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Katherine Douglas *Public Comment*

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**From:** Amanda Cobb <amanda@sbhabitat.org>  
**Sent:** Monday, April 7, 2025 12:42 PM  
**To:** sbcob  
**Cc:** Jessica de L'Arbre; Susan Renehan  
**Subject:** Public Comment - Board Meeting 4.8.25  
**Attachments:** Public Comment BOS 4.8.25\_Habitat for Humanity.pdf

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Hello,

Thank you so much for the opportunity to provide public comment on the Workforce Housing Study for the April 8<sup>th</sup> Board of Supervisors meeting. Attached is a public comment from Habitat for Humanity of Southern Santa Barbara County.

Best,

**Amanda Cobb (she/her) | Community Engagement Manager**

Habitat for Humanity of Southern Santa Barbara County

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## **Santa Barbara County Board of Supervisors**

County Administration Building

105 Anacapa Street

Santa Barbara, CA 93101

### **RE: Workforce Housing Study – Comments from Habitat for Humanity of Southern Santa Barbara County**

Dear Chair Capps and Members of the Board,

On behalf of Habitat for Humanity of Southern Santa Barbara County, thank you for the opportunity to comment on the County's Workforce Housing Study. We appreciate the report's comprehensive nature and are grateful to have been included in the stakeholder outreach process alongside Harris & Associates and County staff.

As an organization dedicated to creating affordable homeownership opportunities for local working families, we offer the following comments and recommendations:

#### **1. Retain Low-Income Inclusionary Requirements for Ownership Units**

The Workforce Housing Study confirms what many of us already know: the need is greatest at the lowest income levels. According to the report, **71% of workers in the County fall below 80% of the Area Median Income (AMI)**, and **50% fall below 50% AMI**. These are the very families that Habitat serves—those who are essential to our economy and community but are increasingly priced out of homeownership altogether.

At the same time, **median home prices in the County have increased 61%** over the past five years, creating a situation where a **household now needs to earn 265% of AMI** to afford the median-priced home. This widening affordability gap cannot be bridged unless local policies intentionally and consistently support the development of ownership housing that is deed-restricted and affordable to low-income families.

We urge the Board not to weaken inclusionary requirements for ownership housing at the low-income level. Removing this provision, as the current proposal suggests, would mean **there is no longer a County policy mechanism to create more ownership housing for the majority of our workforce - of which almost 3 in 4 are lower income**. Despite assertions in the study that it is financially infeasible to require lower-income units, our experience—as well as partnerships with developers who are meeting these



requirements—suggests otherwise. Furthermore, we believe financial feasibility and nexus studies should be conducted before fact-based assertions can be made about whether or not low-income ownership housing is feasible.

## **2. Public/Private Partnerships Depend on Inclusionary Policy**

Habitat is exploring multiple partnerships with developers building affordable ownership units *because* of inclusionary housing requirements. These requirements create an incentive and vital opportunity for public/private collaboration by encouraging developers to partner with non-profits like Habitat to meet their affordable housing obligations on-site.

Without this policy, **the incentive to build deed restricted affordable ownership homes as part of multi-family projects disappears**—along with the chance to create integrated, inclusive neighborhoods that reflect the diversity of our workforce. We strongly recommend retaining low-income requirements in the Inclusionary Housing Ordinance for ownership developments to continue fostering these critical partnerships.

## **3. Fast-track More County Sites Needed for Innovative Ownership Projects**

Over the past year, Habitat has explored innovative approaches to ownership housing, including mixed-income, multi-family ownership models that can serve a broader range of household incomes. Our goal is to create scalable and replicable models that include deed-restricted units for the 71% of workers who fall into low-income categories.

To that end, we encourage the County to:

- **Expand its list of potential housing sites** suitable for ownership development,
- **Fast-track entitlement for these sites**, and
- **Launch a competitive RFP process** inviting both for-profit and non-profit developers to collaborate on innovative mixed-income ownership housing on County-owned land or Community Land Trusts that harness the cost-savings in modular, prefabricated designs and other strategies.





By proactively facilitating these types of developments, the County can help ensure that BOTH low- and moderate-income workers have a genuine pathway to homeownership in our county.

#### **4. Establish a Permanent Local Revenue Source for Affordable Housing**

As federal and state funding for affordable housing becomes increasingly volatile, we strongly urge the Board to pursue a **permanent, local funding source** to support the development of deed restricted affordable housing. Options could include a housing-specific bond, vacancy or mansion tax, transient occupancy tax, dedicated fees, or a portion of local sales tax.

Other state and federal programs, such as CalHome and CDBG, are inconsistently or zero-funded from year to year, and without a local source of funding, our ability to meet the needs of low-income homebuyers will continue to diminish despite growing demand. A stable funding stream is essential to keeping pace with the urgency of the housing crisis and to building lasting housing solutions for our workforce.

In conclusion, Habitat for Humanity appreciates the County's attention to workforce housing and the opportunity to contribute to this important conversation. We urge you to retain and strengthen policies that serve those most in need—our lowest-income workers—and to expand pathways for innovation and collaboration in affordable homeownership development.

Sincerely,

**Jessica Wishan De L'Arbe**

Chief Executive Officer

*Habitat for Humanity of Southern Santa Barbara*