	2.6	5
Average Household size	0	0	2	1	2	1	1.4	3
# Homeless at admission	0	0	1	21	0	21	17	0
# of Elderly Program Participants (>62)	0	0	206	668	1	665	14	0
# of Disabled Families	0	0	59	686	0	611	17	2
# of Families requesting accessibility features	0	0	473	2,030	2	1,942	NA	9
# of HIV/AIDS program participants	0	0	0	0	0	0	NA	0
# of DV victims	0	0	0	0	0	0	0	0

Table 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and HACSB staff

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	431	1,788	1	1,713	0	7	67
Black/African American	0	0	25	133	1	124	0	2	6
Asian	0	0	12	49	0	49	0	0	0
American Indian/Alaska Native	0	0	4	48	0	44	0	0	4
Pacific Islander	0	0	1	12	0	12	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	319	807	0	793	0	3	11
Not Hispanic	0	0	154	1,223	2	1,149	0	6	66

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

Table 23 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

At this time, the City Housing Authority (HACSB) has 2,849 families with disabilities 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 506 accessible units in its portfolio (including LIHTC and locally funded units) – a proportion far exceeding the required 5 percent.

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

The needs for public housing tenants vary by development and household. Common needs include supportive services and health services, particularly the high proportion of senior HACSB clients.

For the Housing Choice Voucher (HCV) holders, their immediate needs are to have more private sector and housing provider units available to accepting HCVs and rent at the local fair market rent (FMR).

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

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

Discussion:

The Housing Authority of the City of Santa Barbara has long waiting lists for both public housing and Section 8 vouchers. There are about 1,800 households on the public housing list and over 2,500 on the voucher list. Most applicants are extremely low-income and include families with children, seniors, and people with disabilities. Wait times can be several years.

The biggest needs for these households are affordable rental units, especially larger ones for families, and housing near jobs, schools, and transit. Many also need services like job help, health care, or case management.

These needs are similar to what many low-income residents face in Santa Barbara, but voucher holders often have a harder time finding landlords who will accept them, and rental prices are often too high even with assistance.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a complex issue with myriad causes: poverty, unemployment, affordable housing shortage, mental illness, substance use disorders, disabilities, domestic violence and more. Often, persons experiencing homelessness have one or more of these contributing factors, or these factors can be exacerbated by living on the streets. As a result, addressing homelessness does not have a one-size-fits-all approach and requires a collaborative response.

The US Department of Housing and Urban Development (HUD) defines homelessness in four broad categories (24 CFR Part 91.5):

- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or who are exiting an institution where they resided for up to 90 days, provided they were in shelter, or a place not meant for human habitation immediately prior to entering that institution;
- People who are losing their primary night-time residence, which may include a motel or hotel, within 14 days and lack resources or support networks to remain in housing;
- Families with children or unaccompanied youth (under 25 years of age) who are unstably housed and are likely to continue in that state, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment; or
- People who are fleeing or attempting to flee domestic violence and lack the resources or support networks to obtain other permanent housing.

This section of the Consolidated Plan provides data on people and families who are homeless in Santa Barbara. The City of Santa Barbara is part of the Santa Maria/Santa Barbara County Continuum of Care (CoC). Through the CoC and its Coordinated Entry System (CES), the needs of homeless persons are being addressed on a regional basis, with coordinated services and shelters provided by agencies located in and throughout the county.

In the City of Santa Barbara, the January 2024 Point in Time Count (PIT) identified 987 persons experiencing homelessness, an increase of 20% from 2023, and 7% increase since 2020. Countywide, the PIT identified 2,119 people experiencing homelessness, which is a 23% increase from last year, and a 12% increase since 2020. It is important to note that while the PIT is a helpful tool to analyze scope and needs of persons experiencing homelessness, it is a one-night snapshot. Data from the Homelessness Management Information System (HMIS) - a federally mandated database that captures client information – provides a more comprehensive picture. Community specific data from HMIS shows a total of 3,357 distinct unhoused individuals that have received a housing needs assessment by Coordinated Entry System (CES) providers in the City of Santa Barbara since January 2020. Additionally, there are 851 actively enrolled clients working with a service provider toward housing goals, meaning they have checked in with their case manager in the last six months. The table below shows the breakdown of

persons experiencing homelessness since 2020 in Santa Barbara.

	2020	2022	2023	2024
Sheltered	372	304	375	452
Unsheltered	280	243	206	234
Vehicles	262	275	206	301
Total	914	822	787	987

Table 24 – Persons experiencing homelessness since 2020 in Santa Barbara

Data Source: 2024 PIT Santa Barbara County

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

Population	Estimate the # of persons experiencing homelessness on a given night			Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Total	Sheltered	Unsheltered				
Total	1817	611	1206	n/a	n/a	n/a	101 nights
Persons in Households with Adult(s) and Child(ren)	364	268	96	n/a	n/a	n/a	101 nights
Persons in Households with Only Children	9	9	0	n/a	n/a	n/a	n/a
Persons in Households with Only Adults	1746	510	1236	n/a	n/a	n/a	n/a
Chronically Homeless Individuals	638	262	376	n/a	n/a	n/a	n/a
Chronically Homeless Families	50	38	12	n/a	n/a	n/a	n/a
Veterans	90	29	61	n/a	n/a	n/a	n/a
Unaccompanied Child	78	40	38	n/a	n/a	n/a	n/a
Persons with HIV	8	4	4	n/a	n/a	n/a	n/a

Table 25 - Homeless Needs Assessment

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

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

As noted above, the January 2024 Point in Time Count (PIT) identified 987 persons experiencing homelessness. Countywide, the PIT identified 2,119 people experiencing homelessness. The PIT provides limited city-level demographics, however countywide data shows that 53% of individuals experiencing homelessness were “newly homeless”, defined as experiencing homelessness for less than one year and first episode of homelessness. About 29% were chronically homeless. Seventeen percent of respondents identified as family households (with at least one adult and one child under 18 years old), 4% were Veterans, 3.7% were unaccompanied or transition-age youth, and 16% were survivors of domestic violence.

It should be noted that additional PIT data has shown increases in the number of older individuals and transitional-aged youth experiencing homelessness. More than a third, 34%, of persons counted in the PIT were 55 and older. Additionally, youth aged 24 and younger made up another growing proportion of unhoused people; 4% surveyed were youth between 18 and 24 years, and 10% were youth under 18 years. Vehicular homelessness has also steadily increased in recent years, representing 30% of the unhoused population, an increase of 46% from last year.

Three quarters (70%) of people experiencing homelessness in Santa Barbara County are “local,” meaning their most recent permanent address was in Santa Barbara County and 61 percent said they have lived in Santa Barbara County for more than 10 years. Among those experiencing homelessness in the County, the following disabling conditions were common: mental health issues 33%, substance use disorder 27%, chronic health condition 30%, HIV/AIDS less than 1%, developmental disability 7%.

Nature and Extent of Homelessness: (Optional)

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

Race:	Sheltered:	Unsheltered (optional)
White	290	703
Black or African American	66	48
Asian	13	34
American Indian or Alaska Native	11	26
Pacific Islander	7	1
Multiple races	176	283
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	381	505
Not Hispanic	406	827

Table 26 – Nature and Extent of Homelessness: Demographic Data

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

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

Based on data from HUD 2024 CoC Homeless Populations and Subpopulations report, information for Santa Barbara County indicates:

- Families with Children (households with at least one adult and one child): 364 total persons—63% are living in an emergency shelter, 10% are living in transitional housing, and 26% are unsheltered.
- Veterans: 90 total persons—12% are living in an emergency shelter, 20% are living in transitional housing, and 68% are unsheltered.

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

Countywide, non-Hispanic and white are the largest racial and ethnic categories of persons experiencing homelessness (58% non-Hispanic and 47% white). Persons of Hispanic descent account for about 42% of the homeless population, people of multiple races account for about 22%, African American persons account for 5%, Asian persons account for 2.2%, American Indian/Alaska Native persons account for 1.7% and Pacific Islander persons account for the smallest portion at 0.4%.

Compared to the demographics of the county overall, African American individuals are the only racial group disproportionately represented (5% of the unhoused population) compared to the general population (2.4%). In 2019 7% of those surveyed during the PIT indicated they were Black/African American/African.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As noted earlier, the 2024 PIT reported there were 2,119 homeless men, women and children in Santa Barbara County. Of those, 37% spent the night in an emergency shelter or in transitional housing, and 63% (1,332 individuals) spent the night unsheltered - on the street, under a bridge, in a car, etc.

Since 2020, the number and proportion of sheltered persons has increased by 22%, demonstrating the community's commitment to address unsheltered homelessness. The number of unsheltered homelessness has decreased by 16% in that same period. Most notably the number of vehicular homeless has increased by 15% since 2020 and makes up 30% of the total unhoused population.

According to data from the HUD 2024 Continuum of Care Populations and Subpopulations report for Santa Barbara County, the groups most likely to be unsheltered include persons with severe mental illness (34% were unsheltered), followed by victims of domestic violence at 17% and persons with chronic substance abuse (14%).

Discussion:

Homelessness data shows that despite progress made in reducing the number of unsheltered homelessness, the lack of affordable housing continues to create newly homeless individuals. Data provided by the CoC shows that the number of persons newly accessing homeless services is nearly

double the number of people being housed. In 2023, 2,311 people newly accessed homeless services compared to 1,402 persons housed countywide. The number of elderly persons and vehicular homeless is of particular concern. The City has undertaken a number of initiatives that will be discussed further in this report to address homelessness in Santa Barbara.

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

Introduction:

This section provides updated data on non-homeless special needs populations in Santa Barbara. These populations include persons with disabilities, such as those with hearing or vision impairments, ambulatory limitations, cognitive impairments, or self-care and independent living limitations. Elderly households also represent a significant portion of the population with unique housing and service needs. Additionally, large families and female-headed households with children often face affordability and overcrowding challenges.

Other vulnerable groups include limited English proficient (LEP) households, who may struggle to access housing resources due to language barriers, and households at risk of homelessness, particularly those with severe cost burdens. Victims of domestic violence require safe and stable housing options to escape unsafe living conditions, while persons with alcohol or other drug addiction may need supportive housing with integrated recovery services. Finally, persons living with HIV/AIDS often face housing instability due to health complications, employment challenges, and discrimination in the rental market. Addressing the unique housing and supportive service needs of these populations is essential to ensuring access to safe, stable, and affordable housing in Santa Barbara.

Describe the characteristics of special needs populations in your community:

- **Persons with Disabilities.** There are 6,980 households in Santa Barbara with a person with a disability. Of these, 56% have one or more housing problems. The most common challenges include rent burden, lack of accessibility features, and difficulty securing reasonable accommodations in rental housing.
- **Elderly Households.** 35% of all households in Santa Barbara include at least one person aged 62 or older. Of these, 28% experience housing problems, including cost burden and the need for home modifications to age in place.
- **Large Families.** There are 2,510 large family households in Santa Barbara. 41% experience housing problems, primarily overcrowding and cost burden.
- **Female-Headed Households with Children.** There are 1,120 female-headed households with children, and 29% live below the poverty line. These households are particularly vulnerable to rising housing costs.
- **Limited English Proficient (LEP) Households.** There are 2,450 LEP households, most of whom speak Spanish (80%). 18% of LEP households live in poverty, making them more vulnerable to housing instability and displacement.
- **At Risk of Homelessness.** 6,580 low- and moderate-income households in Santa Barbara are severely cost burdened, placing them at high risk of homelessness.
- **Victims of Domestic Violence.** An estimated 4,200 Santa Barbara residents experience domestic violence, sexual assault, or stalking annually. Safe emergency and transitional housing remains a critical need.

- **Persons with Alcohol or Drug Addiction.** 7.8% of Santa Barbara residents aged 12 and older have a substance use disorder, with 5,950 residents needing treatment. Supportive housing with recovery programs is an ongoing need.
- **Persons Living with HIV/AIDS.** There are 290 people living with HIV/AIDS in Santa Barbara County. Common housing barriers include income instability, rental discrimination, and medical-related financial hardship.

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

The primary housing and service needs for special needs populations in Santa Barbara include affordable and accessible rental housing, particularly for low-income individuals, seniors, and persons with disabilities. Many seniors and disabled individuals require home modifications and supportive services to maintain their independence and safely age in place. Rental assistance programs are essential for low-income households, female-headed families, and large family households, as they often struggle with the high cost of housing.

Additionally, emergency and transitional housing remains a critical need for victims of domestic violence, providing them with safe shelter and stability as they transition to permanent housing. Persons recovering from substance use disorders require recovery housing with integrated support services to promote long-term stability. Likewise, supportive housing for individuals living with HIV/AIDS is necessary to ensure access to healthcare, stable housing, and case management services. These needs were identified through HUD data analysis, stakeholder consultations, and resident surveys, highlighting the urgent demand for targeted housing solutions and supportive programs. Survey respondents and participants in the public input workshops highlighted the need for Child Care and Youth After-School Programs as a priority for community investment.

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

As of 2024, there are 290 people in Santa Barbara County living with HIV/AIDS. Challenges to stable housing for this population include income instability, employment loss due to health complications, and discrimination in rental applications.

Discussion:

Santa Barbara has several special needs populations, including seniors, people with physical or mental disabilities, victims of domestic violence, and those recovering from substance use. These groups often have low incomes and face challenges finding housing they can afford, especially units that are accessible or located near services and transportation.

Many also need supportive services like case management, in-home care, or mental health treatment. These needs are identified through input from local service providers and community data.

The City does not plan to give preference under the HOME TBRA program to any specific group of people with disabilities. However, it recognizes that people with disabilities, especially those with chronic mental illness or developmental challenges, often have greater difficulty finding and keeping stable housing. The City will continue working with local partners to improve access to housing and services for these groups.

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

Describe the jurisdiction’s need for Public Facilities:

The City of Santa Barbara Capital Improvement Program (CIP) 2024-2029 outlines the city’s need for public improvements, including public facilities. The CIP highlights the need for ongoing maintenance, ADA accessibility improvements, and the replacement of aging infrastructure. Annual allocations for City Facilities remain at approximately \$1.5M, with an estimated annual need of \$3.1M. Major projects include the renovation of the Central Library, replacement of City Hall elevators, and upgrades to public safety facilities. Measure C funds continue to play a crucial role in funding infrastructure improvements.

How were these needs determined?

These needs were identified through the City of Santa Barbara’s Capital Improvement Program (2024-2029), feedback from residents through community surveys, and input from stakeholders during the Consolidated Plan process.

Describe the jurisdiction’s need for Public Improvements:

The City’s 2024-2029 CIP outlines critical needs for public improvements, including:

- Administrative Services—expansion of digital services and data security upgrades.
- Airport—runway resurfacing, terminal improvements, and enhanced security systems.
- Creeks Restoration—rehabilitation of Mission Creek and continued water quality improvement projects.
- Fire—construction of a new Fire Station 7 and equipment modernization.
- Library—expansion of digital access and technology upgrades.
- Parks and Recreation—renovation of Cabrillo Pavilion, park lighting upgrades, and playground enhancements.
- Police—construction of a new police headquarters.
- Public Works—street repairs, ADA sidewalk upgrades, stormwater management projects, and water infrastructure upgrades.
- Waterfront—marina enhancements, seawall repairs, and accessibility improvements.
- Neighborhood Improvement Task Force—projects aimed at enhancing neighborhood safety, such as new streetlights, improved pedestrian pathways, and community space upgrades. Residents identified the need for improved street lighting, safer pedestrian infrastructure, and enhanced public spaces during community workshops.

How were these needs determined?

These needs were determined through the City’s Capital Improvement Program (2024-2029) and extensive community engagement, including public surveys and stakeholder interviews.

Describe the jurisdiction’s need for Public Services:

Stakeholders emphasized the need for expanded services for people experiencing homelessness, including mental health and substance abuse support. There is also a growing demand for youth programs, senior services for aging in place, and legal assistance for immigrant populations. Enhanced public transit accessibility and job training programs were also highlighted as critical needs.

How were these needs determined?

These needs were identified through stakeholder interviews, community surveys, and alignment with the City’s Housing and Human Services Committee recommendations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Between 2010 and 2024, the median home value in Santa Barbara increased by 41% (from \$846,400 to \$1,195,000), and the median contract rent rose by 38% (from \$1,449 to \$1,995). While much of the home value appreciation occurred between 2010 and 2020, the rental market saw its most significant surge in 2021-2024, reflecting Santa Barbara’s ongoing affordability challenges. Meanwhile, median incomes only rose by 27% over the same period, further widening the affordability gap. In other words, incomes continue to lag behind rising housing costs in Santa Barbara.

Ownership Market. With a median home price exceeding \$1.1 million, homeownership remains unattainable for most renters aspiring to purchase a home. According to the 2024 ACS, only 11% of the city’s homes would be affordable to households earning less than \$175,000 per year.

Rental Market. The median rent in Santa Barbara (excluding utilities) is \$1,995; after adjusting for utilities, the median rent is \$2,120. To afford this rent without being cost-burdened, households need to earn at least \$85,000 per year. Since 2010, Santa Barbara’s median rent has grown by 38%, while median income has only increased by 27%. The increasing disparity between wages and rents has placed further strain on low- and moderate-income residents.

There is still an insufficient supply of rental housing for low- to moderate-income renters earning less than \$50,000 per year. The table below presents the rental gaps analysis according to a 5-year study by the American Community Survey, which indicates a shortage of 3,993 units affordable to households for those earning less than \$50,000.

Income Range	Renters	Pct.	Max. Affordable Rent	Rental Units	Pct.	Rental Gap
Less than \$20,000	2,778	13%	\$500	1,105	5%	-1,673
\$20,000 to \$34,999	1,820	8%	\$875	984	5%	-836
\$35,000 to \$49,999	2,513	12%	\$1,250	1,029	5%	-1,484
\$50,000 to \$74,999	3,135	15%	\$1,875	5,653	26%	+2,518
\$75,000 or more	11,270	52%	\$1,875+	12,745	59%	+1,475
Total / Low-Income Gap	21,516	100%	--	21,516	100%	-3,993

Table 27 – Rental Gaps Analysis

Source: 2023 American Community Survey 5- Year Estimates; S2503 Financial Characteristics and B25056 Contract Rent

The gaps analysis reveals that over 33% of renters (7,111 households) earn less than \$50,000 per year, requiring units that cost less than \$1,250 per month to avoid cost burden. However, only 15% of rental units (3,118 units) in Santa Barbara rent at this level, leaving a gap of 3,993 units for these low-income households.

Santa Barbara’s renters with the greatest needs are a diverse group. Many work multiple jobs to afford rent; some are seniors on fixed incomes; others are large families with low household earnings. Many are living in publicly supported housing yet continue to struggle with affordability. The most vulnerable renters include special needs populations, persons at risk of homelessness or recently rehoused, individuals with disabilities, victims of domestic violence, and those facing mental health or substance abuse challenges. The persistent rental affordability crisis underscores the need for expanded affordable housing development, rental assistance, and supportive services.

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

Introduction

This section provides a broad overview of the types of residential units available in Santa Barbara including those that target low-income residents. The original data in the tool have been updated with 2020 ACS data.

All residential properties by number of units

Property Type	Number	%
1-unit, detached structure	18,695	46%
1-unit, attached structure	3,285	8%
2-4 units	5,975	15%
5-19 units	6,960	17%
20 or more units	4,990	12%
Mobile Home, boat, RV, van, etc	340	1%
Total	40,245	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	2,330	11%
1 bedroom	645	4%	8,140	37%
2 bedrooms	4,760	30%	8,460	38%
3 or more bedrooms	10,180	65%	3,245	15%
Total	15,630	99%	22,175	101%

Table 29 – Unit Size by Tenure

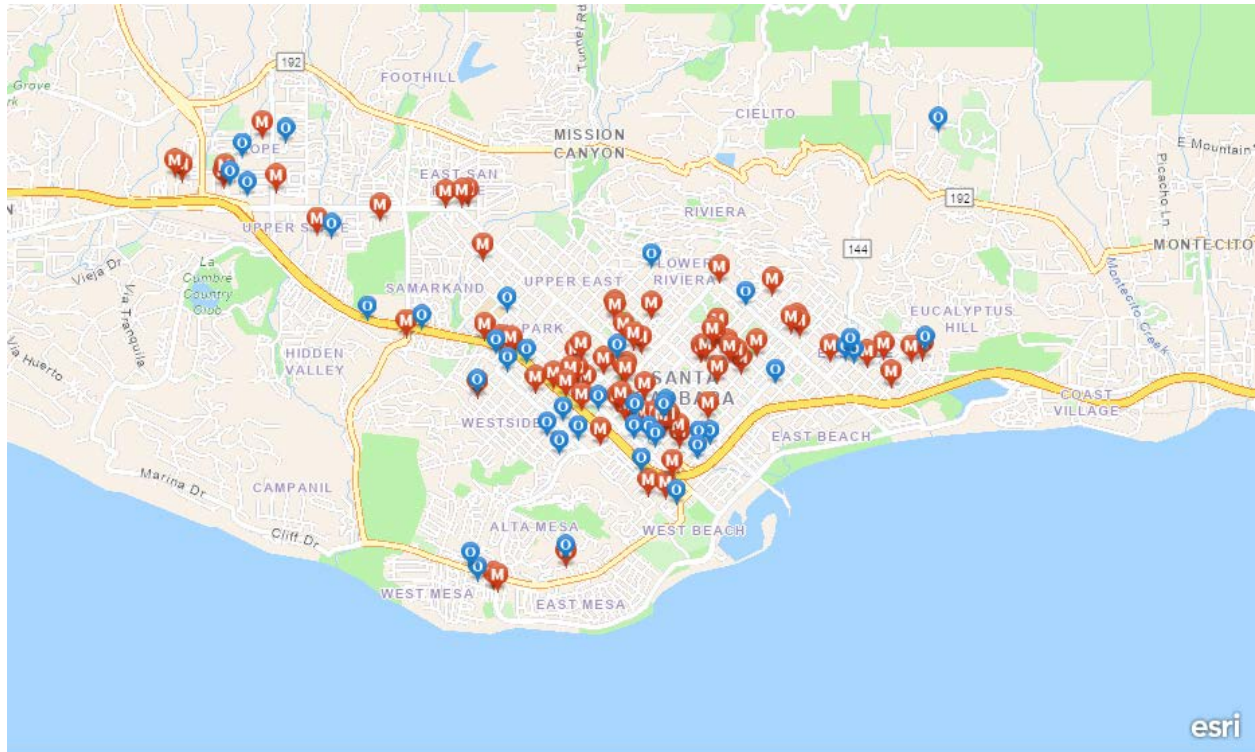
Data Source: 2016-2020 ACS

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

HACSB currently provides 881 HUD project-based section 8 units (all converted from public housing using HUD’s Rental Assistance Demonstration, or RAD Program), and administers 2,050 Housing Choice Vouchers in the community. In addition to the HUD-supported units/vouchers, HACSB owns/manages another 1,465 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC). The voucher program serves families, seniors and individuals, 77% of whom are extremely low income (below 30% AMI). Among HACSB’s owned and managed properties, 42% of units are targeted for seniors.

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

throughout the Density Bonus program. As illustrated in the map below, the City's affordable Housing Program Includes 398 ownership units and 1,878 rental units.



Source: City of Santa Barbara

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

Housing development or preserved partnership with the City remains affordable for 90 years. However, other funding sources (e.g. HOME, LIHTC) may have shorter affordability terms that could be at risk of expiring. HUD's multifamily expiring use database, which tracks the affordability terms of HUD funded projects identifies no HUD-funded developments with an expiring affordability term during the five-year Consolidated Plan planning period. Previous inclusionary policies allowed recorded restrictions to expire 30 or 45 years after the effective date. Our current inclusionary policy is 90 years. There is an estimate of 73 inclusionary units that may expire over the next 5 years. Over the next five years there is an anticipated count of 63 rental units being lost because of expiring City covenants. The HACSB does not have any units that will expire out of their inventory.

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

No, there is not sufficient housing for all households, and it is particularly acute for low-income renters. There is a gap of approximately 3,993 affordable units for those with incomes of \$50,000 or less per year. There are 6,875 renters earning less than \$50,000 per year but only 3,118 units in their affordability range.

As discussed in the Needs Assessment section of this Consolidated Plan, 10,578 low-to-moderate income households in the City of Santa Barbara (both renters and owners) are cost burdened and in need of more affordable housing options.

In addition, roughly 2,215 households (95% are renter households) are living in overcrowded conditions and need larger units, generally 2-to-3-bedroom units.

Describe the need for specific types of housing:

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

Residents who participated in the focus groups expressed the need for more affordable housing options – particularly for workforce 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 affordable options for the extremely low-income category and desired a need for one-bedroom units, studios and /or single room occupancy units. Residents with disabilities highlighted the need for accessible housing, particularly near transit.

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

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

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	846,400	1,082,300	28%
Median Contract Rent	1,449	1,795	24%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid

Rent Paid	Number	%
Less than \$500	1,705	7.7%
\$500-999	2,250	10.2%
\$1,000-1,499	3,690	16.6%
\$1,500-1,999	6,350	28.6%
\$2,000 or more	8,185	36.9%
Total	22,180	100.0%

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,190	No Data
50% HAMFI	2,250	110
80% HAMFI	5,165	270
100% HAMFI	No Data	455
Total	8,605	835

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	2,040	2,350	2,667	3,520	4,001
High HOME Rent	1,235	1,325	1,592	1,830	2,023
Low HOME Rent	966	1,035	1,241	1,434	1,600

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not a sufficient amount of housing for households at all income levels. For renter households making less than \$50,000 per year, there is a rental gap of 3,993 units.

There are 3,090 Santa Barbara households, making 30% or less of AMI, that are cost-burdened or severely cost-burdened. There are only 1,190 rental units affordable to these extremely low-income households. Even at 50% AMI there are only 2,250 affordable rental units and 110 affordable owner units.

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

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

Between 2009 and 2020 the median home value in Santa Barbara increased 28% (from \$846,400 to \$1,082,300) and median contract rent rose by 24% (from \$1,449 to \$1,775). During that same time, median incomes rose by 23% from \$66,107.00 to \$81,618.00. However, Fair Market Rent for a 2-Bedroom rental unit was \$2,667 per month and at an affordable 30% housing cost, a median income household would only be able to afford \$2,040, which is not sufficient to pay Fair Market Rent.

In other words, incomes are not keeping pace with housing costs in Santa Barbara. If these trends continue, affordability will continue to decline and low- and moderate-income households are very likely to be displaced from Santa Barbara due to rising costs. Santa Barbara is considered a high-cost City and housing demand continues to outpace supply, both of which contribute to an environment of higher Fair Market Rents.

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

Fair Market Rents are substantially higher than HOME rents, especially for 3- or 4-bedroom units. This impacts the City's strategy to produce or preserve affordable housing since Fair Market Rent units are being built by developers at a greater level than affordable units. The City has inclusionary housing policies for both owner and rental developments and invests in studies periodically to review the feasibility of increasing in-lieu fees or required minimal levels of affordable housing development so as to ensure the maximum number of affordable units are developed in residential projects. The City also continually works with agencies that have expiring affordability covenants on rental properties to extend the covenants whenever possible.

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

Introduction

This section provides an overview of the condition of Santa Barbara’s housing stock. Much of this data is from HUD’s 2017-2021 CHAS, 2009-2023 ACS and the jurisdiction’s Adopted Housing Element (December 12, 2023), which is the most recent data available.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: A dwelling unit which meets HUD Section 8 Housing Quality Standards (HQS) with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roof, sound foundation, adequate and stable flooring, walls and ceiling, surfaces and woodwork that are not seriously damaged nor have paint deterioration, sound windows and doors, adequate heating, plumbing and electrical systems; adequate insulation; adequate water; adequate sewer systems; and not overcrowded by definition of local code.

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

Substandard but suitable for rehabilitation: A dwelling unit, at a minimum, that does not meet the HUD Section 8 HQS and has some of the same features as a “substandard condition” dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A “substandard but suitable” dwelling unit however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements which, upon rehabilitation completion, will meet the definition of a “standard” dwelling unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,070	32%	10,855	49%
With two selected Conditions	40	0%	1,870	8%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,520	67%	9,455	43%
Total	15,630	99%	22,180	100%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,105	7%	1,385	6%
1980-1999	1,995	13%	4,985	22%
1950-1979	7,860	50%	10,580	48%
Before 1950	4,665	30%	5,235	24%
Total	15,625	100%	22,185	100%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,525	80%	15,815	71%
Housing Units build before 1980 with children present	1,285	8%	210	1%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			2,432
Abandoned Vacant Units			n/a
REO Properties			n/a
Abandoned REO Properties			n/a

Table 37 - Vacant Units

The City of Santa Barbara does not track vacant units by suitability for rehabilitation. The 2016-2020 ACS estimates there are 2,432 vacant units in the city that are not listed for rent, for sale, or for seasonal, recreational, or occasional use.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

In April and May 2022, the City performed walking surveys of eight residential neighborhoods. These neighborhoods are a representative sample to provide for a general sense of the housing stock condition and were not intended to be a comprehensive City-wide survey. Housing units were surveyed from the street for the exterior condition of roofing, walls, windows, driveway, fencing, landscaping, and accumulated belongings in the yard. The condition of these elements was rated from one to three: one being “sound/good condition”, two being “minor/moderate need of repair”, and three being “substantial/major need of repair”.

- Roofing was rated based on its need for patching or replacement of damaged roof shingles or tiles.
- Walls were rated based on their apparent structural integrity, paint condition, and noticeable damages, such as cracking. For instance, walls that received a score of one and were considered in “sound/good” condition had few to no cracks, minimal peeling, and appeared structurally sound. Walls that received a score of two and were considered in “minor/moderate need of repair” had noticeable cracking and peeling, but nothing substantial. Walls that received a score of three and were considered in “substantial/major need of repair” had significant cracking, peeling, and damage covering more than 50 percent of the housing unit, or appeared structurally unsound.
- Windows were rated based on if they were broken, cracked, or boarded up.
- The driveway was rated based on the severity of cracking.
- Accumulated belongings in the yard was rated based on the presence of inoperable machinery or personal belongings that were kept in the yard.
- Fencing was rated based on sagging, missing slats, or visible rusting.
- Landscaping was rated based on if it appeared to be maintained.

The ratings for each exterior condition were averaged and units were determined to be in “sound” to “dilapidated” condition. The housing condition survey included a total of 1,584 housing units (Table 10). The majority of units were single-unit dwellings, followed by multi-unit complexes, and duplexes. Of the 1,584 units surveyed, 833 were found to be sound, 727 were found to be in minor need of repair, 22 were found to be in moderate need of repair, and two in substantial need of repair. None of the units surveyed were considered to be dilapidated.

**Table 10: Housing Conditions Survey
City of Santa Barbara (2022)**

HOUSING TYPE	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED	TOTAL
Single-Unit	690	557	17	2	0	1,266
Duplex	60	72	3	0	0	135
Multi-Unit	83	98	2	0	0	183
Total Units	833	727	22	2	0	1,584
Percent	52.6%	45.9%	1.4%	0.1%	0.0%	

2022 City Housing Stock Condition Survey

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405

As shown in the table above, an estimated 1,285 owner-occupied and 210 renter-occupied housing units in Santa Barbara were constructed before 1980 and have children occupying the units. If these units contain a proportionate share of persons in poverty as the City proportion overall (10% of families with children live in poverty in Santa Barbara), then 129 owner-occupied and 21 renter-occupied housing

units in Santa Barbara could be occupied by low-income families with children that could contain lead-based paint hazards.

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

Introduction

The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. The HACSB is considered a high performer by HUD and currently provides 881 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 2,931 Section 8 Housing Choice Vouchers, which includes the 881 project-based vouchers, in the community.

In addition to the HUD-supported units/vouchers, HACSB owns/manages another 786 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC).

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	492	1,980	82	1,898	0	285	1,392
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As noted above, HACSB currently provides 887 HUD project-based units, administers 2,931 Section 8 Housing Choice Vouchers, and owns/manages another 786 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC). HACSB’s portfolio includes senior developments, family developments, community-based supportive housing units, and units for people exiting homelessness.

As of 10/3/2023, HACSB had 7,801 applicants on its waiting list for Section 8 Housing Choice Vouchers. The following table shows the breakdown of the household composition of these applicants:

Wait List Figures	
Total Households	7,801*
Total Number in Households	17,001
Families with Seniors	1,160
Families with Children	3,240
Total Number of Children	6,964
Families with Disabilities	2,849
Homeless Families	104
Veteran Families	181
Resident	2,091
Unassisted	6,518

Table 40 – HACSB Section 8 Housing Choice Vouchers Wait List Figures
***List includes non-residents of Santa Barbara**

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 household 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 population.

During stakeholder meetings for the development of this Consolidated Plan, the need for more affordable housing in Santa Barbara was a common concern. HACSB continues to work to expand the supply of affordable housing in the city, but the need continues to far outweighs the public sector’s ability to provide affordable housing at current resource levels.

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

All of HACSB’s HUD-funded units have been converted from public housing to project-based Section 8 units through the Rental Assistance Demonstration (RAD) or Section 18 Disposition programs. As part of that process, each development received necessary maintenance, repairs, and rehabilitation with all units now in excellent condition. In addition, one of HACSB’s five-year action plan steps is to develop and/or improve existing long-term capital plans for all properties. This will help to ensure the quality and

sustainability of the units. HACSB prides itself on having well-maintained properties, on the basis that it provides goodwill in the community and helps maintain the value of their assets, which, in turn, allows for the potential of leveraging the assets for additional investment.

Public Housing Condition

Public Housing Development	Average Inspection Score
NA	NA

Table 41 - Public Housing Condition

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

As noted above, all of HACSB’s HUD-funded units have been converted from public housing to project based section 8 units through the Rental Assistance Demonstration (RAD) or Section 18 Disposition programs. As part of that process, each development received necessary maintenance, repairs, and rehabilitation. All units meet the definition of “standard” condition. In addition, one of HACSB’s 2024-2029 5-year action plan steps is to develop and/or improve existing long-term capital plans for all existing properties. This will help to ensure the quality and sustainability of units long-term. HACSB prides itself on having well-maintained properties, on the basis that it provides goodwill in the community and helps to maintain the value of their assets, which in turn, allows HACSB the potential to leverage the assets for additional investment.

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

One of HACSB’s Strategic Goals as stated in their Five-Year Action Plan 2024-2029 is to “encourage client stability and upward mobility through community building, engagement and partnerships”. The action steps that HACSB plans on taking to implement are: 1. Access available resources for the enhancement of key Resident Services initiative 2. Collaborate with community partners to strengthen HACSB’s response to critical community needs and issues 3. Continue HACSB’s involvement in community needs and issues by Commissioners, staff and residents’ service on boards, task forces and commissions related to the promotion of affordable housing, a sustainable community and self-sufficiency 4. Promote self-sufficiency and mobility among HACSB residents and participants through programs, services, partnerships and initiatives 5. Promote education and employment as strategies for youth to rise out of poverty and attain self-sufficiency 6. Continue to strengthen and expand housing retention and supportive services to vulnerable residents 7. Include Cultural Competency training to learn about different cultures and backgrounds and explore potential biases with the goal to provide effective services

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

Introduction

The section summarizes the facilities, housing, and supportive services available to individuals and families in Santa Barbara experiencing homelessness. The table below summarizes information from the 2024 CoC Housing Inventory Count for the County of Santa Barbara and provides the number of beds available within the city for Emergency Shelter, Transitional Housing and Permanent Supportive Housing beds. It does not include the number of available Rapid Rehousing beds of which there are a total of 460 beds Countywide.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	74	673	23	306	0
Households with Only Adults	321	2,253	22	525	0
Chronically Homeless Households	0	0	0	100	32
Veterans	0	16	7	76	0
Unaccompanied Youth	13	0	7	10	0

Table 42 - Facilities and Housing Targeted to Homeless Households

Data Source: 2024 HIC and 2025 HACSB staff

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

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

Community partners active in the CoC and critical partners in addressing needs complimentary to housing and human services countywide include, but are not limited to:

Healthcare

- Santa Barbara County Public Health Department
- Santa Barbara Cottage Hospital
- Santa Barbara Neighborhood Clinics
- Santa Barbara Street Medicine/Doctors Without Walls

Behavioral Health

- Santa Barbara County Department of Behavioral Wellness
- Mental Wellness Center Community Counseling and Education Center

Public Assistance

- Santa Barbara County Department of Social Services

Groceries/Food Assistance

- Foodbank of Santa Barbara County
- Catholic Charities
- Unity Shoppe Grocery and General Store
- Santa Barbara County Department of Social Services - CalWorks

Misc

- Independent Living Resource Center
- Legal Aid Foundation
- America's Job Centers of California (AJCC)

Most notably, in January 2022, California launched the California Advancing and Innovating Medi-Cal (CalAIM) program, which provides Medi-Cal enrollees a number of services that will enhance not only medical outcomes but a person's overall quality of life. One of the prioritized groups targeted by CalAIM are people experiencing homelessness, especially those who have complex physical or behavioral health needs. Through CalAIM people can receive Enhanced Case Management which provides a whole-person approach that addresses the clinical and non-clinical needs of the individual. They are also eligible to

receive Community Supports services that includes services like day habilitation, housing navigation, rental assistance and support services to enable a person to remain housed.

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

Below are the reported facilities by program type per the 2024 Housing Inventory Count.

Emergency Shelter Facilities

- Domestic Violence Solutions for DV survivors and their children – 16 beds
- Good Samaritan Shelter – Dignity Moves Tiny Homes – 34 beds
- Junior League (for trafficking survivors) – 5 beds
- PATH Santa Barbara, Interim Housing Program – 100 beds, including 20 respite beds
- Santa Barbara Rescue Mission – 142 beds
- Salvation Army Hospitality House – 29 beds
- Transition House for families – 62 beds
- Willbridge, chronically homeless and mentally ill – 12 beds
- Youth and Family Services YMCA, Noah’s Anchorage Youth – 8 beds

Transitional Housing Facilities

- Domestic Violence Solutions, Second Stage TH – 4 beds
- Salvation Army, Hospitality House – 14 beds
- Transition House, Firehouse – 19 beds
- Willbridge, chronically homeless and mentally ill – 1 bed
- Youth and Family Services YMCA, My Home at Artisan Court – 7 beds

Permanent Supportive Housing Facilities

- Housing Authority City of Santa Barbara, Artisan Court – 21 units
- Housing Authority City of Santa Barbara, Bradley Studios – 4 units
- Housing Authority City of Santa Barbara, El Carrillo – 61 units
- Mental Wellness Center, DLV House – 5 units
- PATH scattered site housing – 44 units
- Santa Barbara Community Housing Corp, Faulding Hotel – 10 beds
- Santa Barbara Community Housing Corp, Hotel de Riviera – 20 beds
- Transition House - 3 family units – Not in HIC
- Veterans Administration/Housing Authority – 30 units
- Turner Foundation Transition Aged Youth – 12 beds – Not in HIC
- Willbridge Garden St. – 7 units
- Willbridge Punta Gorda – 6 units
- Willbridge State St. - 9
- Rapid Re-Housing

- Good Samaritan Shelter – 157 beds
- New Beginnings – 129 beds
- PATH Santa Barbara – 14 units
- SB County Department of Social Services – 114 units
- Transition House – 43 units
- Youth and Family Services YMCA for Transition Age Youth – 3 units

Other Permanent Housing

- Domestic Violence Solutions – 45 units
- Good Samaritan Shelter Emergency Housing Vouchers – 350 units (Countywide)
- Housing Authority City of Santa Barbara Pedregosa St. – 9 units
- Housing Authority City of Santa Barbara, Vera Cruz Village – 28 units
- People’s Self Help, Victoria Hotel – 26 units
- People’s Self Help, Jardin de las Rosas -14 units
- Transition House – 118 units
- Youth and Family Services YMCA – 10 units

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

Introduction

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

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

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

In Santa Barbara’s housing market, persons with disabilities face multiple barriers, including affordability, availability of accessible housing, and regulatory constraints related to group living arrangements. According to the 2024 Community Needs Survey conducted by the City of Santa Barbara, approximately 35% of households with a member who has a disability, live in housing that does not meet their accessibility needs. The most commonly needed improvements include grab bars in bathrooms, reserved accessible parking, wider doorways, and ramp installations within or leading to the home.

Additionally, 42% of these households report being unable to afford housing with necessary accessibility features. Over half of all surveyed households with a disability reported difficulties navigating their neighborhood due to broken or missing sidewalks and inadequate street lighting.

Key concerns among stakeholders in the disabled community include:

- A lack of affordable and accessible housing.
- Challenges finding landlords willing to accept vouchers or Social Security Disability Insurance (SSDI) as income.
- Difficulties obtaining reasonable accommodations due to fear of eviction in a tight rental market.
- A significant gap in mental health resources, particularly for individuals with disabilities.

Elderly/Frail Elderly: Seniors are much more likely to have a disability than non-seniors. Approximately 30% of Santa Barbara residents aged 65 and older have a disability, compared to 6% of residents under 65. Their supportive needs align closely with those of the disability community but also include access to health services and home health care, transportation options for medical appointments and daily needs, and home modifications and repair services to support aging in place.

Persons with HIV/AIDS: According to national data from the National AIDS Housing Coalition, 13% of people living with HIV/AIDS (PLWHA) require housing assistance, and 57% have annual incomes below \$15,000. Santa Barbara’s PLWHA population faces housing challenges related to employment barriers, rental history, and co-occurring mental health or substance use disorders. The primary housing resources for PLWHA remain Housing Opportunities for Persons with AIDS (HOPWA) and the Ryan White HIV/AIDS Program, though the City does not directly receive these funds.

Public Housing Residents: The Housing Authority of the City of Santa Barbara (HACSB) serves a predominantly low-income population, with 72% of households earning 30% or less of Area Median Income (AMI). Demographics among public housing residents include 45% elderly individuals, 44% persons with disabilities, and 24% families with children. Their needs for supportive services align with those of the broader low-income population and individuals with disabilities.

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

Individuals returning from mental and physical health institutions may qualify for housing and support through HACSB and other local providers, including:

- New Beginnings
- PATH
- Independent Living Resource Center

These organizations offer a range of housing options and support services for individuals with physical and developmental disabilities, as well as those experiencing mental health challenges.

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

To address the housing and supportive service needs of non-homeless special needs populations, the City will implement the following initiatives:

- Tenant-based rental assistance (TBRA) for various special needs and low-income populations.
- Grant funds to support local housing partners acquire, construct or rehabilitate affordable housing.
- Grant funds to childcare centers and/or programs that provide childcare; community centers or agencies that provide youth educational/recreational and/or senior programs; and/or health centers that provide mental health services. All activities benefit 51 percent or greater low- and moderate-income persons.

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

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The 2023-2031 Santa Barbara Housing Element outlines both government and non-governmental constraints to housing development. The primary non-governmental constraints include high land and construction costs. The financing environment is currently **stable**. While financing is generally available for market-rate development, there is limited availability of funding to subsidize affordable housing projects, which is a major impediment to the construction of affordable housing units. Funding sources for affordable housing are also complex and often need to be combined. 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), building codes, required site improvements, and fees and other exactions. Though there might not be one single barrier, the cumulative effect of regulatory policies increases costs and makes affordable development more challenging.

Recent policy decisions to help increase capacity for affordable housing development and residential investment include establishment of an Affordable Housing Trust Fund, new Objective Design and Development Standards, Pre-Approved Plans for Accessory Dwelling Units, and updates to the Average Unit-size Density Incentive Multi-Unit Housing Program (AUD), which is designed to support the construction of smaller, more affordable residential units **near transit**.

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

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

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

Introduction

This section provides an overview of employment, workforce characteristics, and earnings in Santa Barbara. The data reflect 2016-2020 ACS estimates; the discussion incorporates perspectives gathered through resident and community engagement.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	949	178	3	0	-2
Arts, Entertainment, Accommodations	6,710	10,555	20	21	2
Construction	1,882	3,357	5	7	1
Education and Health Care Services	6,213	9,890	18	20	2
Finance, Insurance, and Real Estate	1,811	2,792	5	6	0
Information	1,278	1,080	4	2	-2
Manufacturing	1,994	1,386	6	3	-3
Other Services	1,608	2,402	5	5	0
Professional, Scientific, Management Services	4,309	5,683	13	11	-1
Public Administration	1,095	1,454	3	3	0
Retail Trade	3,145	4,106	9	8	-1
Transportation and Warehousing	574	453	2	1	-1
Wholesale Trade	1,183	986	3	2	-1
Total	32,751	44,322	--	--	--

Table 43 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	51,495
Civilian Employed Population 16 years and over	49,655
Unemployment Rate	3.59%
Unemployment Rate for Ages 16-24	12.98%
Unemployment Rate for Ages 25-65	2.54%

Table 44 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	16,005
Farming, fisheries and forestry occupations	2,105
Service	5,655
Sales and office	10,220
Construction, extraction, maintenance and repair	2,825
Production, transportation and material moving	1,515

Table 45 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	39,012	89.0%
30-59 Minutes	3,341	7.6%
60 or More Minutes	1,473	3.4%
Total	43,826	100.0%

Table 46 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,715	160	1,410
High school graduate (includes equivalency)	4,125	260	1,025

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	9,435	470	2,245
Bachelor's degree or higher	19,610	305	3,145

Table 47 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	100	285	1,255	2,010	1,165
9th to 12th grade, no diploma	705	540	1,090	1,115	455
High school graduate, GED, or alternative	1,745	1,590	1,425	2,395	2,355
Some college, no degree	5,285	2,970	1,480	4,355	3,175
Associate's degree	1,030	1,425	540	1,370	1,285
Bachelor's degree	1,895	5,650	2,845	6,245	4,885
Graduate or professional degree	100	2,395	1,705	4,225	4,510

Table 48 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,136
High school graduate (includes equivalency)	30,358
Some college or Associate's degree	40,459
Bachelor's degree	64,259
Graduate or professional degree	86,206

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The top 3 industries in Santa Barbara with the highest proportions of workers and share of jobs based on 2016-2020 ACS data includes Arts, Entertainment, Accommodations (20% of workers and 21% of jobs); Education and Health Care services (18% of workers and 20% of jobs); and Professional/Scientific/Management services (13% of workers and 11% of jobs). Retail Trade is the fourth highest industry, and it includes 9% of workers and 8% of total jobs. See the Business Activity table above for additional details.

Describe the workforce and infrastructure needs of the business community:

One of the major workforce challenges that the business community in the City of Santa Barbara faces is the lack of housing stock, including affordable housing, for service and wage workers to be able to live in the community. Within the State Street area, only 3% of the building space is attributable to residential uses. Based on the December 2021 Kosmont Report, approximately 33% of the downtown submarket workers live within the City and 40% of all jobs within the City are in the downtown submarket.

Commuting contributes to the 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.

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

The City approved a Community Benefit Improvement District in 2024, which includes 540 parcels on 37 square blocks in downtown Santa Barbara. This will result in approximately \$2.2 million annually to be used for sidewalk safety and cleanliness, district identity and placemaking, and administration.

The City has received a project application for a 632-unit housing development project at La Cumbre Plaza, replacing commercial development where Macy's currently is located. The City also anticipates that the owner of the former Sears' building at La Cumbre Plaza will submit a planning application for 443 additional units of housing, totaling 1,075 units of housing at La Cumbre Plaza.

Westmont and UC Santa Barbara have also recently invested in downtown Santa Barbara. In 2022, Westmont opened a new Accelerated Bachelor of Science Nursing Program at 26 W. Anapamu Street. In 2024, UC Santa Barbara acquired a 1.35-acre property downtown that is home to a retail storefront on State Street, an appliance store, and a 78-unit residential building. The Music Academy of the West is also expected to invest in downtown Santa Barbara.

The recommendations from the 2021 economic development study specific to the downtown area remain relevant to Santa Barbara's overall economic environment and include:

Fundamentally review/revamp zoning and permitting process to be more flexible to accommodate market and changing retailer and customer dynamics;

Identify beneficial retail categories and streamline permit process;

Provide easy permits for temporary Pop Up users;

Facilitate infill housing or live/work space in back of vacant buildings along State Street;

Provide process to allow for live music/amplified sound after 10pm to attract customers in evenings;

Expand community outreach efforts to get broad feedback on land use issues; and

Consider Specific Plan for zoning strategy/higher density on targeted sites.

Major Downtown capital improvement projects are currently underway in the city, including De La Guerra Plaza. Other capital improvement projects in the downtown area include the Vision Zero State Street Undercrossing (between Gutierrez and Yanonali Streets), Santa Barbara Police Station, Saturday Farmers Market relocation to the 0 blocks of Carrillo Street and 900-1000 blocks on State Street, which was completed in September 2024, and Library Plaza, which was completed in November 2024. In addition, amendments to the Average Unit Size Density Program were adopted in August 2021, the Housing Element was approved in December 2023, and the city is currently working on an Adaptive Reuse ordinance.

The City is in the process of completing the State Street Master Plan, a vision for the future of downtown over the next 30 years. The State Street Master Plan is anticipated to be completed at the end of 2025.

Many changes to work habits, retail changes, and e-commerce have been seen in Santa Barbara in the closure of Macy's, Nordstrom, Sacks Fifth Avenue and Staples in downtown Santa Barbara, and the decline of the Paseo Nuevo Mall. These challenges existed prior to the pandemic and are not due to a specific weakness or condition in Downtown Santa Barbara. Macy's closed its Downtown location in 2017; the company closed over 300 stores since 2018. Staples closed in 2018. These closures are a direct result of the rise of e-commerce. However, these 'anchor' tenants brought people to State Street, and the retail challenges have also impacted smaller storefront boutiques and shops. In addition to the fundamental changes affecting retail generally, storefront retail spaces on State Street face an added challenge. Rents on State Street are traditionally higher than the rest of Santa Barbara, reflecting its status and desirability. However, higher rents limit the ability of local businesses to lease space. In addition, older buildings throughout Downtown tend to have narrow, deep ground floor spaces. While these spaces create an engaging street experience, they are inefficient for retailing and current City codes restrict them from being sublet or employed for other uses. This requires stores to lease more space than needed, further increasing the costs, and limiting opportunity.

Retail challenges are worsened by fundamental changes to work patterns brought on by the pandemic. Like many cities, the office vacancy rate spiked during the pandemic, and has been slow to recover, creating a significant loss in daily population Downtown. According to 2019 Kosmont study, prior to the pandemic 40% of all jobs in the City of Santa Barbara were found within the Downtown submarket, with 6,840 jobs within the State Street study area. Only 33 percent of these workers lived in Santa Barbara, creating a net inflow of 14,442 people into the city. This daily influx of workers supported the restaurants and retail throughout downtown, and the increase in working from home, or hybrid work, increases the strain on retail and restaurants.

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

The distribution of jobs relative to workers (shown in the Business Activity table above) indicate a healthy workforce and employment sectors, with 32,751 workers and 44,322 jobs across all sectors. However, commuting patterns for the City suggest there may be a mismatch: around 27,000 workers live outside the city but commute into Santa Barbara for work (in-commuters) and around 17,000 live in the city but commute out for work (out-commuters). Another 14,000 both live and work in the City. These trends indicate a high proportion of both inflow and outflow of workers and residents which suggests that workers may not be able to live in the city and residents may not be finding well-matched jobs in the city. Residents and stakeholders that participated in the community engagement for the Consolidated Plan also noted that the city's economy supports a number of retail and service jobs which do not pay wages high enough to live in the city. This creates long commutes for workers and has both traffic and environmental consequences.

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

The City of Santa Barbara supports a variety of economic development activities that create and retain jobs for low- and moderate-income households. In recent years, the City has allocated CDBG funds to Women's Economic Ventures (WEV) to help augment funds managed and operated by WEV. WEV helps Santa Barbara residents start and grow small businesses through training, loans, and consulting. It offers a 14-week Self-Employment Training program providing week-by-week training in the most important aspects of owning and operating a business. They also offer a six-week Business Plan Intensive course which is offered to business professionals who are already in business, has owned a business, or who has work experience and/or an upper-level educational background. Other classes offered include SET to Launch which provides short-term, individualized coaching and peer support, and Thrive in Five, a long-term, individualized training, consulting, and coaching for entrepreneurs who want to grow their business. Also available to Santa Barbara business owners are small business loans from WEV's Small Business Loan Fund, originally funded by the City and matched by seven local banks. The goal of the Loan Fund is to diversify and expand the local economy and create new jobs by providing start-up and expansion capital to small businesses that do not qualify for conventional bank financing. SBLF funds are targeted towards low and moderate income men and women, minorities, and others who have been traditionally underserved by lenders.

University of California Santa Barbara offers a Professional and Continuing Education hospitality education program with workshops, bootcamps, and a hospitality management certificate. Similarly, Santa Barbara City College offers a hospitality program that prepares students for careers in hotel and hospitality management. Visit Santa Barbara, the Downtown Organization, the Chamber of Commerce, and the City of Santa Barbara have also jointly held job and hospitality fairs to attract potential employees, with two fairs annually in 2023 and 2024.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

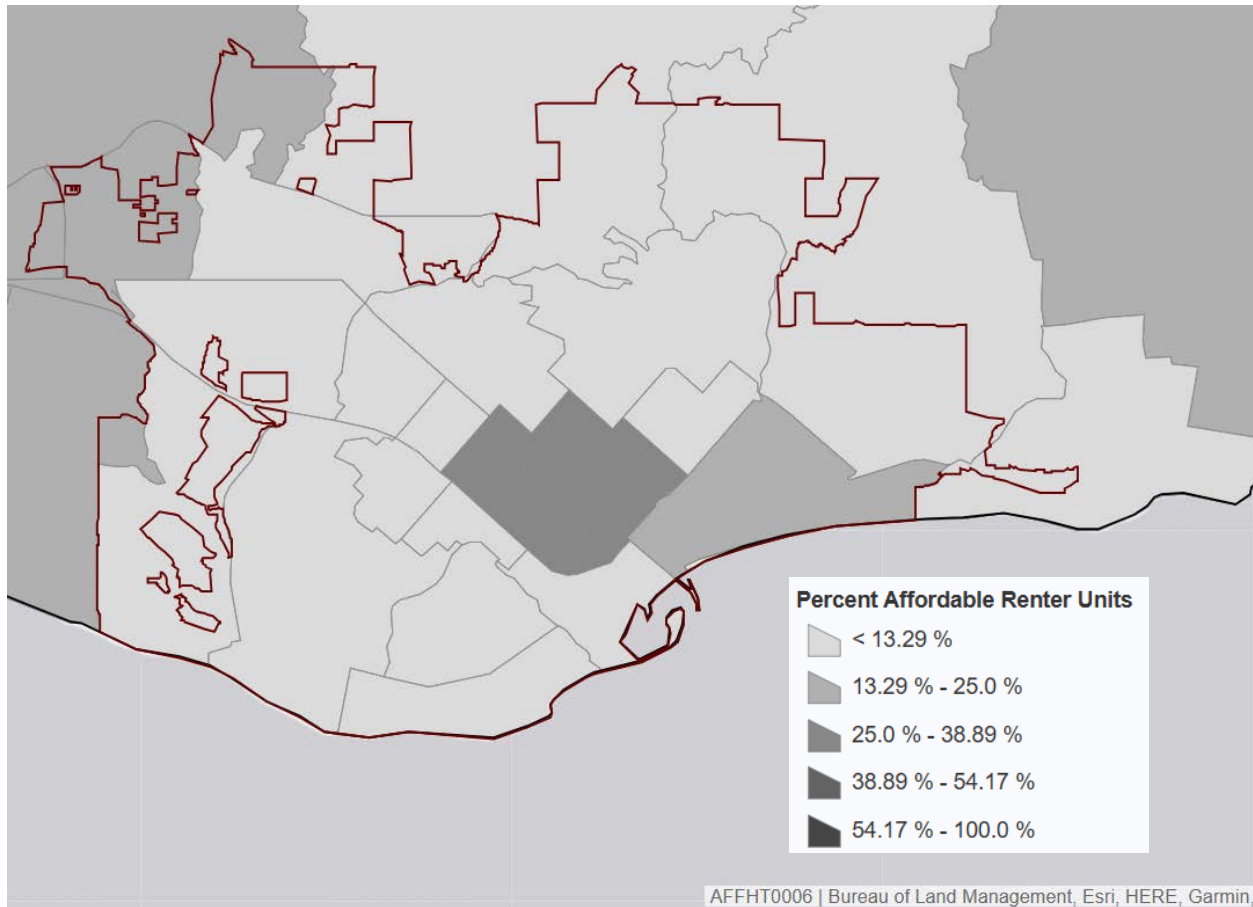
If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City is in the process of completing economic and retail analysis for downtown Santa Barbara as part of the State Street Master Plan effort. In addition, the City completed an economic development study specific to the downtown area in 2021 that addresses retail vacancies and business retention needs. Findings and recommendations from that study are discussed above.

MA-50 Needs and Market Analysis Discussion

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

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



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

The areas discussed above, with high proportions of cost burden households, are also areas with higher proportions of ethnic minority households, notably people of Hispanic descent. The same neighborhoods have higher proportions of residents that were born outside the United States, primarily Mexico. Families in general live throughout the City but poverty is higher in the neighborhoods identified above.

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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

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

Broadband access is essential for education, employment, healthcare, and civic engagement, yet disparities remain, particularly for low- and moderate-income households in Santa Barbara. According to the 2019-2023 American Community Survey, 96% of households in Santa Barbara County have access to a computer, and 92.1% have a broadband internet subscription. While broadband availability has improved, disparities persist, especially for low-income households and rural communities that may lack high-speed connectivity. The California Public Utilities Commission reports that 68.7% of households in Santa Barbara County have access to broadband speeds of at least 25 Mbps download and 3 Mbps upload, highlighting ongoing gaps in high-speed internet infrastructure.

However, data from the American Community Survey (ACS) and stakeholder interviews indicate that broadband access is significantly lower for low-income households. While only 5% of households earning \$75,000 or more per year lack an internet subscription, the gap is much wider for lower-income residents:

- 38% of households earning less than \$20,000 annually do not have an internet subscription.
- 15% of households earning between \$20,000 and \$75,000 annually lack home internet access.

During community engagement and interviews with broadband providers, financial barriers were identified as a primary factor preventing low-income households from subscribing to broadband services. Many residents lack access to affordable broadband plans or do not have the necessary hardware (computers, modems, or routers) to connect to the internet.

Additionally, the digital literacy gap remains a concern. Interviews with stakeholders, including representatives from Cox Cable, revealed that many families struggle with technology proficiency—particularly seniors and low-income residents who have limited experience navigating digital services. Expanding affordable connectivity programs and digital literacy training will be crucial in bridging Santa Barbara’s digital divide.

Efforts to bridge the digital divide in Santa Barbara are being spearheaded by several key organizations, including Cox Cable, the United Boys & Girls Clubs of Santa Barbara County, and the Santa Barbara Public Library. These initiatives focus on expanding access to affordable broadband, increasing digital literacy, and providing technology resources to underserved communities.

Cox Cable’s Digital Initiatives

Cox Cable has played a significant role in addressing digital disparities by offering low-cost broadband programs and digital literacy training. Through partnerships with local government agencies and

nonprofits, Cox Cable is working to increase internet adoption among low-income households. The company has identified affordability and digital literacy as primary barriers preventing many families from accessing reliable internet. By advocating for federal funding programs such as the Community Development Block Grant (CDBG) and other digital inclusion initiatives, Cox Cable aims to ensure that more residents have the resources they need for education, employment, and daily communication . Cox offers broadband internet access to all families with a child enrolled in public school, and all senior/disabled adults in the City of Santa Barbara at a discounted rate of \$9.99-\$19.99 a month. Cox does this to ensure all students and seniors/disabled adults have an affordable way to access broadband.

United Boys & Girls Clubs and Cox Cable Partnership

Recognizing the importance of digital access for youth, Cox Cable has partnered with the United Boys & Girls Clubs of Santa Barbara County to expand internet and computer access in community centers. This collaboration provides students with high-speed internet, computers, and digital literacy programs to help bridge the educational gap. Many students from low-income families lack reliable broadband at home, making after-school programs at the Boys & Girls Clubs an essential resource. By ensuring that children can complete homework, participate in online learning, and develop critical digital skills, this initiative is helping to level the playing field for students in underserved communities .

Santa Barbara Public Library’s Role in Digital Inclusion

The Santa Barbara Public Library has long been a hub for free internet access, digital literacy programs, and technology training. In response to increasing demand, the library has expanded its public computer access and digital skills workshops, particularly for seniors and non-English-speaking residents. The library also provides hotspot lending programs, allowing families without home internet to borrow Wi-Fi devices for educational and job-related purposes. By collaborating with community organizations and leveraging grant funding, the library continues to be a cornerstone of Santa Barbara’s digital inclusion strategy.

Overall, these collective efforts underscore the community's commitment to ensuring that all residents—regardless of income or background—have access to the digital resources they need to thrive.

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

According to the Federal Communications Commission (FCC) database, Santa Barbara is currently served by five broadband providers, offering varying levels of service and pricing options. However, interviews with broadband providers and stakeholders suggest that not all residents have equal access to multiple service providers, particularly in low-income neighborhoods and more remote areas.

During the interview with Cox Cable, it was emphasized that while broadband infrastructure exists, affordability and awareness of discounted internet plans remain challenges for many households. Some low-income residents are unaware of subsidized programs that could reduce their broadband costs,

while others reside in areas where limited competition results in higher prices and fewer service options.

Expanding competition among broadband providers could drive more affordable pricing and better service coverage, particularly for low-income and underserved communities. Encouraging additional internet providers to enter the Santa Barbara market, improving fiber-optic expansion projects, and increasing public-private partnerships for broadband affordability initiatives could further narrow the digital divide in the City.

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

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

The City of Santa Barbara Sea-Level Rise Adaptation Plan and Santa Barbara County Climate Change Vulnerability Assessment identify the following effects of climate change that are expected to occur in Santa Barbara in future decades:

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

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

Areas of the City currently affected by flooding, which will increase in frequency and severity from changes in rainfall patterns include portions of the city with higher levels of low- and moderate-incomes. Residents most vulnerable are those that depend on hourly wage employment as they do not receive wages if they cannot make it to work or their work is closed during or in the wake of a disaster. Small service-oriented businesses are also vulnerable as they are most impacted by potential closures and are the less likely than larger corporations to be able to weather a stoppage or shortage in cash flow.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Housing and Community Development Strategy is the foundation of the 2025–2029 Consolidated Plan and establishes a comprehensive approach for utilizing federal funds to address housing and community development needs in Santa Barbara. The Strategy outlines:

- General priorities for assisting households.
- Programs and services available to support those in need.
- Five-year objectives detailing proposed accomplishments and outcomes.

Additionally, the Strategic Plan addresses key areas that impact housing stability and community well-being, including:

- Financial resources to support housing and community development initiatives.
- Anti-poverty strategies aimed at increasing economic mobility.
- Lead-based paint hazard reduction efforts to improve housing safety.
- Reduction of barriers to affordable housing through policy and programmatic solutions.
- Institutional coordination among agencies to enhance service delivery and maximize resources.

In setting five-year priorities for CDBG and HOME funds, the City of Santa Barbara has considered:

1. Households most in need of housing and community development assistance, as identified through the Consolidated Plan Needs Assessment, stakeholder engagement, and resident input.
2. The availability of other non-federal resources and programs that can supplement efforts and ensure a comprehensive response to local needs.

By addressing these priorities, the Strategic Plan aims to strengthen housing affordability, improve economic opportunities, and enhance the quality of life for low- and moderate-income residents in Santa Barbara.

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

Geographic Area

The City of Santa Barbara will continue to prioritize CDBG and HOME funds for projects and programs that serve low- and moderate-income (LMI) populations. Investments will be concentrated in designated LMI areas while also funding programs that provide citywide benefits to eligible residents.

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

The City will continue to allocate CDBG and HOME funds citywide, ensuring access to affordable housing, public services, and infrastructure improvements for low- and moderate-income households. However, targeted construction and rehabilitation projects will remain focused on high-need neighborhoods, particularly in Census tracts where at least 51% of residents are LMI. Additionally, eligible recipients of Tenant Based Rental Assistance, may be housed within the South Coast area of Santa Barbara County (between Gaviota and the Ventura County line) so long as the recipient originally resided in Santa Barbara.

The highest priority has been assigned to the lowest-income residents, recognizing that in Santa Barbara's high-cost housing market, they face the greatest risk of displacement, housing instability, and homelessness. Limited financial resources, rising rental costs, and other economic barriers disproportionately impact extremely low-income individuals and families, reinforcing the need for place-based investments in areas of greatest vulnerability.

By continuing to prioritize funding in high-need geographic areas, the City aims to mitigate displacement pressures, preserve affordable housing, and improve access to essential community resources.

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

Priority Needs

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

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

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

3	Priority Need Name	Community Development Needs and Services	
	Priority Level	High	
	Population	<u>Income Levels:</u> Extremely Low Low Moderate <u>Family Types:</u> Large Families Families with Children Elderly Housing Residents <u>Homeless Subpopulations:</u> Homelessness Individuals Victims of Domestic Violence Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS	<u>Non-Homeless Special Needs</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Public Addictions Persons with HIV/AIDS and Chronic their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide	
	Associated Goals	Non-Housing Community Development	
	Description	Support childcare centers and/or programs that provide childcare; community centers or agencies that provide youth educational/recreational and/or senior programs; and/or health centers that provide mental health services. All activities benefit 51 percent or greater low- and moderate-income persons.	
	Basis for Relative Priority	The City of Santa Barbara continues to prioritize community development needs and services that support vulnerable populations. As detailed in the Needs Assessment, the city faces high demand for services addressing non-homeless special needs, including support for elderly residents, individuals with disabilities, and those experiencing substance abuse or mental health challenges. Additionally, survey respondents and workshop participants emphasized the need for expanded child care, youth after-school programs, and senior services. The importance of non-housing community development efforts, such as enhancing access to health centers, mental health services, and community-based programs, was consistently identified as a priority for low- and moderate-income residents throughout the public input process.	

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

5	Priority Need Name	Economic Development	
	Priority Level	High	
	Population	<u>Income Levels:</u> Extremely Low Low Moderate Individuals	<u>Non-Homeless Special Needs:</u> Non-housing Community Development
	Geographic Areas Affected	Citywide	
	Associated Goals	Economic Opportunity	
	Description	Continue to support self-employment and workforce training programs as well as small business loans for low and moderate-income residents.	
	Basis for Relative Priority	The City of Santa Barbara desires to increase economic mobility of residents and addresses structural causes of poverty. Funding economic-development programs that enable low-income clients to move towards self-sufficiency and end the cycle of poverty are a crucial component. Economic development through workforce development and education was identified as a need through stakeholder engagement.	

6	Priority Need Name	Planning for Housing and Community Development	
	Priority Level	High	
	Population	Other	
	Geographic Areas Affected	Citywide	
	Associated Goals	All goals	
	Description	Continue to administer the CDBG and HOME programs in accordance with their respective regulations. Includes Fair Housing.	
	Basis for Relative Priority	The City will continue to support administration and planning activities in order to effectively oversee the CDBG and HOME programs.	

Table 50 – Priority Needs

Narrative

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

1. Identifying households most in need of housing and community development assistance through the Consolidated Plan needs assessment, consultation, and public participation process.
2. Determining which activities will best meet the needs of those identified households.
3. Assessing the extent of other non-federal resources and programs available to address these needs.

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

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

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

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High rents and low vacancy rates; high demand for Housing Choice Vouchers; gap of 3,993 rental units to meet needs for renters earning less than \$50,000 per year; the number of persons facing 30%/50% housing cost burden; the number of people experiencing first time homelessness.
TBRA for Non-Homeless Special Needs	High rents and low vacancy rates; high demand for Housing Choice Vouchers; gap of 3,993 rental units to meet needs for renters earning less than \$50,000 per year, and disproportionate impact of housing needs on non-homeless special needs population; the high number of persons facing 30%/50% housing cost burden.
New Unit Production	High rents and low vacancy rates; high demand for affordable housing units; gap of 3,993 rental units to meet needs for renters earning less than \$50,000 per year; the high number of persons facing 30%/50% housing cost burden. Market to new unit production includes high construction/land costs, NIMBYism, and lack of available affordable resources.
Rehabilitation	Stagnant income of owners who are low income, elderly and have special needs, older housing stock, poor condition of accessible housing stock.
Acquisition, including preservation	High rents and low vacancy rates; high homeownership prices; increased interest rates making it harder to purchase ; gap of 3,993 rental units to meet need for renters earning less than \$50,000 per year. Market constraints to acquisition include high land/rehab costs and lack of available financial resources.

Table 51 – Influence of Market Conditions

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

Introduction

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

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Planning, Economic Development, Housing, Public Improvements, Public Services	\$847,812.00	\$300,000.00	\$240,254.79	\$1,388,066.79	\$4,591,248	Forecast based on 2025 allocation and average program income
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	\$465,356.73	\$120,000	\$807,443.07	\$1,392,799.80	\$2,341,426.92	Forecast based on 2025 allocation and average program income

Table 52 - Anticipated Resources

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

Federal funds play a crucial role in implementing the Action Plan. Local private and non-federal funds are insufficient to meet the heavy demand for housing and services in our community. Agencies receiving CDBG and HOME funds use those funds to get a commitment from other funding

sources and increase their stakeholders. This encourages collaboration and partnerships between agencies and enhances the level of services agencies are able to provide low and moderate-income residents.

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

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

- **Section 8 funds:** The Housing Authority of the City of Santa Barbara administers the Section 8 program in the City and receives Section 8 funds annually to provide rent subsidies to nearly 3,000 residents.
- **Continuum of Care funds:** The City is a partner in the County of Santa Barbara Continuum of Care which receives HUD funding. City CDBG funds are often used to leverage support to recipients of CoC and ESG 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 ACT on Homelessness Collaborative and the FARO center, discussed in Section SP-40, and to secure interim shelter beds for unhoused persons. City voters also in 2024 passed a half-cent sales tax measure to support essential local services such as affordable housing, addressing homelessness, emergency services, maintaining public parks and other public facilities, and more.
- **State Funding:** The city commits State of California Permanent Local Housing Allocation (PLHA) funds to support street outreach services to persons experiencing homelessness, and to provide rental housing mediation services to persons at-risk of losing their housing due to eviction or other rental disputes. The City also partnered with Santa Barbara County and New Beginnings to secure California Encampment Resolution Funds to provide outreach and housing to persons experiencing vehicular homelessness.

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

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

The Sites Inventory prepared for the 2023-2031 Housing Element includes one pending City-owned site to accommodate RHNA with a capacity of 63 units. The approximately one-acre site at 400 W. Carrillo Street is currently a commuter parking lot. The General Plan designation is Commercial / Medium High Density Residential and the maximum density is 27 dwelling units/acre. The site is adjacent to Mission Creek and a setback of at least 25 feet from top of bank is required. A pre-application for development of 63 moderate- and middle-income affordable rental units was submitted in February 2022 by the City of Santa Barbara Housing Authority. In September 2023, City Council approved a Development Agreement for the project. The City intends to evaluate City-owned sites for donation, lease, or sale to develop affordable housing with Program HE-14: City Land Registry (2026-2027). The City intends to develop a priority list of approximately 10 City owned sites for potential development of housing.

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 53 - Institutional Delivery Structure

Santa Barbara’s Community Development Department is committed to sustainable growth and development in the City, promoting sound economic standards, environmental quality, and the distribution of jobs, housing, and income. The department oversees Planning, Building & Safety, Housing & Human Services, and related administrative functions for the City of Santa Barbara. The Housing & Human Services Division within the department is responsible for managing HUD grant programs, developing housing policy and information, and administering City-funded human services grants.

The Community Development and Human Services Committee (CDHSC) provides recommendations to City Council on the annual expenditure of federal Community Development Block Grant (CDBG) funds for activities such as housing, public and human services, capital projects, economic development, and other eligible activities. Additionally, CDHSC evaluates funding proposals and makes recommendations for the Human Services Program, funded through the City’s General Fund, which provides services to youth, seniors, and persons with disabilities. The program also funds essential emergency services, including shelter, food security, and public safety.

The City collaborates with non-profit organizations, public institutions, and private industry to implement its Consolidated Plan. Key partners include local affordable housing developers, service providers, educational institutions, and economic development organizations. The Housing Authority of the City of Santa Barbara plays a critical role in expanding affordable housing opportunities, while partnerships with community-based organizations help deliver job training, homelessness prevention, and supportive services to vulnerable populations.

Through this institutional structure, Santa Barbara ensures that CDBG and HOME funds are effectively allocated to support the community's housing and development needs, improving the quality of life for low- and moderate-income residents across the City.

Assess of Strengths and Gaps in the Institutional Delivery System

Santa Barbara maintains a well-developed and capable housing and community development delivery system. Strong City and County agencies provide the foundation for federal programs, housing initiatives, and community development efforts that the City supports. The City also benefits from a large network of experienced non-profit organizations, delivering a full range of critical services to residents.

The Community Development Department works in direct coordination with other City departments when updating housing policies, addressing issues, and managing services. Daily interaction and cross-sector collaboration allow City staff to effectively implement programs, track emerging issues, and ensure regulatory compliance. This collaboration facilitates easy access to building activity data, housing conditions, zoning and growth trends, employment statistics, and demographic data. The Housing Authority of the City of Santa Barbara, along with other affordable housing development organizations, plays a key role in implementing the City's affordable housing programs, including acquisition/rehabilitation, preservation of assisted housing, and new affordable housing development.

Beyond internal coordination, the City of Santa Barbara leverages its federal entitlement funds and other resources to work with various non-profit agencies and public service groups. These organizations receive technical assistance from City staff in program planning, ensuring activity eligibility, regulatory compliance, and federal reporting requirements. To maintain accountability and transparency, the City requires agencies to submit quarterly and annual reports and conducts sub-recipient audits and on-site reviews.

The City also monitors rent-restricted affordable housing units that have been assisted through HOME, CDBG, and former Redevelopment Agency funds. This oversight includes:

- Annual audits to ensure compliance with affordability covenants and regulatory agreements.
- Periodic on-site monitoring, which includes property inspections and in-depth reviews of rent-restricted unit files.

As part of the 2025-2029 Consolidated Plan process, the City gathered input from housing and public service agencies through a combination of stakeholder interviews, and community meetings. These agencies provided valuable insights into needs, service gaps, and priorities, shaping the City’s five-year Strategic Plan.

Despite a strong institutional framework, the primary gap in the delivery system remains the lack of sufficient funding to fully meet community needs. Addressing this gap will require leveraging additional federal, state, and local funding sources, as well as fostering continued public-private partnerships to maximize available resources.

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

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

Table 54 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as

health, mental health and employment services are made available to and used by homeless persons (particularly chronically

homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons

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

Additionally, since 2019, the City has contracted with City Net to provide street outreach services to people experiencing homelessness within the city. Street outreach is provided on weekdays during regular business hours. Notably, street outreach is also provided in highly impacted neighborhoods from Thursday – Sunday until 10 p.m. when most service providers have limited operations throughout the weekend.

Services include:

Street outreach - locating, identifying, and building relationships with unsheltered people to provide immediate support, intervention, de-escalation, and connections with homeless assistance programs and/or mainstream medical and mental/behavioral health and social services and housing programs.

Case management - intensive services to a set caseload of individuals to arrange, coordinate, and monitor the delivery of individualized services such as behavioral/mental/physical health care, employment assistance, state and federal benefits, etc.

Housing navigation - the development of an individualized housing stabilization plan, to make clients document-ready for housing and to provide housing search and placement services. Housing placement includes setting appointments, assisting with housing application paperwork, moving assistance, mediating with landlords on behalf of the client, etc.

Also, partnership with the Santa Barbara Alliance for Community Transformation (SB ACT), the city provided funding for a number of years to support weekly Neighborhood Navigation Centers, (NNCs) whereby service organizations provided services in “one-stop-shop” pop-up locations. Services included case management, food distribution, medical and veterinary care, sanitation services, and more.

This partnership led to the opening of the FARO Center (Fostering Access Resilience and Opportunity) in 2024, which now provides NNC services in a single centralized physical location in downtown Santa Barbara 5-days per week. These services are provided by a network of providers and include: documentation readiness (e.g. acquiring birth certificate, driver’s license, Social Security card), case

management, workforce development and life skills building, job search assistance, housing referrals, meals, health care and mental health support.

Similarly, the Channel Island YMCA operates the Haley St. Navigation Center for transitional aged youth (17-24 years old) who are currently or are at risk for experiencing homelessness. Services include food, basic needs, hygiene supplies, counseling services, referrals, and case management.

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

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

In addition to partnering with SB ACT to operate NNCs and the FARO Center, the City contracted with SB ACT to develop the Santa Barbara Act on Homelessness collaborative (AOH). Initially created as a public/private partnership between the City and the Santa Barbara Foundation, the AOH collaborative was designed as a localized, coordinated approach to addressing homelessness and has expanded to include all of South Santa Barbara County. SB ACT facilitates coordination, collaboration and mutual accountability among government agencies, key stakeholders, and nonprofit organizations that are engaged in responding to the homelessness crisis within the city and regionally.

The primary gap in the delivery system is a lack of funding to adequately address needs in the city. This also includes a lack of critical resources for mental health services, healthcare, substance abuse and access to affordable, accessible housing. These critical components of the service delivery system are inadequately funded, which limits the ability of local government and non-profits to provide services for stability and self-sufficiency. As noted in the Needs Assessment section, in 2023, 2,311 people newly accessed homeless services compared to 1,402 persons that were able to be housed countywide. People are losing their housing at a far greater rate than the service system is able to get them housed which places a significant strain on already underfunded service providers.

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

As noted above, the strength of the service delivery system is through the collaborative partnerships established with community-based providers. This is especially evident in delivery of services to people experiencing homelessness and other special needs populations and partnering with the housing authority to develop and preserve affordable housing. This network of partners has strengthened its collaboration in recent years by enhancing the governance structure of the CoC, implementing a Coordinated Entry System, and expanding cross-sector collaboration.

Additionally, as noted above, the City contracted with SB ACT to facilitate the AOH Collaborative. This collaborative is made up of a cross-sector of partners that include regional government agencies, homeless service providers, business interests, philanthropic organizations and persons with lived experience of homelessness. SB ACT facilitates the development of strategic plan goals and measurement systems by members of the AOH collaborative. The most recent 3-year strategic plan was announced March 2025.

The goals to be achieved by the end of 2027 are:

- Increase the number of households diverted from homelessness by 15%
- Facilitate 35 individuals with high acuity behavioral health needs moving into interim housing and 20 moving into and retaining permanent supportive housing
- Reduce the # of returns to homelessness (up to 1 year housed) by 25%
- Improve the attitudes towards homelessness among 4 key stakeholder groups by 20%: (1) local business leaders, (2) elected officials, (3) philanthropic partners, and (4) Home Owner Association (HOA) boards

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

The City also works to leverage funding sources to maximize impact and seek supplemental funding where possible (e.g., State funding, local funding sources, LIHTC, etc.) The City continues to actively consult with a variety of nonprofits, social service providers, neighborhoods and citizens, and other governmental agencies to address needs and develop institutional structure.

SP-45 Goals Summary – 91.215(a)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assisting the Homeless	2025	2029	Homeless	City of Santa Barbara	Homeless Assistance	CDBG: \$572,273.10	Homeless Person Overnight Shelter: 6,410 Persons Assisted
2	Decent Affordable Housing	2025	2029	Affordable Housing Public Housing	City of Santa Barbara	Decent Housing	HOME: \$2,694,105.30	TBRA: 250 Security Deposit: 10 Acquisition and/or Rehabilitation of affordable housing units: 20
3	Community Development Needs and Services	2025	2029	Non-Housing Community Development	City of Santa Barbara	Community Development Needs and Services	CDBG: \$63,585.90	200 Persons Assisted
4	Decent Housing Availability	2025	2029	Affordable Housing	City of Santa Barbara	Decent Housing	CDBG: \$1,275,000	Rental units rehabilitated: 50 Homeowner Housing Rehabilitated: 10 Other (FH): 5
5	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	City of Santa Barbara	Public Facilities and Infrastructure	CDBG: \$2,692,615.79	16 project/facility improvements
6	Economic Opportunity	2025	2029	Non-Housing Community Development	City of Santa Barbara	Economic Development	CDBG: \$200,000	10 businesses assisted
7	CDBG Planning and Administration	2025	2029	Administration	City of Santa Barbara	Planning for Housing and Community Development	CDBG: \$1,147,812.00	Other: 0 Other
8	HOME Planning and Administration	2025	2029	Administration	City of Santa Barbara	Planning for Housing and Community Development	HOME: 232,678.36	Other: 0 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Assisting the Homeless
	Goal Description	Using CDBG public service and CDBG-CV funds, the City will provide assistance to homeless service providers such as, but not limited to, People Assisting The Homeless (PATH), Domestic Violence Solutions, New Beginnings and Transition House. Using non-CDBG funds, the City will provide financial assistance to programs that aid in the prevention of homelessness, provide emergency and transitional shelter, permanent supportive housing, and supportive activities to persons who are homeless or at risk of becoming homeless. CDBG-CV funds will be used to provide assistance to homeless service providers who are prevent and respond to the ongoing impacts of COVID-19
2	Goal Name	Decent Affordable Housing
	Goal Description	The City will continue working with local housing and service providers to provide security deposit loans and TBRA assistance using HOME funds. The City will identify CHDOs to acquire, rehabilitate or construct low-income rental units utilizing, at minimum, 15% of the City’s allocation for CHDO set aside requirement.
3	Goal Name	Community Development Needs and Services
	Goal Description	Using CDBG public service funds, the City will provide assistance to childcare centers and/or programs that provide childcare; community centers or agencies that provide youth educational/recreational and/or senior programs; and/or health centers that provide mental health services. All activities benefit 51 percent or greater low- and moderate-income persons.

4	Goal Name	Decent Housing Availability
	Goal Description	<p>To the extent possible, based upon the availability of funds and a project’s viability, the City will assist affordable housing developers to rehabilitate low-income homeowner and rental units (using CDBG Revolving Loan funds and CDBG entitlement funds). Using CDBG administrative funds, the fair housing program will work to remove barriers to fair housing choice (e.g., respond to inquiries, investigate reported cases of housing discrimination, and educate the public on housing rights and responsibilities).</p> <p>In addition, using General Funds, the City will continue to support programs that make affordable housing available to vulnerable populations, for example, programs such as Rental Housing Mediation.</p>
5	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Using CDBG funds, the City will provide financial assistance to improve public facilities, parks, and infrastructure, and non-profit service providers' facilities.
6	Goal Name	Economic Opportunity
	Goal Description	Business coaching, technical support, and other services to contribute to the establishment and maintenance of a robust and sustainable childcare ecosystem.
7	Goal Name	CDBG Planning and Administration
	Goal Description	The City will conduct the following administration/planning activities: (1) General Administration of the overall CDBG Program, including preparation of budget, applications, certifications and agreements, (2) Coordination of all CDBG-funded capital improvement projects, (3) Coordination of the Public Service Subrecipients, (4) Monitoring of all CDBG projects/programs to ensure compliance with federal regulations, (5) Preparation of the Annual Action Plan, (6) Preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), (7) TBRA program monitoring, and (8) IDIS drawdowns.
8	Goal Name	HOME Planning and Administration
	Goal Description	The City may use up to ten (10) percent of the HOME allocation for the overall administration of the HOME Program. The City will use HOME funds to ensure the overall development, management, coordination (including coordination with Community Housing Development Organizations), and monitoring of all HOME-funded projects/programs to ensure compliance with federal regulations of the HOME program.

Table 56 – Goals Description

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

As presented in Goals Summary Information (Table 55) above, the City's five-year goal is to provide affordable housing opportunities to extremely low-, low- and moderate-income households through tenant based rental assistance (250 households), security deposits (10), and acquisition and/or rehab/construction of 20 housing units.

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

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

Since the HACSB exceeds the required 5% of inventory needing to be deemed Accessible Units there is no provision to increase this count.

Activities to Increase Resident Involvements

HACSB's Resident Services provides a wide variety of programs and events to all residents. This ranges from crisis intervention through Supportive Services Programs or access to community resources and referrals through their Advocate of the Day Program. HACSB collaborates with numerous community organizations to ensure residents are educated and aware of available programs and resources. They also have a Resident Advisory Board that reviews their HUD Annual and 5-Year Plan.

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

No

Plan to remove the 'troubled' designation

HACSB is not designated as troubled under 24 CFR part 902. HACSB is considered a high performer by HUD.

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

Barriers to Affordable Housing

The 2023-2031 Santa Barbara Housing Element outlines both government and non-governmental constraints to housing development. The primary non-governmental constraints include high land and construction costs. The financing environment is currently **stable**. While financing is generally available for market-rate development, there is limited availability of funding to subsidize affordable housing projects, which is a major impediment to the construction of affordable housing units. Funding sources for affordable housing are also complex and often need to be combined. 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), building codes, required site improvements, and fees and other exactions. Though there might not be one single barrier, the cumulative effect of regulatory policies increases costs and makes affordable development more challenging.

Recent policy decisions to help increase capacity for affordable housing development and residential investment include establishment of an Affordable Housing Trust Fund, new Objective Design and Development Standards, Pre-Approved Plans for Accessory Dwelling Units, and updates to the Average Unit-size Density Incentive Multi-Unit Housing Program (AUD), which is designed to support the construction of smaller, more affordable residential units **near transit**.

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Santa Barbara's Housing Element outlines several strategies to remove or mitigate barriers to affordable housing, as detailed starting on page 121. Key initiatives include:

1. **Inclusionary Housing Ordinance (IHO):** The IHO mandates that developments of five or more units allocate a portion as affordable housing. Developers have options to provide these units

on-site, off-site, or pay in-lieu fees, which contribute to the City's Housing Trust Fund for future affordable housing projects.

2. **State Density Bonus Law (SDBL):** SDBL offers developers the opportunity to build up to 35% more units than typically permitted under current zoning, provided they include affordable or senior housing. This incentive aims to reduce construction costs and encourage the inclusion of affordable units in new developments.
3. **Affordable Housing Overlay (AHO):** The AHO designates specific areas where affordable housing projects can benefit from relaxed zoning standards, such as increased density and reduced parking requirements, to make development more feasible and attractive to developers.
4. **Financial Assistance Programs:** The City actively seeks and utilizes federal and state funds, including HOME Investment Partnerships (HOME) and Community Development Block Grants (CDBG), to support the development and preservation of affordable housing. These funds are often used in conjunction with local resources to maximize impact.
5. **Preservation of Existing Affordable Housing:** The City monitors affordable rental developments with expiring use restrictions and collaborates with property owners to maintain affordability. Strategies include offering rehabilitation funding in exchange for extended affordability periods or assisting non-profit organizations in acquiring and managing these properties to prevent conversion to market-rate units.
6. **Housing Rehabilitation Programs:** In partnership with non-profit organizations, the City implements programs to assist low-income homeowners with necessary repairs and improvements, ensuring the longevity and safety of existing affordable housing stock.
7. **Utilization of County-Owned Land:** Before selling any County-owned land, the City evaluates its potential for residential development, prioritizing affordable housing opportunities when feasible. This approach aims to leverage public land to address housing needs.

These strategies reflect Santa Barbara's commitment to addressing affordable housing challenges by leveraging policy tools, financial resources, and collaborative efforts to create and preserve housing opportunities for residents across various income levels.

SP-60 Homelessness Strategy – 91.215(d)

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

The goals outlined in this Strategic Plan (see SP-05) demonstrate the City's overall commitment and strategy to address homelessness. As a member of the Santa Barbara/Santa Maria Continuum of Care (CoC), the City actively helped implement and monitor a countywide Coordinated Entry System (CES) for standardized assessment and client placement across all participating agencies. Street outreach and programmatic in-reach at CES Access Point sites are conducted to identify, assess, and connect people experiencing homelessness with the most appropriate service for their level of need.

There are six CES Access Point sites throughout the city: the FARO Center, Fr. Virgil Cordano Center, PATH, Salvation Army, Santa Barbara Rescue Mission and the Haley St. Navigation Center.

Outreach and assessment services are also provided by a number of organizations operating in the city, including, but not limited to: City Net, Good Samaritan Shelters, New Beginnings Safe Parking, AmeriCorps, Doctors Without Walls.

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

The City has a long standing history of partnering with and/or supporting organizations that address the emergency shelter and transitional housing needs of homeless individuals and families such as, but not limited to:

- Dignity Moves tiny home transitional housing villages for individuals and couples;
- Domestic Violence Solutions for temporary shelter, supportive services and transitional assistance for men or women, and their children, fleeing domestic violence;
- My Home for transitional housing for youth aging out of foster care;
- Noah's Anchorage Youth Shelter for temporary housing and crisis intervention services for homeless youth ages 12-17;
- PATH for interim housing/congregate shelter, medical respite, and social services for individuals;
- Rescue Mission for overnight congregate shelter beds, temporary and transitional shelter, and social services for individuals;
- Salvation Army Hospitality House for transitional shelter and case management to homeless men and women;
- Sarah House for full supportive services in a complete care residential home for special needs persons with AIDS or other terminal illnesses;
- Transition House for emergency shelter, temporary and transitional housing, meals, childcare and job assistance for families;
- Willbridge for transitional housing and medical respite as an alternative to incarceration for those with chronic homelessness and mental illness.

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

The City will continue to support programs whose mission is to help homeless persons transition to permanent housing. The goals outlined in this Strategic Plan (see SP-05) identify types of projects that the City plans to support during the plan period, including but not limited to, Tenant Based Rental Assistance and security deposit assistance activities, and other programs for individuals and families that have outlined program goals to move persons into permanent housing, in particular those that provide support services to keep persons housed.

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

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

Strengthening collaboration from service providers of various sectors including medical, social services, education, etc. is a critical component of both the local CoC and ACT on Homelessness Collaborative discussed in this strategic plan. By design, stakeholders in these initiatives come from the aforementioned groups to ensure cross sector collaboration.

The City helps prevent low-income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless through a number of city programs like the Rental Housing Mediation Program and Fair Housing Enforcement Program. The city also supports organizations like Transition House, which offers a homelessness prevention program to assist very low-income households increase their earning potential and improve their household finance management. Good Samaritan Shelter also operates a Prevention, Diversion, and Rehousing Program for those at-risk or who recently have become homeless. The diversion program offers a hotline for immediate assistance to connect people to alternative solutions to shelter placement and offers rapid rehousing assistance.

The city operates the Housing Rehabilitation Loan Program to help affordable housing providers rehabilitate substandard multi-family buildings and implement affordability controls to maintain the supply of affordable housing stock. The Rental Housing Mediation program assists and/or mediates disputes between tenants and landlords to prevent the possibility of displacement/homelessness. The Fair Housing Enforcement Program investigates reported cases of housing discrimination and educates the public on housing rights and responsibilities.

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

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

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

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

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

As discussed earlier in the Market Analysis, an estimated 1,285 owner-occupied, and 210 renter-occupied housing units in Santa Barbara were constructed before 1980 and have children under the age of 6 living in them. If these units contain a proportionate share of persons as the City proportion overall (10% of families with children live in poverty in Santa Barbara), then 120 owner-occupied and 29 renter occupied housing units in Santa Barbara could be occupied by low-income families with children that could contain lead-based paint hazards.

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

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

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

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

The City of Santa Barbara’s anti-poverty strategy includes both policy initiatives that address structural causes of poverty, and the funding of economic and social programs that enable low-income clients to move towards self-sufficiency and end the cycle of poverty. This is enabled through funding and management of the City’s Human Services grants and related programs. The City’s Housing Authority also operates a Family Self-Sufficiency Program (FSS) to allow Section 8 participants and public housing tenants to move up and out of assisted housing. The City’s goal in this regard is to ensure that an individual or family has enough income, as well as knowledge, personal skills, and support systems necessary to secure safe and affordable housing, obtain quality child care, fulfill education and employment goals, access physical and mental health services, save money for future needs, obtain nutritious food and acquire basic necessities such as clothing, and build strong, stable families. The City will continue to focus on self-sufficiency as its primary anti-poverty approach through the Consolidated Plan, by administering existing programs and implementing initiatives for new human service programs.

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

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

SP-80 Monitoring – 91.230

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

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

Capital projects are monitored by regular status and fiscal reports for Davis/Bacon requirements throughout the course of the project, as well as frequent site visits by staff. For some projects, the City's Housing Program staff are assigned to monitor and inspect project construction work.

HOME projects are examined yearly for financial condition with 10 units or more. On-site inspections are conducted every three (3) years following HUD approved guidelines in accordance with 24 CFR 92.504(d). Owner-occupied units are required to submit an annual compliance form.

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

2025 Annual Action Plan

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

Introduction

This section of the 2025 Action Plan outlines anticipated resources and explains how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Planning, Economic Development, Housing, Public Improvements, Public Services	\$847,812.00	\$300,000.00	\$240,254.79	\$1,388,066.79	\$4,591,248.00	Forecast based on 2025 allocation and average program income
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	\$465,356.73	\$120,000	\$807,443.07	\$1,392,799.80	\$2,341,426.92	Forecast based on 2025 allocation and average program income

Table 57 - Expected Resources – Priority Table

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

matching requirements will be satisfied.

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

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

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

- **Section 8 funds:** The Housing Authority of the City of Santa Barbara administers the Section 8 program in the City and receives Section 8 funds annually to provide rent subsidies to nearly 3,000 residents.
- **Continuum of Care funds:** The City is a partner in the County of Santa Barbara Continuum of Care which receives HUD funding. City CDBG funds are often used to leverage support to recipients of CoC and ESG 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 ACT on Homelessness Collaborative and the FARO center, discussed in Section SP-40, and to secure interim shelter beds for unhoused persons. City voters also in 2024 passed a half-cent sales tax measure to support essential local services such as affordable housing, addressing homelessness, emergency services, maintaining public parks and other public facilities, and more.
- **State Funding:** The city commits State of California Permanent Local Housing Allocation (PLHA) funds to support street outreach services to persons experiencing homelessness, and to provide rental housing mediation services to persons at-risk of losing their housing due to

eviction or other rental disputes. The City also partnered with Santa Barbara County and New Beginnings to secure California Encampment Resolution Funds to provide outreach and housing to persons experiencing vehicular homelessness.

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

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

The Sites Inventory prepared for the 2023-2031 Housing Element includes one pending City-owned site to accommodate RHNA with a capacity of 63 units. The approximately one-acre site at 400 W. Carrillo Street is currently a commuter parking lot. The General Plan designation is Commercial/Medium High Density Residential and the maximum density is 27 dwelling units/acre. The site is adjacent to Mission Creek and a setback of at least 25 feet from top of bank is required. A pre-application for development of 63 moderate- and middle-income affordable rental units was submitted in February 2022 by the City of Santa Barbara Housing Authority. In September 2023, City Council approved a Development Agreement for the project. The City intends to evaluate City-owned sites for donation, lease, or sale to develop affordable housing with Program HE-14: City Land Registry (2026-2027). The City intends to develop a priority list of approximately 10 City owned sites for potential development of housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assisting the Homeless	2025	2026	Homeless	City of Santa Barbara	Homeless	CDBG: \$127,171.80 CDBG-CV: \$28,028	Homeless Person Overnight Shelter: 1420 Persons Assisted
2	Decent Affordable Housing	2025	2026	Affordable Housing	City of Santa Barbara	Decent Housing	HOME: \$1,346,264.13	TBRA: 10 Security Deposit: 2 Acquisition and/or Rehabilitation of affordable housing units: 4
3	Decent Housing Availability	2025	2026	Affordable Housing	City of Santa Barbara	Decent and Fair Housing	CDBG: \$326,478.12	13 Households Assisted Other: 1 Households
4	Public Infrastructure and Infrastructure Improvements	2025	2026	Non-Housing Community Development	City of Santa Barbara	Public Facilities and Infrastructure	CDBG: \$688,304.59	11,327 Persons Assisted 3 Projects Other: 3 Other
5	CDBG Planning and Administration	2025	2026	Other	City of Santa Barbara	Planning for Housing and Community Development	CDBG: \$218,084.28	N/A
6	HOME Planning and Administration	2025	2026	Other	City of Santa Barbara	Planning for Housing and Community Development	HOME: \$46,535.67	N/A

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Assisting the Homeless
	Goal Description	Using CDBG public service funds, the City will provide assistance to homeless service providers such as, but not limited to, People Assisting The Homeless (PATH), Domestic Violence Solutions, New Beginnings and Transition House. Using non-CDBG funds, the City will provide financial assistance to programs that aid in the prevention of homelessness, provide emergency and transitional shelter, permanent supportive housing, and supportive activities to persons who are homeless or at risk of becoming homeless.
2	Goal Name	Decent Affordable Housing
	Goal Description	The City will continue working with local housing and service providers to provide security deposit loans and TBRA assistance using HOME funds. The City will identify CHDOs to acquire, rehabilitate or construct low-income rental units utilizing, at minimum, 15% of the City's allocation for CHDO set aside requirement.
3	Goal Name	Decent Housing Availability
	Goal Description	To the extent possible, based upon the availability of funds and a project's viability, the City will assist affordable housing developers to rehabilitate low-income homeowner and rental units (using CDBG Revolving Loan funds and CDBG entitlement funds). Using CDBG administrative funds, the fair housing program will work to remove barriers to fair housing choice (e.g., respond to inquiries, investigate reported cases of housing discrimination, and educate the public on housing rights and responsibilities). In addition, using General Funds, the City will continue to support programs that make affordable housing available to vulnerable populations, for example, programs such as Rental Housing Mediation.
4	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Using CDBG funds, the City will provide financial assistance to improve public facilities, parks, and infrastructure, and non-profit service providers' facilities.

5	Goal Name	CDBG Planning and Administration
	Goal Description	The City will conduct the following administration/planning activities: (1) General Administration of the overall CDBG Program, including preparation of budget, applications, certifications and agreements, (2) Coordination of all CDBG-funded capital improvement projects, (3) Coordination of the Public Service Subrecipients, (4) Monitoring of all CDBG projects/programs to ensure compliance with federal regulations, (5) Preparation of the Annual Action Plan, (6) Preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), (7) TBRA program monitoring, and (8) IDIS drawdowns.
6	Goal Name	HOME Planning and Administration
	Goal Description	The City may use up to ten (10) percent of the HOME allocation for the overall administration of the HOME Program. The City will use HOME funds to ensure overall development, management, coordination (including coordination with Community Housing Development Organizations), and monitoring of all HOME-funded projects/programs to ensure compliance with federal regulations of the HOME program.

Table 59 – Goals Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	Tenant Based Rental Assistance
2	Security Deposit Loan Program
3	Affordable Housing Rehabilitation/Construction Assistance
4	Housing Rehabilitation Loan Program
5	Habitat For Humanity – Home Repair Program
6	Fair Housing Program
7	City Neighborhood Improvement Task Force
8	Cliff Drive Care Center
9	Transition House
10	Santa Barbara Neighborhood Clinics
11	New Beginnings - Safe Parking Rapid Rehousing
12	People Assisting The Homeless (PATH)
13	CDBG Administration
14	HOME Administration

Table 60 - Project Information

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

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

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

The basis for giving priority to public facilities, parks and infrastructure was determined from the non-

housing community needs assessment of the Consolidated Plan, which identified projects in the City's Capital Improvement Plan that would be CDBG eligible. In addition, the Consolidated Plan found that CDBG funds are one of few funding sources that are available to non-profit organizations for capital improvements.

The major obstacles include the high and sustained demand for public services, as well as the lack of funding. During the last 14 years, the City's CDBG allocation has dropped by 27% and the HOME allocation by 43%. These cuts, along with the state's elimination of Redevelopment Agencies, with no subsequent replacement, are the main obstacles to meeting underserved needs.

AP-38 Project Summary
Project Summary Information

No. 1	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Tenant Based Rental Assistance	Decent Affordable Housing	City of Santa Barbara	Decent Housing	HOME EN: \$174,508.78 HOME PI: \$110,000
	Description	To provide rental assistance to special needs persons (homeless or imminently at risk of being homeless) in order to secure permanent rental housing, using HOME Entitlement and Program Income funds. Also, \$264,943.07 in prior year HOME EN.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	50 homeless families.			
	Location Description	Citywide			
	Planned Activities	To provide rental assistance to special needs persons (homeless or imminently at risk of being homeless) in order to secure permanent rental housing.			
No. 2	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Security Deposit Loan Program	Decent Affordable Housing	City of Santa Barbara	Decent Housing	HOME: \$10,000
	Description	HOME entitlement and/or program income provides security deposit assistance to assist persons in securing permanent rental housing.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	2 homeless families			
	Location Description	Citywide			
	Planned Activities	HOME entitlement and/or program income provides security deposit assistance to assist persons in securing permanent rental housing.			
No. 3	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Affordable Housing Rehabilitation/Construction Assistance	Decent Affordable Housing	City of Santa Barbara	Decent Housing	HOME EN/CR: \$244,312.28 HOME uncommitted:

					\$542,500
	Description	HOME Entitlement, Program Income and CHDO funds will be used to assist affordable housing developers in the rehabilitation, acquisition, or construction of very -low- and low-income rental housing units.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	N/A			
	Location Description	Citywide			
	Planned Activities	To the extent possible, based upon Request for Proposals submissions and funding availability, HOME Entitlement, Program Income and CHDO funds will be used to assist affordable housing developers in the rehabilitation, acquisition or construction of very-low and low-income rental housing units.			
No. 4	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Housing Rehabilitation Loan Program	Decent Housing Availability	City of Santa Barbara	Decent Housing	CDBG: \$240,000
	Description	The City's Housing Rehabilitation Loan Program (HRLP) facilitates the rehabilitation of low-income rental units.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	14 Households Assisted			
	Location Description	Citywide, administration at 630 Garden St.			
	Planned Activities	To the extent possible, based upon Request for Proposals submissions and funding availability, the City's Housing Rehabilitation Loan Program (HRLP) facilitates the rehabilitation of low-income rental units. Preservation, energy efficiency, and health and safety hazards are the main priorities of the program. Lead-based paint abatement is a component of the program and every unit selected for rehab is tested. Elimination or encapsulation remedies are implemented if lead is detected.			
No. 5	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Habitat for Humanity – Home Repair Program	Decent Affordable Housing	City of Santa Barbara	Decent Housing	\$75,000

	Description	Habitat for Humanity partners with community members to help them build or improve their own homes to achieve the strength, stability, and independence they need to build a better life for themselves and their families.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	3 households.			
	Location Description	Various - Owner-occupied homes within the City of Santa Barbara			
	Planned Activities	Owner-occupied home repair and rehabilitation program will assist low-income individuals, families, and seniors with activities including necessary home repairs, accessibility modifications, or aging-in-place adaptations to remain safely in their homes.			
No. 6	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Fair Housing Program	Decent Housing Availability	City of Santa Barbara	Decent Housing	\$11,478.12
	Description	Using CDBG administration funds, the City's Fair Housing Program responds to inquiries, investigates reported cases of housing discrimination, and educates the public on rights and responsibilities.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	N/A			
	Location Description	Citywide			
	Planned Activities	See Description.			
No. 7	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	City Neighborhood Improvement Task Force	Public Facilities and Infrastructure Improvements	City of Santa Barbara	Public Facilities and Infrastructure	\$463,304.59
	Description	The NITF is an interdepartmental task force comprised of City staff from Public Works, Sustainability and Resilience, Community Development, Fire, Police, Parks & Recreation,			

		City Administrator, and City Attorney. The NITF identifies and carries out neighborhood-improvement projects.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	11,025 Persons Assisted			
	Location Description	Citywide, administered at 630 Garden St.			
	Planned Activities	Activities include the Westside Community Center Rehab and Replacement of Parking lot and Plaza Vera Cruz community center rehabilitation.			
No. 8	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Cliff Drive Care Center	Public Facilities and Infrastructure Improvements	City of Santa Barbara	Public Facilities and Infrastructure	CDBG: \$225,000
	Description	Rehabilitation of trash enclosure for the Cliff Drive Care Center which serves an average of 11 children ages 0-2, 58 children ages 2-5, 37 children ages 5-12 every weekday. CDCC also serves an average of 65 seniors in our dining room and deliveries to homebound seniors every other Thursday. By replacing the trash enclosure, the children and seniors in the programs will be kept safe from exposure to recycling, green waste, and food waste which is currently adjacent to both the parking lot and outdoor play area.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	302 Persons Assisted			
	Location Description	1435 Cliff Dr, Santa Barbara, CA 93109			
	Planned Activities	See description.			
No. 9	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Transition House	Assisting the Homeless	City of Santa Barbara	Homeless Assistance	CDBG: \$63,741.82
	Description	Transition House is dedicated to the solution of family homelessness in the Santa Barbara community. The Transition House Shelter is located in downtown Santa Barbara, is the first of three stages in our housing continuum, and is open seven days a			

		week. It offers emergency housing and three nutritious meals a day to Santa Barbara area homeless families with children. Families stay an average of three to four months.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	116 Households Assisted			
	Location Description	425 E. Cota St. Santa Barbara, Ca. 93101			
	Planned Activities	Clients receive case management, career counseling, social service referrals, ESL classes, specialized children's programming, sliding scale licensed infant care, basic medical exams, and budgeting instruction. The shelter is open year-round and serves only homeless families with children.			
No. 10	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	Santa Barbara Neighborhood Clinics – Integrated Health Care	Assisting the Homeless	City of Santa Barbara	Homeless Assistance	CDBG: \$27,500
	Description	SBNC's integrated healthcare program for low income individuals and people experiencing homelessness includes three pillars of service: primary medical, dental, and mental healthcare at multiple locations within the City.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	834 Persons Assisted			
	Location Description	414 E Cota St, Santa Barbara, CA 93101			
	Planned Activities	See description.			

No. 11	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	New Beginnings – Safe parking Rapid Rehousing	Assisting the Homeless	City of Santa Barbara	Homeless Assistance	CDBG: \$17,013.82 CDBG-CV: \$28,028
	Description	Safe Parking and Rapid Rehousing Program			
	Target Date	6/30/2026			

	Estimate the number and type of families that will benefit from the proposed activities	600 Persons Assisted			
	Location Description	Citywide			
	Planned Activities	This program will provide safe overnight parking, case management, and rapid rehousing services to persons living in their vehicles.			
No. 12	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	CIYMCA Noah's Anchorage	Assisting the Homeless	City of Santa Barbara	Homeless Assistance	CDBG: \$18,916.16
	Description	Emergency shelter, drop-in services, and crisis intervention to youth 12-17 who are experiencing homelessness, at-risk for abuse, and/or have run away. Noah's is licensed as a Youth Homelessness Prevention Center, operating an 8-bed residential home.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	170 Persons Assisted			
	Location Description	301 W. Figueroa Street, Santa Barbara, Ca. 93101			
	Planned Activities	This program will provide emergency shelter, drop-in services, and crisis intervention to youth 12-17 who are experiencing homelessness, at-risk for abuse, and/or have run away.			
No. 13	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	CDBG Administration	CDBG Planning and Administration	City of Santa Barbara	Planning for Housing and Community Development	CDBG: \$218,084.28
	Description	City staff administer the CDBG program to meet Federal Department of Housing and Urban Development regulations.			

**Table 61
– Project**

	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	N/A			
	Location Description	630 Garden St. Santa Barbara, 93101			
	Planned Activities	City staff administer the CDBG program to meet federal regulations.			
No. 14	Project Name	Goals Supported	Target Area	Needs Addressed	Funding
	HOME Administration	HOME Planning and Administration	City of Santa Barbara	Planning for Housing and Community Development	HOME: \$46,535.67
	Description	City staff administer the HOME program to meet federal regulations.			
	Target Date	6/30/2026			
	Estimate the number and type of families that will benefit from the proposed activities	N/A			
	Location Description	630 Garden St. Santa Barbara, 93101			
	Planned Activities	City staff administer the HOME program to meet federal regulations.			

Summary Information

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
City of Santa Barbara	100

Table 49 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	84
Non-Homeless	70
Special-Needs	23
Total	177

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	52
The Production of New Units	93
Rehab of Existing Units	32
Acquisition of Existing Units	0
Total	177

Table 64 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Santa Barbara (HACSB) is the local public agency providing safe, decent, and high-quality affordable housing and services to eligible persons. HACSB is considered a high performer by HUD. HACSB administers 2931 vouchers, of which 881 are project-based Section 8 units (all converted from public housing using HUD's Rental Assistance Demonstration, or RAD Program) and 2,050 are tenant-based.

In addition to the HUD-supported units/vouchers, HACSB owns/manages another 1,640 affordable units funded locally and/or through Low Income Housing Tax Credits (LIHTC).

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

The needs of public housing are addressed in the Public and Assisted Housing sections of the Consolidate Plan (NA-35, MA-35, and SP-50). In addition, HACSB's 2024-2029 Five-Year Action Plan examines the community's affordable housing needs and charts the HACSB's course to help address these needs by establishing measurable goals and objectives for improving operations and furthering its mission to provide affordable housing.

This coming year, HACSB will add 48 low-income Section 8 Project-Based Voucher family units through construction and add 32 units with supportive housing services for formerly homeless by renovation of an existing structure.

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

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

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

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

affordable housing, a sustainable community and self-sufficiency.

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

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

N/A. The HACSB is deemed a “high performer” under the Section 8 Management Assessment Program.

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

Introduction

The City has a long standing history of partnering with and/or supporting organizations that address the emergency shelter and transitional housing needs of homeless individuals and families. The goals outlined in this Strategic Plan (see SP-05), and as shown below, demonstrate the City's overall commitment and strategy to address homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As a member of the Santa Barbara/Santa Maria Continuum of Care (CoC), the City actively helped implement and monitor the County's Coordinated Entry System (CES) standardized assessment and client placement across all participating agencies. Street outreach and programmatic in-reach at CES Access Point sites are conducted to identify, assess, and connect people experiencing homelessness with the most appropriate service for their level of need.

There are six CES Access Point sites throughout the city: the FARO Center, Fr. Virgil Cordano Center, PATH, Salvation Army, Santa Barbara Rescue Mission, and the Haley St. Navigation Center.

Outreach and assessment services are also provided by a number of organizations operating in the city, including, but not limited to: City Net*, Good Samaritan Shelters, New Beginnings Safe Parking*, AmeriCorps, Doctors Without Walls.

* Organizations marked with an asterisk receive City entitlement and non-entitlement financial support to assist with operations.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has a long standing history of partnering with and/or supporting organizations that address the emergency shelter and transitional housing needs of homeless individuals and families such as, but not limited to:

- Dignity Moves tiny home transitional housing villages for individuals and couples;
- Domestic Violence Solutions for temporary shelter, supportive services and transitional assistance for men or women, and their children, fleeing domestic violence;
- My Home for transitional housing for youth aging out of foster care;
- Noah's Anchorage Youth Shelter for temporary housing and crisis intervention services for homeless youth ages 12-17;
- PATH for interim housing/congregate shelter, medical respite, and social services for individuals;
- Rescue Mission for overnight congregate shelter beds, temporary and transitional shelter, and social services for individuals;

- Salvation Army Hospitality House for transitional shelter and case management to homeless men and women;
- Sarah House for full supportive services in a complete care residential home for special needs persons with AIDS or other terminal illnesses;
- Transition House for emergency shelter - temporary and transitional, meals, childcare and job assistance for families;
- Willbridge for transitional housing and medical respite as an alternative to incarceration for those with chronic homelessness and mental illness.

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

The City will continue to support programs whose missions are to help homeless persons transition to permanent housing. This Consolidated Plan and the 2025 Action Plan identify types of projects that the City plans to support during the plan period, including Tenant Based Rental Assistance and security deposit assistance activities, and other programs for individuals and families that have outlined program goals to move persons into permanent housing, in particular those that provide support services to keep persons housed.

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Strengthening collaboration from service providers of various sectors including medical, social services, education, etc. is a critical component of both the local CoC and ACT on Homelessness Collaborative discussed in this document. By design stakeholders in these initiatives come from the aforementioned groups to ensure cross sector collaboration.

The City helps prevent low-income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless through a number of city programs like the Rental Housing Mediation Program and Fair Housing Enforcement Program. The city also supports organizations like Transition House, which offers a homelessness prevention program to assist very low-income households increase their earning potential and improve their household finance management. Good Samaritan Shelter also operates a Prevention, Diversion, and Rehousing Program for those at-risk or who recently have become homeless. The diversion program offers a hotline for immediate assistance, to connect people to alternative solutions to shelter placement and offers rapid rehousing assistance.

The city operates the Housing Rehabilitation Loan Program to help affordable housing providers rehabilitate substandard multi-family buildings and implement affordability controls to maintain the supply of affordable housing stock. The Rental Housing Mediation program assists and/or mediates disputes between tenants and landlords to prevent the possibility of displacement/homelessness. The Fair Housing Enforcement Program investigates reported cases of housing discrimination and educates the public on housing rights and responsibilities.

Discussion

As demonstrated above, the City partners with and/or supports a number of organizations that address the full spectrum of needs of homeless individuals and families. The City has also undertaken a number of initiatives to collaboratively address homelessness.

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

Introduction:

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

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

The City of Santa Barbara’s 2023-2031 Housing Element includes several strategies to mitigate barriers to affordable housing, addressing land use controls, zoning ordinances, fees, and other regulatory constraints. These actions aim to facilitate housing production and improve access for low- and moderate-income households.

1. Land Use and Zoning Reforms
 - Maintain and expand inclusionary housing requirements to ensure new ownership developments provide below-market-rate units.
 - Encourage lot consolidation and small site development by offering additional density bonuses and development flexibility.
2. Public Land for Affordable Housing
 - Inventory and repurpose surplus publicly owned land for affordable and workforce housing.
3. Development Incentives and Streamlining
 - Implement the State Density Bonus Law to allow increased unit counts, reduced lot sizes, and flexible development standards.
 - Reduce parking, setback, and open space requirements for affordable housing developments.
4. Affordable Rental and Homeownership Programs
 - Expand the Housing Rehabilitation Loan Program (HRLP) to assist in preserving existing rental stock by allowing the reconstruction or rehabilitation of older apartments.
 - Pursue funding assistance for first-time homebuyers, making homeownership more accessible to moderate-income households.
 - Strengthen Tenant Protection and Fair Housing Policies, ensuring affordable rental units remain available and accessible.
5. Strategic Housing Growth Areas
 - Focus the highest residential densities in commercial districts while avoiding clustering affordable housing in specific neighborhoods, promoting a scattered-site development

approach.

- Utilize the Average Unit Density (AUD) Incentive Program to encourage rental housing, employer-sponsored housing, and co-op housing in targeted areas such as Downtown, La Cumbre Plaza, Commercial Manufacturing Zone, and Milpas Street.

6. Policy Advocacy and Funding

- Continue advocating for federal, state, and local funding sources for affordable housing.

Discussion:

The Government Constraints analysis prepared for the 2023-2031 Housing Element identified zoning and land use changes to reduce housing constraints and barriers to affordable housing and comply with state law. Housing Element Programs HE-3 (Amend the Zoning Ordinance for Special Needs Housing, 2025-2026), HE-6 (Facilitate Production of Accessory Dwelling Units, 2023-2026), HE-8 (Innovative Housing Types, 2025-2026) and others will implement zoning changes to provide more affordable housing choices and reduce the vulnerability of residents to housing discrimination.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Santa Barbara, in partnership with local agencies, nonprofits, and housing providers, remains committed to addressing underserved needs, fostering affordable housing, reducing poverty and lead-based paint hazards, and improving coordination among institutions. These efforts ensure effective service delivery and maximize available resources.

Actions Planned to Address Obstacles to Meeting Underserved Needs

Major challenges in meeting underserved needs continue to include high demand for public services and limited funding availability. To address these barriers, the City has prioritized funding allocations to programs that provide the greatest impact for low- and moderate-income residents. Specific initiatives in the 2025 program year that will utilize CDBG and HOME funds include:

- New Beginnings – Safe Parking Shelter and Rapid Rehousing Program.
- PATH Santa Barbara – Homeless Services and Housing Programs.
- Transition House – Shelter Operations and Facility Improvements.
- Public Facility Improvements – Renovations at Eastside Restroom, Louise Lowry Davis Center, and Westside Center Playground.
- Security Deposit and Tenant-Based Rental Assistance Programs.

Actions Planned to Foster and Maintain Affordable Housing

Efforts to foster and maintain affordable housing are outlined in the Annual Affordable Housing Goals section (AP-55) and the Barriers to Affordable Housing section (AP-75). Given the ongoing housing affordability crisis, the City remains committed to expanding, preserving, and improving access to affordable housing. Additionally, the City is working to reduce regulatory barriers to housing development, as described in SP-55 of the Consolidated Plan and AP-75 of the Action Plan

Actions Planned to Reduce Lead-Based Paint Hazards

The City continues to implement HUD Lead-Based Paint Regulations (Title X), requiring all federally funded rehabilitation projects to address lead hazards. Lead abatement is incorporated into the City's Housing Rehabilitation Loan Program (HRLP), ensuring that rental housing units receiving rehabilitation funds are tested for lead-based paint hazards. If lead is detected, abatement or encapsulation is conducted using CDBG funds.

To further reduce lead hazards in existing housing, all federally funded rehabilitation projects undergo lead and asbestos testing, and abatement efforts are carried out as necessary. Additionally, the City's Section 8 program conducts annual inspections, ensuring defective paint surfaces are repaired. If a unit is occupied by a household with children under age six, corrective measures include mandatory testing and remediation.

Actions Planned to Reduce the Number of Poverty-Level Families

The City of Santa Barbara's anti-poverty strategy focuses on both structural policy initiatives and direct service programs aimed at economic self-sufficiency. The City administers Human Services Grants and collaborates with local organizations to provide education, job training, and financial empowerment programs. Additionally, the Housing Authority of the City of Santa Barbara (HACSB) operates the Family Self-Sufficiency Program (FSS) to assist Section 8 participants and public housing tenants in achieving economic stability. The overarching goal is to ensure that low-income families and individuals have the necessary resources to:

- Secure safe and affordable housing.
- Access quality childcare.
- Pursue education and employment opportunities.
- Obtain healthcare, nutrition, and financial stability.
- Build strong, stable households and end the cycle of poverty.
- All projects in the 2025 Action Plan are designed to directly or indirectly support poverty reduction efforts.

Actions Planned to Develop Institutional Structure

Santa Barbara's institutional delivery structure is outlined in detail in SP-40 of the Consolidated Plan. The City's strategy for improving service coordination includes:

- Expanding support for homeless services and special needs populations.
- Strengthening partnerships with the Housing Authority and non-profit developers to expand affordable housing efforts.
- Leveraging funding sources, including state and federal resources, to maximize impact and seek supplemental grants (e.g., LIHTC, HOME-ARP, HEAP, and local funding sources).
- Maintaining active consultation with nonprofits, social service providers, neighborhood groups, and government agencies to enhance institutional structure.

Actions Planned to Enhance Coordination Between Public and Private Housing and Social Service Agencies

Effective coordination between public housing agencies, social service organizations, healthcare providers, and community-based groups is essential for maximizing service delivery

The Community Development and Human Services Committee (CDHSC) plays a critical role in fostering collaboration between human service providers and ensuring alignment of resources. The City will also encourage joint reviews of funding guidelines to strengthen the coordination of CDBG and other funding programs.

By enhancing partnerships between public and private entities, Santa Barbara aims to create a more integrated and efficient service system, ensuring that low-income and vulnerable residents have access to essential housing and support services.

Program Specific Requirements

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

Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$93,500
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	
Total Program Income	\$93,500

Other CDBG Requirements

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

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

N/A. The City only invests HOME funds in a manner consistent with the forms of assistance specified in 24 CFR 92.205(b). These have included interest-bearing loans, deferred and amortized payment loans, or grants. The majority of assistance comes in the form of deferred payment loans.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The City does not, and has no plans to, use HOME funds for homebuyer activities.

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The City does not, and has no plans to, use HOME funds for homebuyer activities and therefore HOME resale or recapture activities do not apply.

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

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

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not applicable, no specific preference for persons with special needs or disabilities has been identified.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

n/a

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

n/a

Appendix - Alternate/Local Data Sources

1	Data Source Name HACSB Section 8 and Public Housing Data
	List the name of the organization or individual who originated the data set. Housing Authority of the City of Santa Barbara
	Provide a brief summary of the data set. Section 8 Housing Choice Voucher data and public housing data within the City of Santa Barbara.
	What was the purpose for developing this data set? To obtain current and accurate information on occupants of public and assisted rental housing in Santa Barbara.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is comprehensive and Citywide.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The data is from October 2014.
	What is the status of the data set (complete, in progress, or planned)? Complete.
	2
Data Source Name Vacant Units in Need of Rehab or Replacement	
List the name of the organization or individual who originated the data set. City of Santa Barbara Code Enforcement	
Provide a brief summary of the data set. Given the strength of the Santa Barbara housing market, City Code Enforcement staff are unaware of any homes sitting vacant or bank-owned in need of rehabilitation or replacement.	
What was the purpose for developing this data set? To complete the Vacant Units Table.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Comprehensive and citywide.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2015	

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>Homeless Facilities Inventory</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Santa Barbara, community Development Department, Administration/Housing/Human Services Division</p>
	<p>Provide a brief summary of the data set.</p> <p>Inventory of emergency shelter, transitional housing and supportive housing beds.</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide a current and accurate inventory of facilities and housing targeted to serving the needs of the local homeless population.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Comprehensive - Citywide.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2015.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
4	<p>Data Source Name</p> <p>2011-2015 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>

	What is the status of the data set (complete, in progress, or planned)?
5	Data Source Name 2000 Census (Base Year), 2018 1-Year ACS (Most Rec
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
6	Data Source Name 2019 PIT Santa Barbara County
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?

7	Data Source Name 2018 ACS 1-Year
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
8	Data Source Name HUD 2020 FMR and HOME Rents
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
9	Data Source Name 2017 Longitudinal Employer-Household Dynamics (Pri

<p>List the name of the organization or individual who originated the data set.</p>
<p>Provide a brief summary of the data set.</p>
<p>What was the purpose for developing this data set?</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p>