



2025-2029 Consolidated Plan 2025-2026 Action Plan

DRAFT - April 2025



MDG
Associates LLC

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Executive Summary

ES-05 Executive Summary

Introduction

The County of Santa Barbara has developed the 2025-2029 Consolidated Plan to guide the strategic investment of federal Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. As required by the U.S. Department of Housing and Urban Development (HUD), the Consolidated Plan provides a comprehensive assessment of local housing and community development needs and establishes priorities, objectives, and strategies for addressing these needs from July 1, 2025 to June 30, 2030.

The County is the lead agency for the CDBG Urban County Partnership and HOME Consortium. The CDBG Urban County Partnership includes the County and the cities of Buellton, Carpinteria, and Solvang. The HOME Consortium encompasses all members of the Urban County Partnership, along with the cities of Goleta, Lompoc, and Santa Maria.

Each year, the County receives CDBG and HOME funds through a formula-based allocation from HUD. These funds are awarded to non-profit organizations, for-profit entities, and public agencies to support a variety of activities that align with the County's Consolidated Plan goals and address the high priority needs of low- and moderate-income residents.

Community Development Block Grant (CDBG)

The CDBG program, established under the Housing and Community Development Act of 1974, is a flexible federal funding source designed to address a wide range of housing and community development needs. HUD evaluates the County's Consolidated Plan and program performance based on three primary objectives: providing decent housing, creating suitable living environments, and expanding economic opportunities for low- and moderate-income households. To qualify for CDBG funding, each activity must meet one of the following national objectives:

- Benefit low- and moderate-income persons
- Prevent or eliminate slums and blight
- Address an urgent community development need (usually the result of a natural disaster or public health emergency)

HOME Investment Partnerships (HOME)

The HOME program, established under the Cranston-Gonzalez National Affordable Housing Act of 1990, is the largest federal program dedicated to affordable housing development. Designed to increase the supply of safe and affordable housing for low- and moderate-income households, the HOME program is often implemented in collaboration with non-profit housing developers, public agencies, and private entities. Eligible activities supported by HOME funds include new construction, acquisition, and rehabilitation of affordable housing, homebuyer assistance programs, and tenant-based rental assistance.

2025-2026 Program Year

For the 2025-2026 program year, the County anticipates receiving approximately \$1,183,009 in CDBG funds and \$1,079,860.37 in HOME funds. When combined with program income and available prior year resources, the 2025-2026 Action Plan will allocate a total of \$1,441,446.82 in CDBG funds and \$6,263,406.43 in HOME funds to support the following eligible activities to be implemented from July 1, 2025, through June 30, 2026.

2025-2026 CDBG Activities

Public Service Activities

CALM: Childhood Trauma Treatment	\$70,000.00
GSS: Freedom Warming Centers	\$50,000.00
Channel Islands YMCA: Noah's Anchorage	\$30,000.00
PSHH: Camino Scholars	\$13,725.00
UBGC: Carpinteria Club	\$13,725.00
Sub-Total:	\$177,450.00

Capital Improvement Activities

CAPSLO: Home Repair Program	\$206,153.00
GSS: Hedges House of Hope Rehabilitation	\$538,111.00
City of Carpinteria: Franklin Creek Trail Improvements	\$59,200.00
TBD	\$223,931.82
Sub-Total:	\$1,027,395.82

Program Administration Activities

County of Santa Barbara: CDBG Administration	\$236,601.00
Sub-Total:	\$236,601.00
CDBG TOTAL:	\$1,441,446.82

2025-2026 HOME Activities

Housing Activities

City of Santa Maria: Tenant-Based Rental Assistance (TBRA) Program	\$150,000.00
City of Lompoc: Tenant-Based Rental Assistance (TBRA) Program	\$103,180.00
HASBARCO: Perkins Place	\$1,000,000.00
HASBARCO: Hollister Lofts	\$2,057,850.00
GSS: Life House II	\$200,000.00
TBD	\$2,320,430.43
Sub-Total:	\$5,831,460.43

Community Housing Development Organization (CHDO) Activities

TBD: CHDO Set-Aside <i>(includes PY24 & 25)</i>	\$323,960.00
Sub-Total:	\$323,960.00

Program Administration Activities

County of Santa Barbara: HOME Administration	\$107,986.00
Sub-Total:	\$107,986.00
HOME TOTAL:	\$6,263,406.43

Two activities (one under CDBG and one under HOME) are currently listed as “TBD” to provide flexibility in the event the County identifies a new eligible activity during the program year. Should a specific activity be selected, the County will complete a substantial amendment to the 2025-2026 Action Plan in accordance with its Citizen Participation Plan (CPP). If no new activity is identified, these funds will be rolled over and reprogrammed as part of the following program year’s Action Plan.

Contingency Provision

At the time of this draft, HUD has not released the County’s 2025-2026 CDBG and HOME allocations. In accordance with HUD guidance, the County has used the current year’s allocation amounts as a placeholder. This contingency provision outlines how the County will adjust the Plan once final allocation amounts are made available.

CDBG Adjustment Methodology

If the County receives more than \$1,183,009:

- Increase the CDBG Administration budget in line with the 20% cap.
- Increase the PSHH and UBGC budgets to each reflect 50% of Carpinteria’s public service sub-allocation, plus 50% of any remaining public service funds (while staying within the 15% cap for public services).
 - All other public service activities will remain unchanged.
- Increase the Franklin Creek Trail Improvements budget to 100% of Carpinteria’s capital sub-allocation.
 - All other capital improvement activities will remain unchanged.
- Any remaining funds will be added to the “TBD” placeholder activity.

If the County receives less than \$1,183,009:

- Reduce the CDBG Administration budget to comply with the 20% cap.
- Decrease the PSHH and UBGC budgets to each reflect 50% of Carpinteria’s public service sub-allocation.
- Apply proportional reductions to the remaining public service activities to comply with the 15% cap.
- Reduce the Franklin Creek Trail Improvements budget to 100% of Carpinteria’s capital sub-allocation.
- All other activity budgets will remain unchanged.
- Deduct any remaining shortfall from the “TBD” activity.

HOME Adjustment Methodology

If the County receives more than \$1,079,860.37:

- Increase the HOME Administration budget in line with the 10% cap.
- Increase the CHDO budget to comply with the 15% set-aside requirement.
- Increase the Lompoc TBRA budget to reflect 100% of their HOME sub-allocation.
- All other activity budgets will remain unchanged.
- Any remaining funds will be added to the “TBD” placeholder activity.

If the County receives less than \$1,079,860.37:

- Reduce the HOME Administration budget to comply with the 10% cap.
- Reduce the CHDO budget to meet the 15% set-aside requirement.
- Reduce the Lompoc TBRA budget to reflect 100% of their HOME sub-allocation.
- All other activity budgets will remain unchanged.
- Deduct any remaining shortfall from the “TBD” activity.

Summary of the objectives and outcomes identified in the Plan needs assessment Overview

The 2025-2029 Consolidated Plan is grounded in a comprehensive, data-driven needs assessment and market analysis, combined with insights gathered from residents, community organizations, and other local stakeholders. This approach ensures that CDBG and HOME funds are directed toward high priority needs that align with the County's goals.

Based on this, the County has identified seven high priority needs, which will be addressed through five goals over the five-year period. These goals establish a clear framework for the allocation of CDBG and HOME funds which ensures that federal investments produce measurable and sustainable outcomes. Each goal is tied to specific outcome indicators which allow the County to track progress, assess performance, and evaluate the impact of HUD-funded activities. The following table summarizes the goals, priority needs, and expected five-year outcomes.

Table 1 - Strategic Plan Summary

Goal Name	Category	Need(s) Addressed	Five Year Goal Outcome Indicator
Affordable Housing	Affordable Housing	Increase the supply of affordable housing Preserve the supply of affordable housing Ensure equal access to housing opportunities	Tenant-based Rental Assistance: 750 Households Assisted Rental housing added: 60 Households / Housing Units Homeowner housing added: 4 Households / Housing Units Homeowner housing rehabilitated: 100 Households / Housing Units
Homeless Services	Homeless	Prevent and reduce homelessness	Public service activities other than Low/Mod Income Housing Benefit: 4,100 Persons Assisted
Public Services	Non-Housing Community Development	Enhance public services for LMI residents	Public service activities other than Low/Mod Income Housing Benefit: 3,380 Persons Assisted
Public Facilities & Infrastructure Improvements	Non-Housing Community Development	Address material barriers to accessibility Improve public facilities and infrastructure	Public facility or infrastructure activities other than Low/Mod Income Housing Benefit: 50,000 Persons Assisted
Planning & Administration	All	All	Other: 5

Evaluation of past performance

Over the 2020-2024 program years, the County successfully utilized CDBG and HOME funds to implement impactful housing and community development programs. All projects and activities included in the 2024-2025 Action Plan are underway and the final accomplishments will be reported as part of the County's Consolidated Annual Performance and Evaluation Report (CAPER). From 2020-2023, the investment of HUD funds, in combination with state and local resources, enabled the County and its partners to achieve the following:

- Expand affordable housing
- Assist homeless individuals/families and at risk of homelessness
- Assist non-homeless special needs populations
- Build community infrastructure and service capacity
- Promote economic development

These efforts resulted in meaningful impacts for residents, particularly low- and moderate-income households. The successes and lessons learned from these programs serve as the foundation for the strategies outlined in the 2025-2029 Consolidated Plan.

Summary of citizen participation process and consultation process

The Consolidated Plan regulations at 24 CFR Part 91 provide the citizen participation and consultation requirements for the development of the Consolidated Plan. Chief among those requirements is the need to consult with the Continuum of Care (CoC) to address homelessness, Public Housing Authorities (PHA), businesses, civic leaders, and public or private agencies that address housing, health, social service, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, youth and/or other persons with special needs. Information supplied by these community stakeholders, together with the data supplied by HUD resulted in a well-informed planning document that reflects the housing, community, and economic development needs and priorities for the County of Santa Barbara over the next five years.

In accordance with the County's Citizen Participation Plan (CPP), residents and stakeholders were able to participate in the development of the 2025-2029 Consolidated Plan through surveys, community meetings, and public hearings. Efforts were made to encourage participation by low- and moderate-income persons, particularly those living in areas where HUD funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. Efforts were made to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities. The consultation process included representatives of the CoC, PHA, and other specified groups who completed surveys, provided local data, and assisted the City to ensure practical coordination of strategies to maximize impact and to avoid duplication of effort.

Summary of public comments

As required by HUD regulations, all public comments received during the development of the 2025-2029 Consolidated Plan and 2025-2026 Action Plan are summarized in section PR-15 of this Plan as well as Appendix A.

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

The County considered and incorporated all feedback received throughout the planning process. No public comments were disregarded.

Summary

The 2025-2029 Consolidated Plan establishes a clear framework for the strategic use of CDBG and HOME funds to address high-priority community needs. All applications for funding through the County's Notice of Funding Availability (NOFA) process must align with at least one of the Strategic Plan goals and their corresponding measurable objectives.

For the 2025-2026 program year, the County will allocate \$1,441,446.82 in CDBG and \$6,263,406.43 in HOME funds toward eligible activities designed to provide suitable affordable housing and improve the quality of life of its low- and moderate-income residents.

The Process

PR-05 Lead & Responsible Agencies

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

Table 2 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	County of Santa Barbara	Community Services Department, Division of Housing and Community Development
HOME Administrator	County of Santa Barbara	Community Services Department, Division of Housing and Community Development

Narrative

The County of Santa Barbara Community Services Department’s Housing and Community Development Division (HCD), serves as the lead agency for the administration and oversight of the CDBG Urban County Partnership and HOME Consortium. The CDBG Urban County Partnership includes the County of Santa Barbara and the cities of Buellton, Carpinteria, and Solvang. The HOME Consortium encompasses all members of the Urban County, along with the cities of Goleta, Lompoc, and Santa Maria.

As the lead agency, HCD is responsible for the coordination, administration, and implementation of the Consolidated Plan on behalf of the Urban County and HOME Consortium. Although the cities of Goleta, Lompoc, and Santa Maria are CDBG entitlement jurisdictions responsible for developing their own Consolidated Plans, they actively participate in the planning process. This ensures the alignment of priorities and maximizes the impact of federal resources across jurisdictions.

HCD ensures that CDBG and HOME investments align with community priorities, comply with HUD regulations, and are effectively managed to maximize impact. This includes planning, implementation, monitoring, and reporting. The department works closely with non-profit organizations, for-profit entities, and public agencies to administer funds in accordance with the County’s Consolidated Plan and Annual Action Plans.

Consolidated Plan Public Contact Information

County of Santa Barbara
Community Services Department
Housing and Community Development Division
Joseph Dzvonik, Deputy Director of Housing and Community Development
123 E. Anapamu Street, Suite 202
Santa Barbara, CA 93101
(805) 568-3523

PR-10 Consultation

Introduction

The County of Santa Barbara conducted a comprehensive consultation process to ensure that the 2025-2029 Consolidated Plan reflects the needs and priorities of residents, service providers, and community stakeholders. In compliance with 24 CFR Part 91, the County engaged a wide range of public and private agencies, regional planning entities, and service providers that support low- and moderate-income residents, special needs populations, and individuals experiencing homelessness. The goal of this process was to enhance coordination among local government agencies, non-profits, housing developers, businesses, and service organizations to create a cohesive strategy for improving housing affordability, public services, public facilities, and infrastructure. To facilitate the consultation process, the County solicited feedback through the following methods:

- Community Survey (web-based and paper)
- Community meetings
- Stakeholder consultations
- Public hearings
- Receipt of written and oral comments

To gather the greatest breadth and depth of information, the County consulted with a wide variety of agencies, groups, and organizations concerning the housing, community, and economic development needs of the community.

Each of the agencies, groups, or organizations invited to consult and participate in the planning process is represented in **Table 3**. The input received from these consultations helped establish and inform the objectives and goals described in the Strategic Plan.

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(l)).

The County recognizes the importance of careful coordination and alignment among various service providers to maximize the effectiveness of the CDBG and HOME programs. As a result, during the development of the Consolidated Plan, the County consulted with organizations that provide assisted housing, health services, and other community-focused programs. Outreach efforts included surveys, invitations to community meetings, and follow-up interviews where appropriate.

The County further recognizes the importance of continued coordination and alignment during the upcoming five-year planning period with these organizations and agencies. The County will reinforce these partnerships through the implementation of the Notice of Funding Availability (NOFA) process for CDBG and HOME funds each year and through technical assistance provided to subrecipients.

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 Santa Maria/Santa Barbara County Continuum of Care (CoC) is comprised of a network of public, private, faith-based, for-profit, and non-profit service providers that collaborate to address homelessness and housing instability. The County of Santa Barbara, through its Housing and Community Development Division (HCD), serves as the Collaborative Applicant, Coordinated Entry System (CES) Lead Agency, and Homeless Management Information System (HMIS) Lead Agency for the CoC.

This collaborative structure supports a range of programs and services funded through federal, state, and local resources including street outreach, emergency shelters, permanent supportive housing, rapid re-housing, homelessness prevention, and supportive services. The County and CoC work in close partnership to ensure that housing and services are targeted, equitable, and responsive to the evolving needs of individuals and families experiencing homelessness, including chronically homeless persons, veterans, families with children, unaccompanied youth, and those at risk of homelessness.

Ongoing coordination occurs through public meetings such as the CoC Membership and Board, as well as through working groups, regional action plan teams, and elected officials forums. These collaborative spaces allow for broad stakeholder participation, including individuals with lived experience of homelessness, service providers, housing developers, healthcare partners, and local jurisdictions.

Through regular consultation with the CoC, the County of Santa Barbara ensures that the Consolidated Plan reflects the needs of homeless populations and integrates with broader regional strategies. This partnership strengthens the County's ability to coordinate resources, bridge service gaps, and achieve shared goals to reduce homelessness and support housing stability for all residents.

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

Although not a direct Emergency Solutions Grant (ESG) entitlement community, the County consulted with a number of housing, social services, governmental, and other entities involved in housing and community development in the region. Through these consultations, the County identified the holistic needs of the community, including those for extremely low-income households and homeless persons, and how the County can continue to effectively coordinate with regional homeless service providers to best meet the needs of these populations. The CoC was consulted to discuss performance standards, outcome evaluation methodologies, and policies and procedures for the use of HMIS.

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

Table 3 - Agencies, groups, and organizations who participated

1	Agency/Group/Organization	County of Santa Barbara
	Agency/Group/Organization Type	Other Government – County; Regional Organization; Planning Organization; Agency – Managing Flood Prone Areas; Agency Management of Public Land or Water Resources; Agency – Emergency Management; Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
2	Agency/Group/Organization	City of Buellton
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
3	Agency/Group/Organization	City of Carpinteria
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.

4	Agency/Group/Organization	City of Goleta
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
5	Agency/Group/Organization	City of Lompoc
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
6	Agency/Group/Organization	City of Santa Barbara
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
7	Agency/Group/Organization	City of Santa Maria
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.

8	Agency/Group/Organization	City of Solvang
	Agency/Group/Organization Type	Other Government - Local; Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homeless Strategy; Non-Housing Community Development Strategy; Anti-Poverty Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
9	Agency/Group/Organization	Housing Authority of the County of Santa Barbara (HASBARCO)
	Agency/Group/Organization Type	PHA; Assisted Housing; Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
10	Agency/Group/Organization	Legal Aid Foundation of Santa Barbara County
	Agency/Group/Organization Type	Services – Housing; Services – Fair Housing; Civic Leader
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
11	Agency/Group/Organization	Santa Maria/Santa Barbara County Continuum of Care (CoC)
	Agency/Group/Organization Type	Continuum of Care; Regional Organization; Planning Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
12	Agency/Group/Organization	Independent Living Resource Center
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
13	Agency/Group/Organization	People’s Self-Help Housing
	Agency/Group/Organization Type	Services – Housing; Services – Education; Services - Employment
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
14	Agency/Group/Organization	Domestic Violence Solutions for Santa Barbara County
	Agency/Group/Organization Type	Services – Housing; Services – Children; Services – Victims of Domestic Violence;
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
15	Agency/Group/Organization	Good Samaritan Shelter
	Agency/Group/Organization Type	Services – Housing; Services Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, families with children, veterans, unaccompanied youth; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
16	Agency/Group/Organization	People Assisting the Homeless (PATH)
	Agency/Group/Organization Type	Services – Housing; Services – Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, families with children, veterans, unaccompanied youth; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
17	Agency/Group/Organization	Child Abuse Listening and Mediation (CALM)
	Agency/Group/Organization Type	Services – Homeless; Services – Victims of Domestic Violence; Services - Children
	What section of the Plan was addressed by Consultation?	Homeless Needs; Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
18	Agency/Group/Organization	Channel Islands YMCA
	Agency/Group/Organization Type	Services – Children; Services – Education; Services – Unaccompanied Youth
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
19	Agency/Group/Organization	Meals on Wheels Santa Maria Valley
	Agency/Group/Organization Type	Services – Elderly; Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
20	Agency/Group/Organization	Santa Maria Organization of Transportation Helpers (SMOOTH)
	Agency/Group/Organization Type	Services – Elderly; Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
21	Agency/Group/Organization	Jodi House Brain Injury Support Center
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
22	Agency/Group/Organization	CommUnify
	Agency/Group/Organization Type	Services – Housing; Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
23	Agency/Group/Organization	Community Action Partnerships of SLO County (CAPSLO)
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
24	Agency/Group/Organization	Planned Parenthood of Central Coast
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
25	Agency/Group/Organization	Habitat for Humanity of Santa Barbara
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
26	Agency/Group/Organization	Community Partners in Caring
	Agency/Group/Organization Type	Services – Elderly
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
27	Agency/Group/Organization	Santa Barbara Community Housing Corporation
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.

28	Agency/Group/Organization	New Beginnings
	Agency/Group/Organization Type	Services – Housing; Services – Homeless; Services – Homeless Veterans
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, families with children, veterans, unaccompanied youth; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
29	Agency/Group/Organization	Pacific Pride Foundation
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS; Services – Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, families with children, veterans, unaccompanied youth; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
30	Agency/Group/Organization	Sarah House
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS; Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
31	Agency/Group/Organization	University of California, Santa Barbara
	Agency/Group/Organization Type	Services – Education; Services – Employment; Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
32	Agency/Group/Organization	Santa Barbara County Workforce Development Board
	Agency/Group/Organization Type	Services – Employment; Business Leaders; Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
33	Agency/Group/Organization	Court Appointed Special Advocates of Santa Barbara County
	Agency/Group/Organization Type	Child Welfare Agency; Services – Children; Services – Elderly; Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
34	Agency/Group/Organization	Federal Emergency Management Agency (FEMA)
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas; Agency – Emergency Management; Other government - Federal
	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.

35	Agency/Group/Organization	Federal Communications Commission
	Agency/Group/Organization Type	Agency – Narrowing the Digital Divide; Other government - Federal
	What section of the Plan was addressed by Consultation?	Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
36	Agency/Group/Organization	CA Department of Housing and Community Development
	Agency/Group/Organization Type	Other – State Government; Planning Organization; Agency – Managing Flood Prone Areas; Agency Management of Public Land or Water Resources; Agency – Emergency Management; Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
37	Agency/Group/Organization	California Technology Office
	Agency/Group/Organization Type	Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
38	Agency/Group/Organization	United Boys & Girls Club
	Agency/Group/Organization Type	Services – Children; Services – Education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
39	Agency/Group/Organization	Foodbank of Santa Barbara County
	Agency/Group/Organization Type	Services – Children; Services – Elderly; Services - Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
40	Agency/Group/Organization	Alliance for Pharmaceutical Access
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
41	Agency/Group/Organization	North County Rape Crisis & Child Protection Center
	Agency/Group/Organization Type	Services – Victims of Domestic Violence; Services - Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
42	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, families with children, veterans, unaccompanied youth; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
43	Agency/Group/Organization	Fighting Back Santa Maria Valley
	Agency/Group/Organization Type	Services – Homeless; Services - Children
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, families with children, veterans, unaccompanied youth; Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
44	Agency/Group/Organization	Family Service Agency of Santa Barbara County
	Agency/Group/Organization Type	Child Welfare Agency; Services – Children; Services – Elderly; Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
45	Agency/Group/Organization	Isla Vista Youth Projects dba LEAP
	Agency/Group/Organization Type	Services – Children; Services – Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
46	Agency/Group/Organization	Santa Barbara County Association of Governments
	Agency/Group/Organization Type	Services – Narrowing the Digital Divide; Services – Broadband ISP; Regional Organization; Planning Organization
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy; Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and

	consultation or areas for improved coordination?	selected departments through surveys, meetings, and email.
47	Agency/Group/Organization	Santa Barbara Neighborhood Clinics
	Agency/Group/Organization Type	Services – Health; Health Agency;
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.
48	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Services – Housing; Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with residents, service providers, and selected departments through surveys, meetings, and email.

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

The County maintains a list of agencies, organizations and other stakeholders that have expressed an interest in the County's CDBG and HOME programs and invited representatives from each entity to participate at multiple points in the planning process. All agencies were strongly encouraged to attend community meetings and participate in surveys.

Any agency or organization that was not consulted and would like to be included in the County's list of stakeholders, may contact HCD at (805) 568-3520.

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

Table 4 - Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	County of Santa Barbara, Housing and Community Development	Consultation with the CoC indicates that the County's Consolidated Plan goals are consistent with the CoC's strategies.
Housing Element	County of Santa Barbara, Planning Department	The goals included in the Consolidated Plan are consistent with the Housing Element policies and objectives.

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))

To enhance coordination among the CoC, public, and assisted housing providers and private and governmental health, mental health and service agencies, the County invited each of these entities to provide input on the needs of the community in the development of this Consolidated Plan.

HCD works with subrecipients of CDBG and HOME funds to ensure a coordinated effort among service agencies in the region to address the needs of Santa Barbara County residents, including but not limited to chronically homeless individuals and families, families with children, veterans and their families, unaccompanied youth, and persons who were recently homeless but now live in permanent housing. To promote economic opportunities for low-income residents, the County coordinates with subrecipients, social service agencies, businesses, and housing developers to ensure that where there are job opportunities for low-income individuals in connection with HUD-assisted projects, information is disseminated through appropriate channels consistent with the objectives of Section 3 of the Housing and Community Development Act of 1968.

PR-15 Citizen Participation

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

The County of Santa Barbara conducted a comprehensive citizen participation process to ensure that the 2025-2029 Consolidated Plan accurately reflects community needs and priorities. The public engagement process was designed in accordance with the County's Citizen Participation Plan (CPP) and HUD regulations (24 CFR 91.105), ensuring that residents, local organizations, and community stakeholders had meaningful opportunities to participate in shaping the County's housing and community development strategies.

HCD led outreach efforts, emphasizing broad public engagement, particularly among low- and moderate-income residents, individuals with disabilities, racial and ethnic minorities, non-English-speaking populations, and public housing residents. The County also actively consulted with local and regional institutions, businesses, developers, non-profit and faith-based organizations, the Continuum of Care (CoC), and the Public Housing Agency (PHA) to ensure a coordinated and holistic approach to addressing housing and community development needs.

To identify and prioritize community needs, the County developed and distributed a survey to gather input on housing, community, and economic development needs. The survey was available in English and Spanish, accessible online and in paper format, and posted at various public facilities to maximize participation.

The County hosted two community meetings on October 21, 2024, and three community meetings on October 23, 2024, where residents and stakeholders participated in interactive discussions and provided feedback on local housing and community development needs.

In compliance with 24 CFR 91.105(e)(1)(ii), the County conducted two public hearings at different stages of the planning process. The first public hearing was convened on February 12, 2025, and focused on affordable housing and capital improvement strategies. The second public hearing on March 6, 2025, allowed interested parties to voice their priorities for public service funding allocations.

Subsequently, the County made the draft 2025-2029 Consolidated Plan and 2025-2026 Action Plan available for public review and comment from April 11, 2025, to May 13, 2025. Residents were invited to review the draft documents and to attend a Public Hearing on May 13, 2025, or submit written comments concerning the housing and community development needs, proposed projects and activities, as well as proposed strategies and actions for affirmatively furthering fair housing.

Citizen Participation

Table 5 - Citizen Participation Outreach

	Mode of Outreach	Target of Outreach	Summary of Response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	The Resident Survey was available online and in paper format at various public facilities from October through December 2024. The County advised residents and stakeholders of the availability of the survey via email, posting on social media channels, and announcements on the County website.	The purpose of the survey was to allow all residents and stakeholders the opportunity to provide their assessment of the level of need in Santa Barbara County for a variety of housing, community and economic development activities. In total, 437 residents and 45 stakeholders completed the survey.	All survey responses were accepted and incorporated into the survey results.	N/A
2	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	Community Meeting on October 21, 2024, at 12:00 pm at the Carpinteria Community Library.	Stakeholders and residents in attendance participated in interactive discussions on priority housing and community development needs.	All comments were accepted.	N/A
3	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	Community Meeting on October 21, 2024, at 6:00 pm at the Goleta Community Center.	Stakeholders and residents in attendance participated in interactive discussions on priority housing and community development needs.	All comments were accepted.	N/A

4	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	Community Meeting on October 23, 2024, at 10:30 am at the Lompoc Public Library.	Stakeholders and residents in attendance participated in interactive discussions on priority housing and community development needs.	All comments were accepted.	N/A
5	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	Community Meeting on October 23, 2024, at 2:00 pm at the Buellton Recreation Center.	Stakeholders and residents in attendance participated in interactive discussions on priority housing and community development needs.	All comments were accepted.	N/A
6	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	Community Meeting on October 23, 2024, at 5:30 pm at the Santa Maria Public Library.	Stakeholders and residents in attendance participated in interactive discussions on priority housing and community development needs.	All comments were accepted.	N/A
7	Internet Outreach	Non-targeted/broad community	Notice of Funding Availability (NOFA) inviting stakeholders to submit applications for CDBG and HOME funds. Residents and stakeholders were also invited to public hearings to provide oral comments.	No comments were received.	No comments were received.	N/A

8	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Public hearing on February 12, 2025, to receive comments on the funding priorities for affordable housing and capital improvement projects.	No comments were received.	No comments were received.	N/A
9	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Public hearing on March 6, 2025, to receive comments on the funding priorities for public service activities.	No comments were received.	No comments were received.	N/A
10	Newspaper Ad	Non-targeted/broad community	Notice of the 30-day public review and comment period for the draft CPP, 2025-2029 Consolidated Plan, and 2025-2026 Annual Action Plan. The Public Notice also invited residents and stakeholders to attend a public hearing to provide oral comments.	TBD	TBD	N/A

11	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Public hearing on May 13, 2025, at 9:00 am to receive comments on the draft CPP, 2025-2029 Consolidated Plan, and 2025-2026 Action Plan prior to adoption and submission to HUD.	TBD	TBD	N/A
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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Consolidated Plan examines the housing, homelessness, non-homeless special needs, and non-housing community development needs of Santa Barbara County. This analysis serves as the foundation for understanding the County's most pressing challenges and prioritizing the allocation of resources to address these needs over the next five years.

The **housing needs assessment** evaluates the prevalence of housing problems experienced by households across different income levels, tenures, and household types. It also identifies disproportionate housing needs among racial and ethnic groups and highlights the specific needs of public housing residents.

The **homeless needs assessment** describes the nature and extent of sheltered and unsheltered homelessness to inform the County's strategy to address homelessness.

The **non-homeless special needs assessment** focuses on residents who require supportive housing and services due to factors such as age, disability, and other vulnerabilities. These populations include elderly residents, individuals with disabilities, those with substance use disorders, people living with HIV/AIDS, and survivors of domestic violence.

The **non-housing community development needs assessment** evaluates the demand for public facilities, infrastructure improvements, and public services that primarily benefit low- and moderate-income residents.

Methodology

To assess community needs, the County of Santa Barbara utilized a combination of quantitative data and qualitative input obtained through robust community engagement efforts. The key sources of data include:

- American Community Survey (ACS), 2016-2020 5-year estimates
- Comprehensive Housing Affordability Strategy (CHAS), 2016-2020 5-year estimates
- 2024 Point-In-Time (PIT) Homeless Count
- State of California Department of Justice (2022)
- National Crime Victimization Survey (2022)
- Consultations with local stakeholders, service providers, and housing authorities
- Feedback from residents through public meetings and surveys

This report utilizes the 2016-2020 ACS and CHAS 5-year estimates as they are the most current data sets supplied through HUD's eCon Planning Suite.

Consolidated Plan Survey for Residents and Stakeholders

The County of Santa Barbara conducted a Consolidated Plan Survey in collaboration with members of the CDBG Urban County Partnership and HOME Consortium to complement quantitative data with community input. The survey, available online in English and Spanish, was distributed through email and social media channels. A total of 437 residents and 45 organizations participated, providing valuable insights into priority needs across public facilities, infrastructure improvements, housing, public services, and economic development. These results are integrated throughout the Needs Assessment and Market Analysis of Consolidated Plan to ensure alignment with community priorities.

NA-10 Housing Needs Assessment

Summary of Housing Needs

When evaluating the housing needs of residents in the County of Santa Barbara, the Consolidated Plan describes housing needs according to income level, tenure, and household types. This analysis is based on ACS and CHAS data, summarized in Tables 6-13 below.

An overview of the number of households by income level and household type is provided in Table 7. Household types include small families (2-4 related members), large families (5 or more related members), elderly households (at least one person aged 62 and older), and households with young children (at least one person aged 6 and under). Income levels correspond with HUD Adjusted Median Family Income (HAMFI), or Area Median Income (AMI), defined as follows:

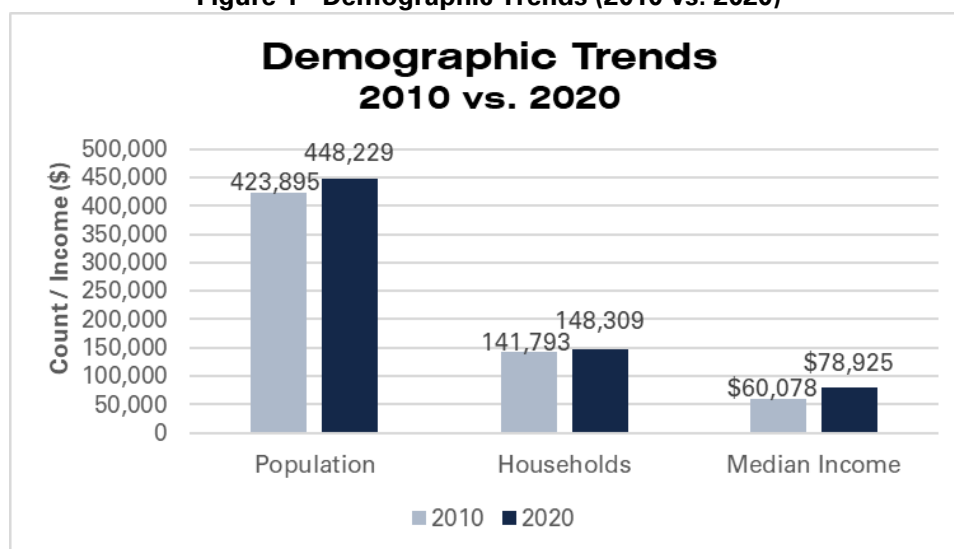
Income Level	AMI	No. of Households
Extremely Low-Income	0-30% of AMI	19,335 Households
Low-Income	31-50% of AMI	17,865 Households
Moderate-Income	51-80% of AMI	25,870 Households
Middle-Income	81-100% of AMI	15,140 Households
Above Middle	>100% of AMI	70,075 Households

Tables 8-13 detail the housing problems faced by households, categorized by tenure (renter or owner), income level, and household type. Housing problems are assessed based on cost burdens, overcrowding, and substandard housing conditions, as defined by HUD:

- **Cost Burden:** Households spending more than 30% of their gross income on housing costs (rent plus utilities for renters, and mortgage payments, taxes, insurance, and utilities for owners). Severe cost burdens occur when households spend more than 50% of their gross income on housing costs.
- **Overcrowding:** Households with more than 1 person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. Severe overcrowding occurs when households have more than 1.5 people per room.
- **Substandard Housing Conditions:** Households lack complete kitchen and/or plumbing facilities.

Between 2010 to 2020, the County's population grew by 6%, from 423,895 to 448,229, while the number of households increased by 5%, from 141,793 to 148,309. During this same period, the median income rose by 31%, from \$60,078 to \$78,925. Despite these economic gains, housing costs have risen more rapidly than incomes, making it increasingly difficult for many residents to secure adequate and affordable housing.

Figure 1 - Demographic Trends (2010 vs. 2020)



Of the 63,090 low- and moderate-income households ($\leq 80\%$ of AMI) in the County of Santa Barbara, 46,650 households (74%) experience at least one housing problem, and 32,490 households (51%) are affected by one or more severe housing problems.

Housing cost burdens are the most prevalent housing problem, particularly among extremely low-income renters ($\leq 30\%$ of AMI). Of the 19,355 extremely low-income households, 15,010 are cost burdened, with 13,025 of these facing severe cost burdens. Renters are disproportionately impacted, with 72% (9,395 households) experiencing severe cost burdens, compared to 28% of homeowners (3,630 households). Single-person households and small family households represent the largest share of renters facing severe cost burdens.

Overcrowding is another significant housing problem, particularly for renters and large families. Among the 9,990 low- and moderate-income households that are overcrowded, 86% are renters (8,600 households). Large family households are the most affected, accounting for 65% (6,445 households) of overcrowded households.

Although less common, substandard housing conditions remain a concern, affecting 1,460 renters and 100 homeowners. Addressing these challenges will require a coordinated and comprehensive approach to expand affordable housing options, preserve existing housing stock, and support vulnerable populations in the County of Santa Barbara.

Table 6 – Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	423,895	448,229	5.7%
Households	141,793	148,309	4.6%
Median Income	\$60,078.00	\$78,925.00	31.4%

Data Source: 2006-2010 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

Table 7 – Total Households

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI
Total Households	19,355	17,865	25,870	15,140	70,075
Small Family Households	4,415	6,770	9,815	5,960	29,660
Large Family Households	1,225	3,075	4,340	2,195	6,875
Household contains at least one person 62-74 years of age	3,660	3,400	5,510	3,370	18,790
Household contains at least one person age 75 or older	3,455	3,070	3,635	1,920	8,765
Households with one or more children 6 years old or younger	2,575	4,295	5,650	2,630	9,445

Data Source: 2016-2020 CHAS**Table 8 – Housing Problems 1**

	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	595	215	385	265	1,460	40	20	10	30	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	730	1,260	1,370	460	3,820	65	65	270	170	570
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,195	1,495	2,395	685	5,770	55	305	630	445	1,435
Housing cost burden greater than 50% of income (and none of the above problems)	7,425	4,110	2,440	545	14,520	3,560	2,120	1,730	700	8,110
Housing cost burden greater than 30% of income (and none of the above problems)	930	3,025	5,360	2,585	11,900	695	1,280	2,875	1,810	6,660
Zero/negative Income (and none of the above problems)	1,050	0	0	0	1,050	385	0	0	0	385

Data Source: 2016-2020 CHAS

Table 9 – Housing Problems 2

	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	9,940	7,080	6,595	1,955	25,570	3,720	2,510	2,645	1,345	10,220
Having none of four housing problems	3,775	4,810	8,540	5,975	23,100	1,920	3,465	8,095	5,860	19,340
Household has negative income, but none of the other housing problems	1,050	0	0	0	1,050	385	0	0	0	385

Data Source: 2016-2020 CHAS

Table 10 – 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	3,005	4,305	4,235	11,545	775	800	1,640	3,215
Large Related	1,005	1,740	980	3,725	150	440	765	1,355
Elderly	2,340	1,385	1,320	5,045	2,750	2,125	2,130	7,005
Other	4,250	1,945	3,055	9,250	735	220	310	1,265
Total need by income	10,600	9,375	9,590	29,565	4,410	3,585	4,845	12,840

Data Source: 2016-2020 CHAS

Table 11 – 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	2,670	1,970	945	5,585	725	630	490	1,845
Large Related	795	495	70	1,360	105	175	160	440
Elderly	1,895	875	565	3,335	2,130	1,190	955	4,275
Other	4,035	1,345	1,075	6,455	670	170	155	995
Total need by income	9,395	4,685	2,655	16,735	3,630	2,165	1,760	7,555

Data Source: 2016-2020 CHAS

Table 12 – Crowding Information – 1/2

	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	1,250	2,310	2,885	480	6,925	100	245	485	320	1,150
Multiple, unrelated family households	65	320	660	235	1,280	20	120	420	310	870
Other, non-family households	700	190	220	25	1,135	0	0	0	0	0
Total need by income	2,015	2,820	3,765	740	9,340	120	365	905	630	2,020

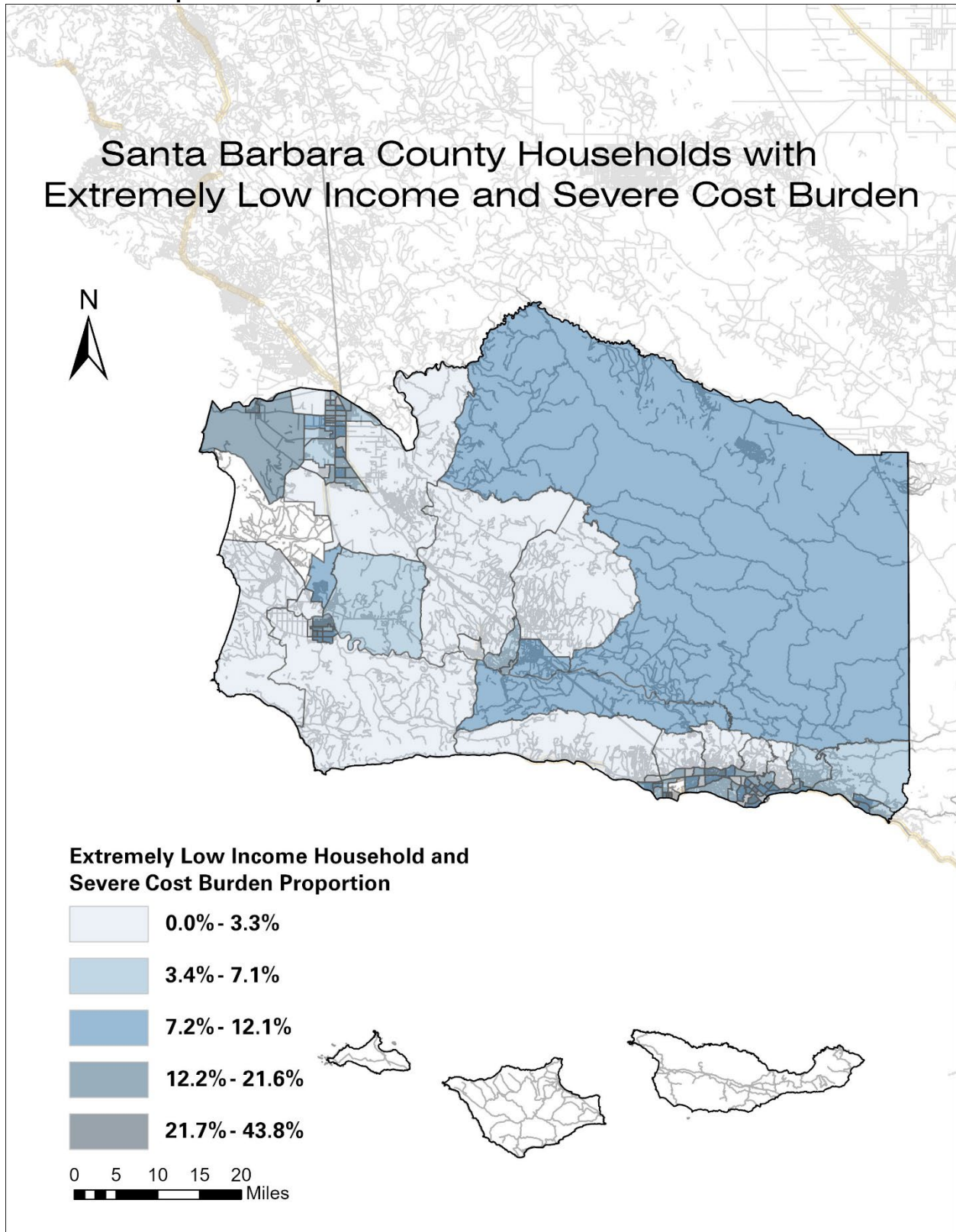
Data Source: 2016-2020 CHAS

Table 13 – Households with children under the age of 6

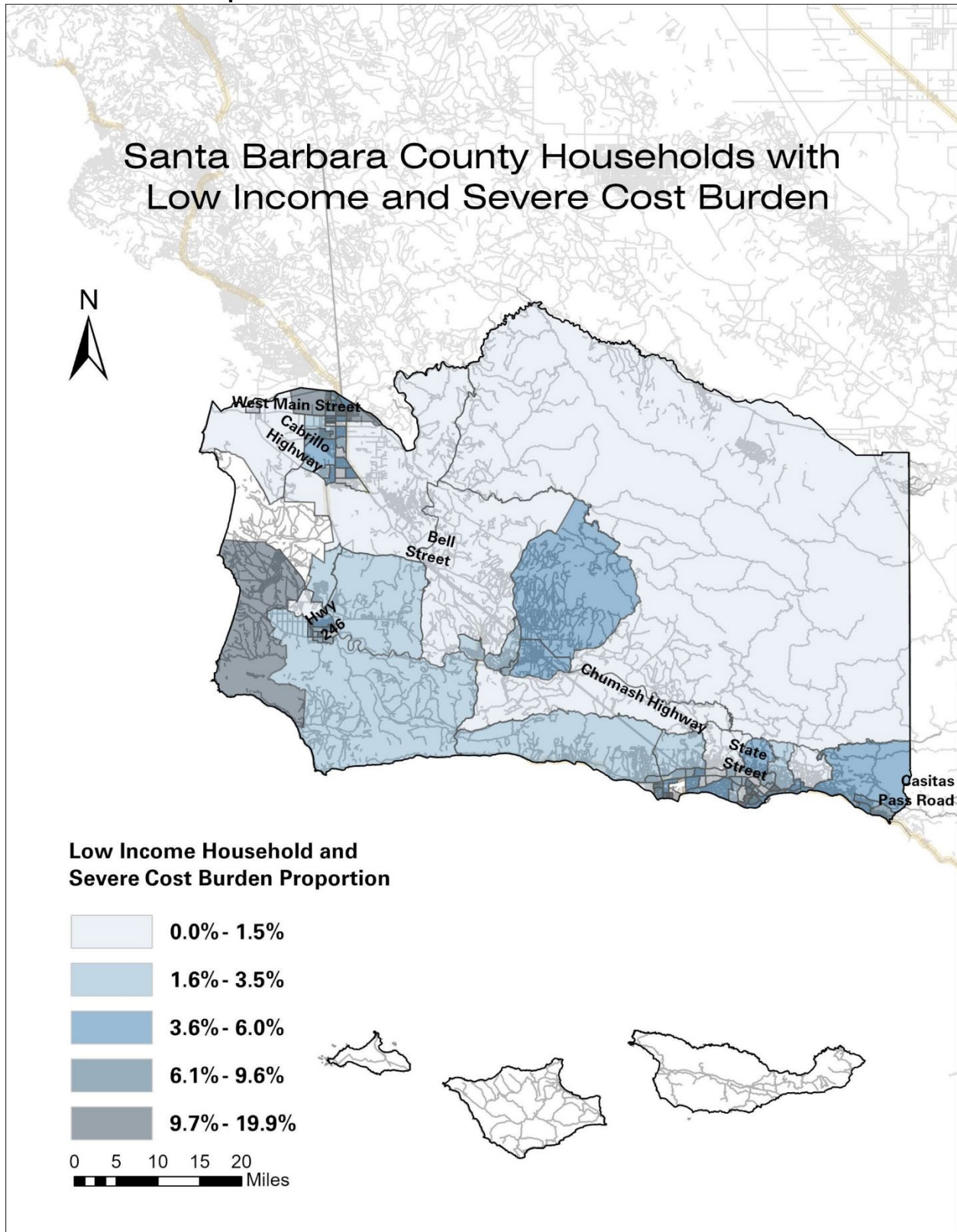
	Renter				Owner			
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
Households with children 6 years of age or younger present	2,170	3,835	4,150	10,155	405	460	1,500	2,365

Data Source: 2016-2020 CHAS

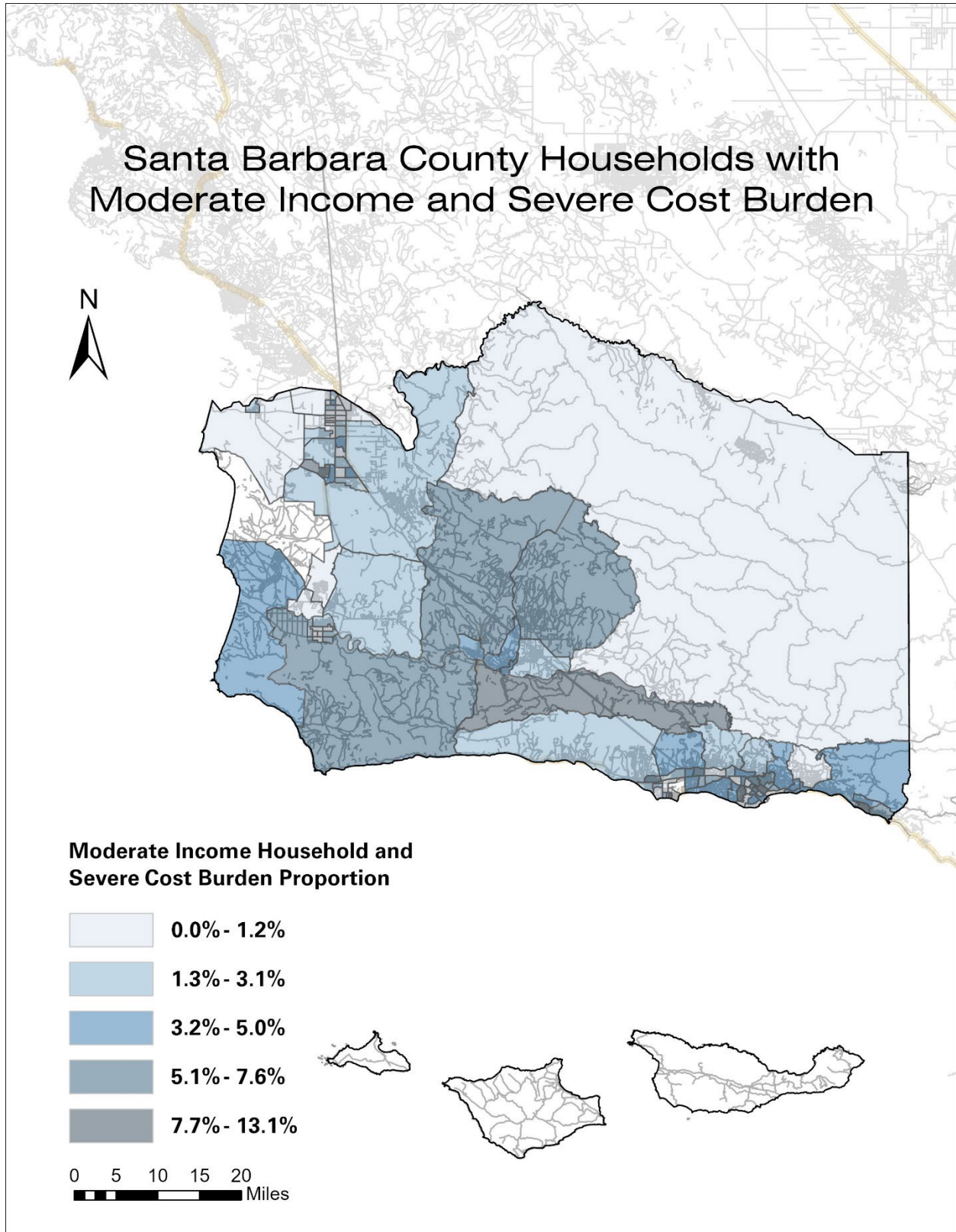
Map 1 – Extremely Low-Income Households with Severe Cost Burden



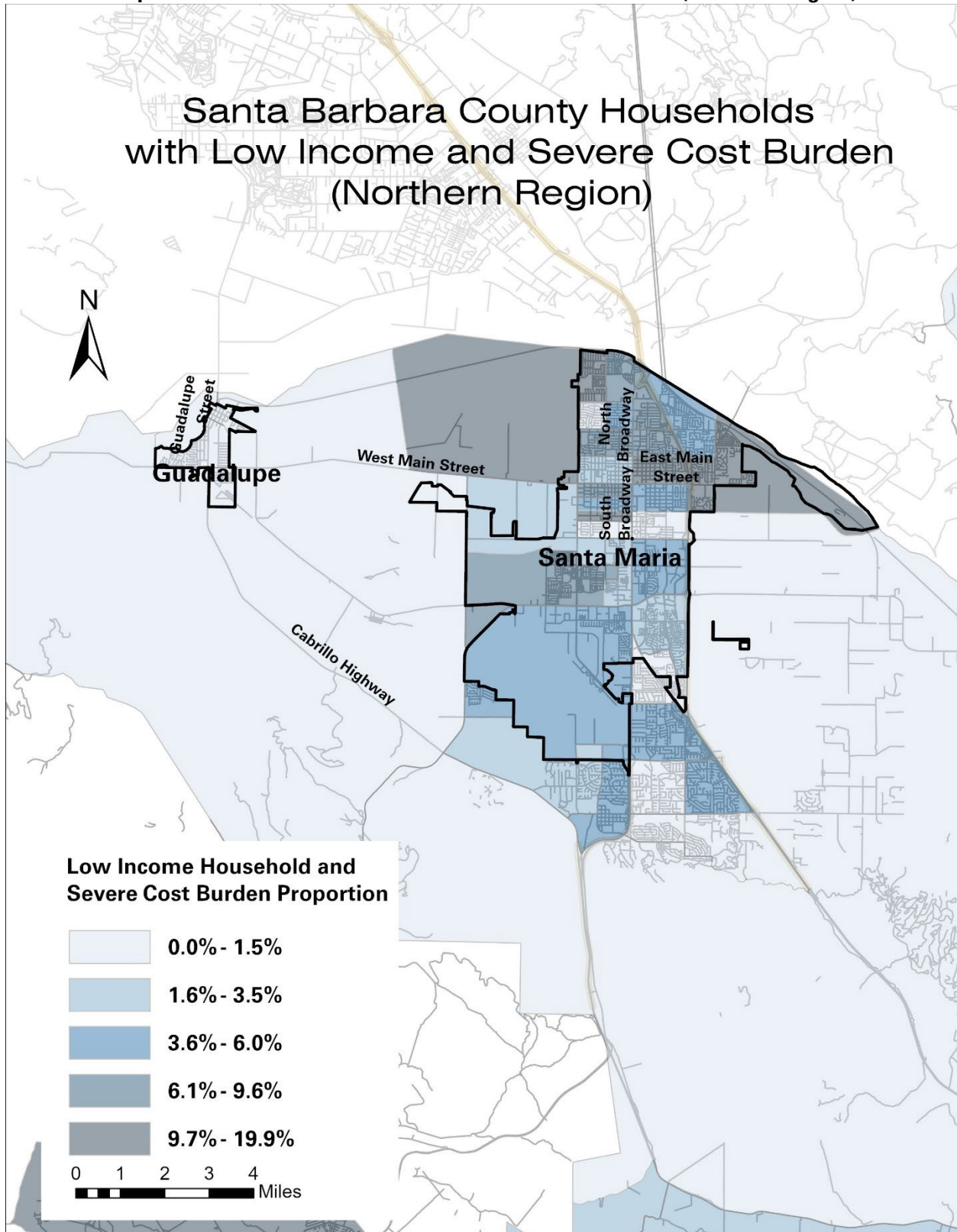
Map 2 – Low-Income Households with Severe Cost Burden



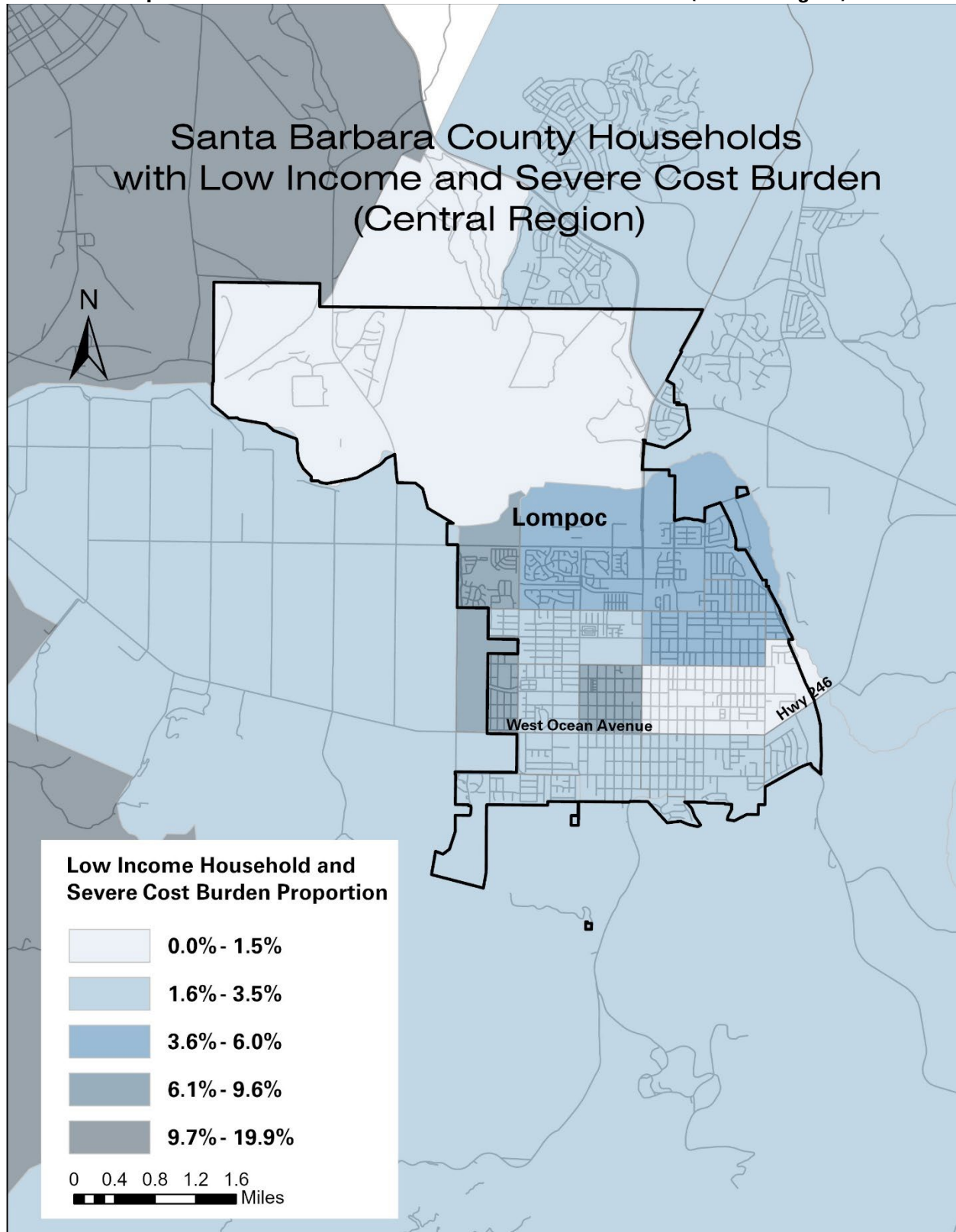
Map 3 – Moderate-Income Households with Severe Cost Burden



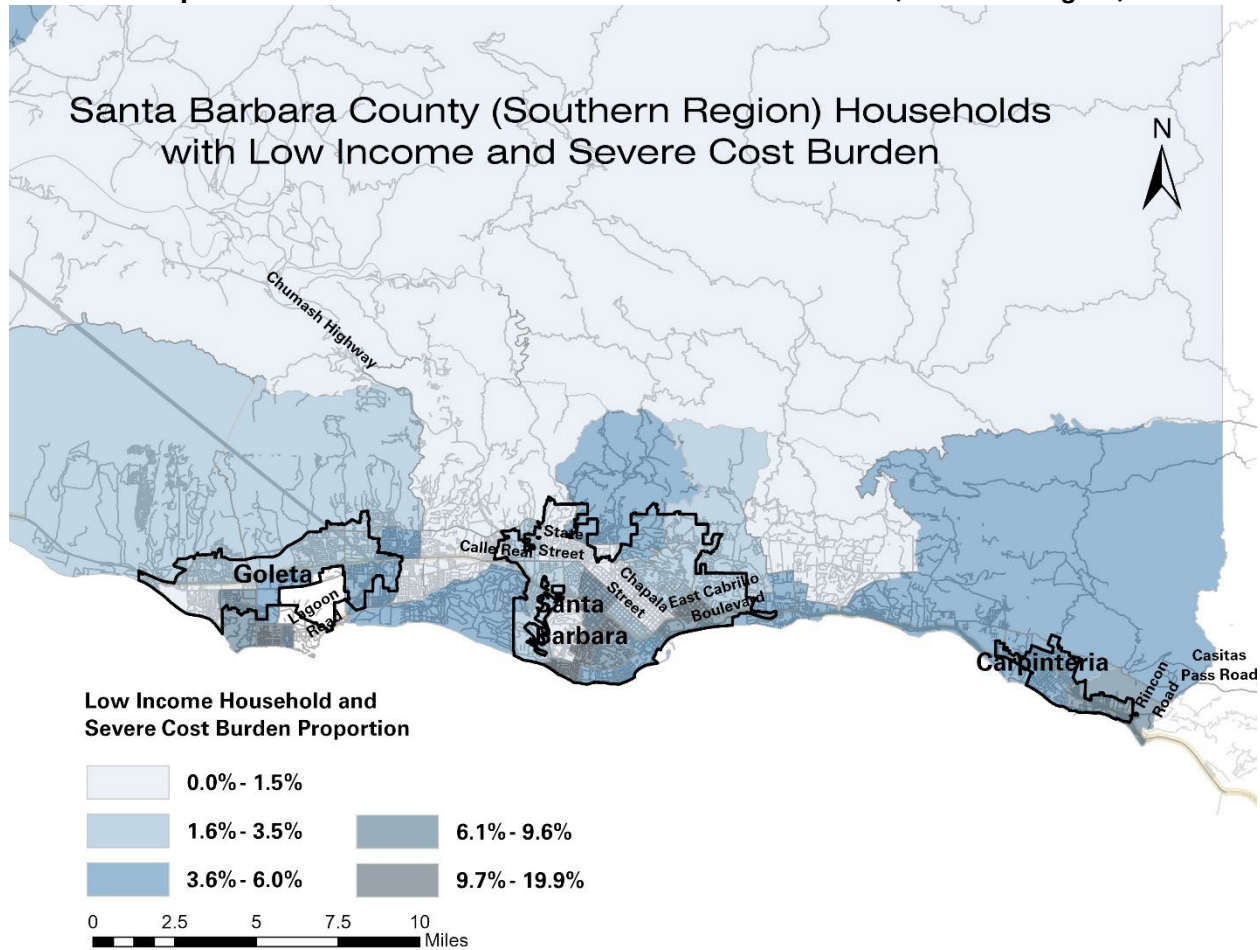
Map 4 – Low-Income Households with Severe Cost Burden (Northern Region)



Map 5 – Low-Income Households with Severe Cost Burden (Central Region)



Map 6 – Low-Income Households with Severe Cost Burden (Southern Region)



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

Based on 2016-2020 ACS data (S2501), Santa Barbara County has 35,383 single-person households, accounting for approximately 24% of all households. Among them, 47% are homeowners (16,774 households), while 53% are renters (18,609 households). Single-person households face distinct housing challenges, largely stemming from limited earning potential and a shortage of smaller, affordable housing options such as studios and one-bedroom apartments. High rental costs relative to their income exacerbate these challenges, often resulting in housing cost burdens for many.

Housing cost burdens represent the most pressing issue for single-person households. **Table 10** reveals that 10,515 single-person households (categorized as “other”) experience cost burdens, with renters comprising 88% (9,250 households) and homeowners accounting for the remaining 12% (1,265 households). Severe cost burdens, as shown in **Table 11**, affect 7,450 single-person households, with renters again representing the majority at 87% (6,455 households) and homeowners 13% (995 households). Extremely low-income single-person renters ($\leq 30\%$ of AMI) are particularly vulnerable to external pressures such as rising rental costs, inadequate tenant protections, and unexpected financial emergencies. While single-person homeowners may also experience financial

strain, their housing costs are generally more predictable, making them less susceptible to immediate displacement.

Although single-person households, by definition, do not experience overcrowding, substandard housing conditions remain a concern. **Table 8** estimates that 1,560 households countywide occupy substandard units. Based on this, it is reasonable to infer that approximately one percent of single-person households may reside in substandard housing units.

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.

Families with Disabled Members

According to the 2016-2020 ACS data (S1810), approximately 44,270 individuals in Santa Barbara County have a disability, representing about 10% of the total population. Nearly half (45% or 20,118 residents) of the County's disabled population are aged 65 and older, demonstrating a strong correlation between with age and disability and highlighting the heightened vulnerability faced by elderly residents with disabilities.

Adults with disabilities encounter unique obstacles to independent living, including limited employment opportunities, high healthcare costs, and the need for housing with accessibility modifications. These factors leave families with disabled members particularly susceptible to housing cost burdens, especially those on fixed incomes or with limited earning potential. Additionally, these households often reside in housing units that lack adequate accessibility features such as ramps, widened doorways, and sensory adaptations, further compounding their housing challenges. Consequently, families with disabled members are more likely to experience at least one housing problem, including cost burdens, overcrowding, or substandard housing.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Survivors of domestic violence and related crimes often face immediate and life-threatening risks to housing stability. In 2022, the Santa Barbara County Sheriff's Department responded to 485 domestic violence related calls, signaling that housing assistance may be necessary for these households (State of California Department of Justice). However, this figure likely underrepresents the true scale of need, as the 2022 National Crime Victimization Survey indicates that only 53% of domestic violence incidents and 21% of sexual assaults are reported in California. According to the U.S. Department of Justice, nearly one in four (22%) domestic violence cases filed in court involved at least one party with a child. Based on these trends, the actual need for housing assistance among survivors is likely much higher.

Survivors fleeing violent homes, nearly one quarter (22%) with minor children, face an elevated risk of becoming homeless. This is especially true for those who lose economic support when fleeing abusive relationships, significantly increasing the likelihood of experiencing housing cost burdens. Limited affordable housing options further compound

these challenges, often forcing survivors to rely on overcrowded living arrangements with family or friends as temporary solutions or pushing them into unsafe or inadequate housing.

What are the most common housing problems?

Housing Cost

The most prevalent housing problem in the County of Santa Barbara is the housing cost burden, which occurs when households spend more than 30% of their gross income on housing expenses. This issue is largely driven by the gap between rising housing costs and slower income growth for many residents. **Table 10** reveals that 42,405 low- and moderate-income households ($\leq 80\%$ of AMI) experience cost burdens. Renters are disproportionately affected, representing 70% (29,565 households) of this group, while homeowners make up the remaining 30% (12,840 households). Among renters, single-person households (9,250) and small family households (11,545) account for the largest share of cost-burdened households. Furthermore, extremely low-income households ($\leq 30\%$ of AMI) face the highest prevalence of housing cost burdens, reflecting the persistent affordability challenges they face.

Severe cost burdens, where households spend more than 50% of their gross income on housing, impact 24,290 low- and moderate-income households ($\leq 80\%$ of AMI). **Table 11** shows that 14,080 extremely low- and low-income renters ($\leq 50\%$ of AMI) are most affected, with single-person households (5,380) and small family households (4,640) disproportionately impacted. Among homeowners, elderly households face the highest incidence of severe cost burdens, with 4,275 households impacted. These financial challenges are particularly acute for seniors on fixed incomes, who often struggle to maintain or adapt their housing to meet their evolving needs.

Overcrowding

Overcrowding, defined as a household with more than one person per room, is the second most common housing problem in the County. This issue stems from the lack of adequately sized housing options that are affordable, forcing families to reside in units that fail to meet their spatial needs. **Table 12** indicates that 9,990 low- and moderate-income households ($\leq 80\%$ of AMI) experience overcrowding, with renters (8,600 households) accounting for the majority. Single family renter households are particularly impacted, making up 65% (6,445 households) of overcrowded households at this income level.

Severe overcrowding, defined as more than 1.5 persons per room, impacts 3,760 low- and moderate-income households ($\leq 80\%$ of AMI). **Table 8** shows this issue is especially pronounced among renters (3,360 households), who are often compelled to share housing with unrelated individuals to reduce housing costs. Overcrowded non-family households (1,110) being unique to renters only further illustrates the extent of this issue and highlights the challenges caused by the lack of affordable, adequately sized rental housing options.

Substandard Housing

Substandard housing, characterized by the lack of complete kitchen or plumbing facilities, is less common but remains a concern. **Table 8** shows that 1,560 households countywide are affected, with 635 extremely low-income households disproportionately impacted. These conditions leave many residents in inadequate or unsafe housing environments.

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

Of the 63,090 low- and moderate-income households ($\leq 80\%$ of AMI) in the County of Santa Barbara, 46,650 households (74%) experience at least one housing problem. Extremely low- and low-income households ($\leq 50\%$ of AMI) are the most affected, accounting for 63% (29,185 households) of all low- and moderate-income households with housing problems.

Extremely low-income renters ($\leq 30\%$ of AMI) are disproportionately affected compared to homeowners. Of the 15,290 extremely low-income households, 71% are renters (10,875 households), while 29% are homeowners (4,415 households). Insights from **Table 11** reveal that extremely low-income renters are the most likely to experience severe cost burdens, with single-person households (4,035) and small related households (2,670) representing the largest shares. These households face challenges such as limited financial resources and a shortage of affordable, adequately sized housing options. High rental costs relative to their income exacerbate these issues, often resulting in severe cost burdens or overcrowded living arrangements, as unrelated individuals and families share undersized units to reduce expenses.

Overcrowding is another significant issue that primarily impacts renters. **Table 12** indicates that of the 9,990 low- and moderate-income households ($\leq 80\%$ of AMI) experiencing overcrowded housing conditions, 86% are renters (8,600 households). Single family renter households are particularly at risk, frequently living in units that are too small to meet their needs or sharing housing to offset high rental costs. Large families face additional challenges due to a lack of affordable multi-bedroom housing units, resulting in higher rates of overcrowding as they struggle to find appropriately sized housing within their financial means.

Elderly households and households with disabled members also face distinct challenges related to affordability and accessibility. Many in these groups rely on limited or fixed incomes, such as Social Security Income (SSI) and Social Security Disability Insurance (SSDI), which do not keep pace with the rising cost of living in Santa Barbara County. For example, in 2024 the maximum SSI payment for an individual is \$943 per month, while the average rent for a one-bedroom units is approximately \$2,800. This means that SSI only covers about one-third of the cost of rent, which increases their likelihood of experiencing cost burdens. These financial constraints often leave elderly and disabled homeowners struggling to maintain or adapt their homes to meet their evolving needs. Renters in these groups encounter additional obstacles due to the limited availability of accessible housing units that are affordable.

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

Low-income individuals and families with children in Santa Barbara County face significant challenges in maintaining stable housing. The leading indicators of risk for homelessness include income constraints, severe cost burdens, and household type. Households at imminent risk of homelessness are often extremely low-income, relying on fixed incomes or inconsistent wages from part-time or low-wage jobs. These households frequently experience severe cost burdens, leaving little financial flexibility for essential expenses like food, transportation, and healthcare. Single-person and single-parent households are particularly vulnerable, as they often lack financial reserves or shared income to cover unexpected costs such as medical bills or car repairs, which increase their likelihood of displacement.

According to **Table 11**, 19,875 extremely low- and low-income households ($\leq 50\%$ of AMI) in the County experience severe cost burdens, with 71% being renters (14,080 households) and 29% homeowners (5,795 households). Extremely low-income renters ($\leq 30\%$ of AMI) are especially susceptible to rising rental costs, stagnating wages, and a limited supply of affordable housing. These pressures place many of these households at imminent risk of being evicted. While homeowners also face financial strain, their predictable housing costs make them slightly less vulnerable to immediate displacement.

Families with children, particularly single-parent households, face heightened risks due to limited earning potential and higher overall expenses, including childcare and education-related costs. As shown in **Table 13**, there are 6,870 extremely low- and low-income households with at least one child under six years old, with 87% being renters (6,005 households) and 13% homeowners (865 households). Among these households, an estimated 4,264 renters and 251 homeowners with young children are severely cost burdened, based on the trends observed in **Table 11**. For these families, even minor financial setbacks, such as reduced work hours or unexpected medical expenses, can lead to eviction and increase their likelihood of entering emergency shelters or becoming unsheltered.

Formerly homeless individuals and families receiving rapid re-housing assistance face ongoing risks of returning to homelessness, especially as their assistance nears termination. While these programs play a vital role in providing short-term relief, they may not fully address the underlying factors that lead to homelessness. Many participants remain financially vulnerable, as they are employed in low-wage or part-time jobs. These households often transition into housing that is affordable only with assistance, leaving them unable to sustain their housing once subsidies end. Barriers to securing replacement housing such as poor credit and a history of eviction exacerbate their risk of falling back into homelessness without continued support.

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:

The County of Santa Barbara utilized HUD-defined thresholds for income levels, household types, and housing problems to identify populations at risk of homelessness (as defined at 24 CFR 91.5). Estimates of households meeting these criteria were derived by using the ACS and CHAS data, supplemented by locally available information, to ensure a comprehensive assessment.

In Santa Barbara County, extremely low-income renters ($\leq 30\%$ of AMI) who are severely cost burdened are identified as the population most at-risk of homelessness. These households are particularly vulnerable due to their limited financial resources, which leaves them unable to absorb rising rental costs or handle unexpected financial setbacks.

This methodology allows for accurate and consistent identification of at-risk populations. Having adopted HUD's data-driven approach, the County effectively leverages data to prioritize resources and develop targeted strategies to support at-risk residents.

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

Several housing characteristics are strongly associated with housing instability and an elevated risk of homelessness. These factors include:

1. **Income Constraints:** Household income is a foundational determinant of housing stability. Extremely low-income households ($\leq 30\%$ of AMI) face inherent instability due to limited financial resources, often struggling to afford even the least expensive housing in the County's high-cost market. The shortage of affordable housing exacerbates this issue, compelling many of these households to live in overcrowded or substandard conditions, or pay rents they cannot sustainably afford. These households also frequently lack financial reserves to weather unexpected hardships such as job loss or medical expenses, which leaves them particularly vulnerable to eviction, displacement, and homelessness.
2. **Housing Tenure:** Renters experience significantly higher rates of housing problems compared to homeowners. The County's competitive rental market worsens these challenges by exposing renters to rising rents, stringent screening criteria, and limited availability of units. Renters with poor credit and a history of evictions are disproportionately impacted, leaving them more susceptible to housing instability and homelessness. In contrast, homeowners typically benefit from more predictable housing costs which reduce their risk of immediate displacement.
3. **Household Type:** Certain household types encounter unique challenges that elevate their risk of instability. Single-person households often lack financial safety nets or shared income resources, making them more vulnerable to sudden income shocks or rising housing costs. This issue is magnified for single-parent households who also face higher childcare costs, which makes maintaining stable housing especially

difficult. Elderly residents and individuals with disabilities, especially those on fixed incomes, are at heightened risk when affordable housing options fail to meet their accessibility needs.

4. **Housing Cost Burden:** Severely cost burdened households spending more than 50% of their gross monthly income on housing are at heightened risk of instability. These households often struggle to cover basic needs like food, transportation, and healthcare, and are particularly vulnerable to eviction or foreclosure when faced with unexpected expenses or income disruptions.
5. **Overcrowding:** Overcrowded housing conditions are common among low-income households, particularly renters and large families. Economic necessity often forces multiple families or unrelated individuals to share living spaces to offset high housing costs. Overcrowding can strain household dynamics, lower quality of life, and increase the likelihood of displacement due to conflicts or landlord actions.
6. **Substandard Housing Conditions:** Housing units lacking complete plumbing or kitchen facilities, or those with significant structural issues, contribute to housing instability. Homeowners with limited financial resources may struggle to afford necessary repairs, increasing their risk of displacement if the property becomes uninhabitable. Renters are especially vulnerable, as landlords may fail to address deficiencies, forcing tenants to relocate and destabilizing their housing situation.

Based on these characteristics, extremely low-income renters ($\leq 30\%$ of AMI) who are severely cost burdened are identified as the most at-risk of becoming homeless.

Discussion

Based on this analysis, the most significant housing needs exist for an estimated 24,290 low- and moderate-income households ($\leq 80\%$ of AMI) who are severely cost burdened, particularly 16,735 renters. Among these households, the 9,395 extremely low-income renters ($\leq 30\%$ of AMI) who are severely cost burdened face the greatest risk of housing instability and becoming homeless due to their limited financial resources and the County's extremely competitive, high-cost rental market.

NA-15 Disproportionately Greater Need: Housing Problems

Introduction

This section evaluates whether specific racial and ethnic groups in Santa Barbara County experience a disproportionately greater need for housing assistance by analyzing the prevalence of housing problems across various income levels. The analysis compares the rate of housing problems faced by racial and ethnic groups to determine if any group experiences these issues at significantly higher rates than the overall population within the same income category.

According to HUD, a disproportionately greater need exists when a racial or ethnic group experiences housing problems at a rate 10 percentage points or more above the average for all households at the same income level. For example, if 60% of all low-income households experience a housing problem, but 70% of low-income Hispanic households face the same issue, then low-income Hispanic households would be considered to have a disproportionately greater need.

Tables 14-17 provide information on the number of households experiencing housing problems by race, ethnicity, and income level. The housing problems analyzed in this section are defined by HUD as follows:

- **Cost Burden:** Households spending more than 30% of their gross income on housing costs. For renters, this includes rent plus utilities. For homeowners, it includes mortgage payments, taxes, insurance, and utilities.
- **Overcrowding:** Households with more than 1 person per room, excluding bathrooms, porches, foyers, halls, or half-rooms.
- **Substandard Housing Conditions:** Households lacking complete kitchen and/or plumbing facilities.
 - Lacking complete kitchen facilities: Missing a sink with a faucet, a refrigerator, or a stove/range.
 - Lacking complete plumbing facilities: Missing hot and cold running water, a flush toilet, or a bathtub/shower.

Figures 1-4 illustrate the prevalence of housing problems among racial and ethnic groups at various income levels, highlighting disparities where they exist.

By understanding disparities in housing problems, the County can better allocate resources and tailor programs to address the needs of disproportionately impacted populations.

Table 14 – Disproportionally Greater Need 0 - 30% AMI

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	15,285	4,070	0
White	7,230	2,125	0
Black / African American	475	70	0
Asian	890	480	0
American Indian / Alaskan Native	45	55	0
Pacific Islander	0	0	0
Hispanic	6,285	1,055	0

Data Source: 2016-2020 CHAS**Table 15 – Disproportionally Greater Need 30 - 50% AMI**

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	13,890	3,980	0
White	4,820	1,880	0
Black / African American	240	0	0
Asian	360	180	0
American Indian / Alaskan Native	80	14	0
Pacific Islander	0	0	0
Hispanic	7,990	1,825	0

Data Source: 2016-2020 CHAS

Table 16 – Disproportionally Greater Need 50 - 80% AMI

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	17,475	8,400	0
White	7,570	4,385	0
Black / African American	235	215	0
Asian	450	340	0
American Indian / Alaskan Native	20	25	0
Pacific Islander	0	0	0
Hispanic	8,795	3,300	0

Data Source: 2016-2020 CHAS**Table 17 – Disproportionally Greater Need 80 - 100% AMI**

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	7,700	7,445	0
White	4,050	3,705	0
Black / African American	180	150	0
Asian	350	235	0
American Indian / Alaskan Native	10	29	0
Pacific Islander	0	0	0
Hispanic	2,905	3,215	0

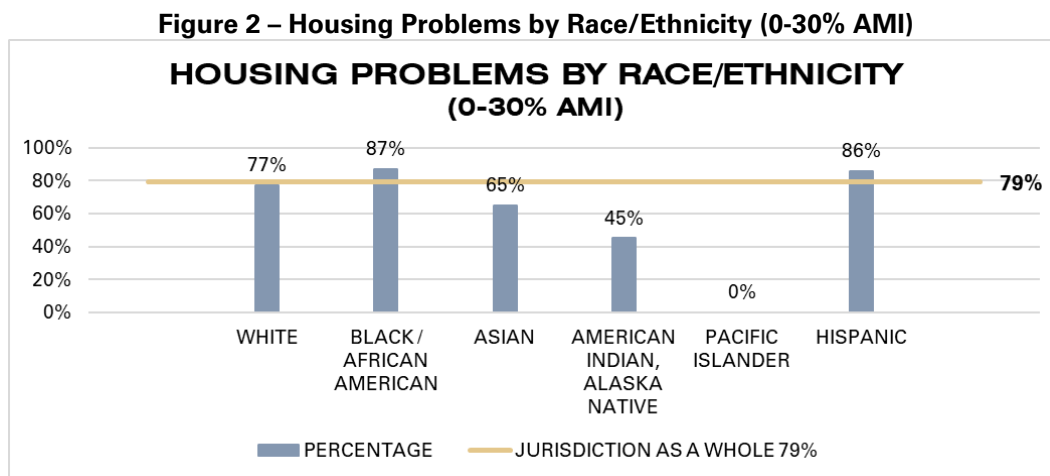
Data Source: 2016-2020 CHAS

Discussion

The methodology for calculating disproportionately greater need provides a valuable framework for comparing the incidence of housing problems across racial and ethnic groups of varying sizes. This analysis reveals that while most racial and ethnic groups face similar rates of housing problems within each income category, low-income Black/African American households face a significantly higher rate, indicating a disproportionately greater need for housing assistance.

Extremely Low-Income (0-30% of AMI)

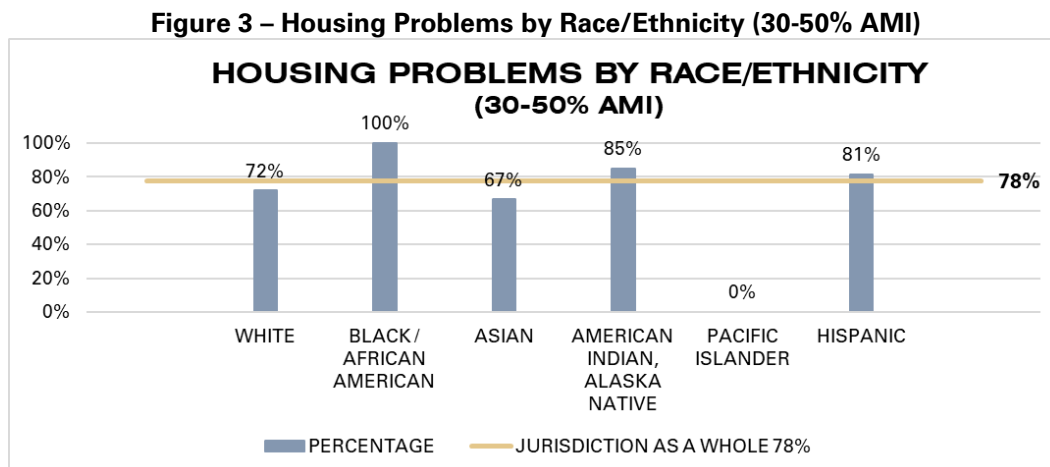
At the extremely low-income level, 79% of all households experience at least one housing problem. No racial or ethnic group within this income level surpasses HUD's 10-percentage point threshold for disproportionately greater need.



Data Source: 2016-2020 CHAS

Low-Income (30-50% of AMI)

At the low-income level, 78% of all households face one or more housing problems. 100% of Black/African American households within this income category experience housing problems, revealing a disproportionately greater need.

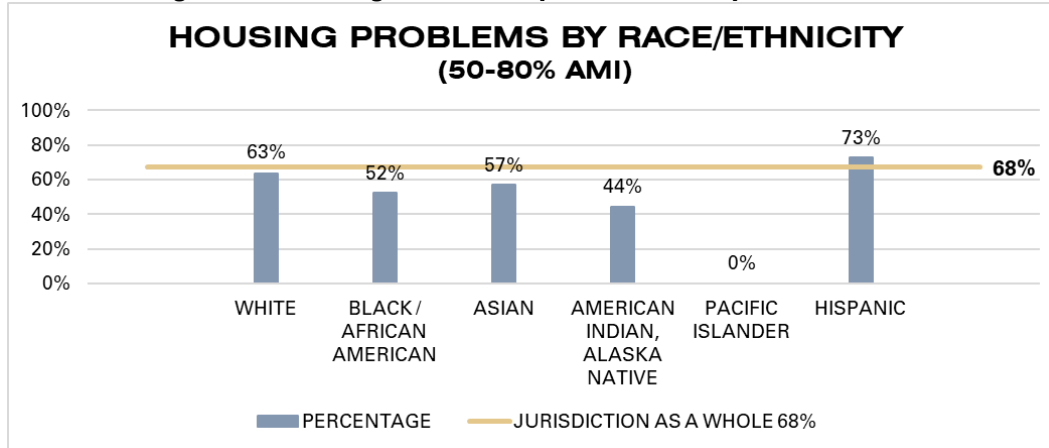


Data Source: 2016-2020 CHAS

Moderate-Income (50-80% of AMI)

At the moderate-income level, 68% of all households experience housing problems. No racial or ethnic group within this income level meets HUD's definition for disproportionately greater need.

Figure 4 – Housing Problems by Race/Ethnicity (50-80% AMI)

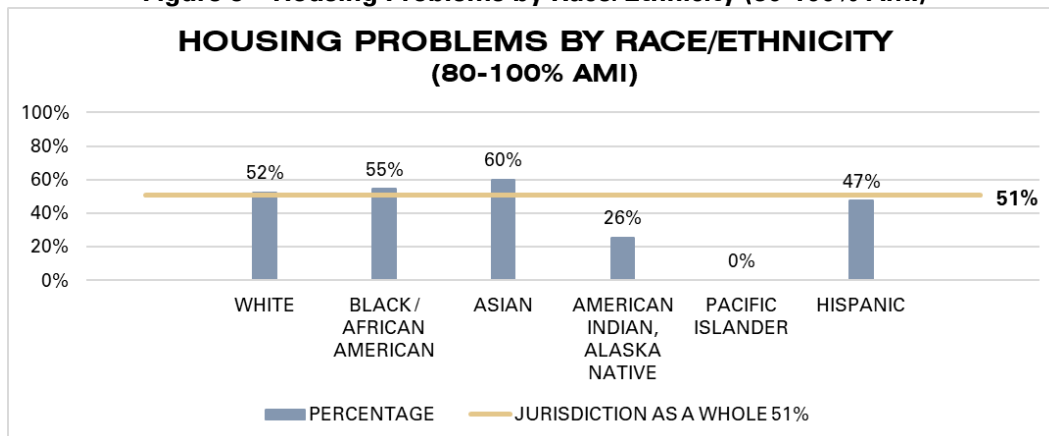


Data Source: 2016-2020 CHAS

Middle-Income (80-100% of AMI)

At the middle-income level, 51% of all households experience at least one housing problem. No racial or ethnic group experiences a disproportionately greater need within this income category.

Figure 5 – Housing Problems by Race/Ethnicity (80-100% AMI)



Data Source: 2016-2020 CHAS

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

This section analyzes whether specific racial or ethnic groups in Santa Barbara County experience a disproportionately greater number of severe housing problems than the general population within the same income category. As in the previous section, a disproportionately greater need exists when the rate of severe housing problems among a racial or ethnic group exceeds the average rate for all households at the same income level by 10 percentage points or more.

Tables 18-21 present detailed data on the number of households experiencing severe housing problems by race, ethnicity, and income level. The severe housing problems analyzed in this section are defined by HUD as follows:

- **Severe Cost Burden:** Households spending more than 50% of their gross income on housing costs. For renters, this includes rent plus utilities. For homeowners, it includes mortgage payments, taxes, insurance, and utilities.
- **Severe Overcrowding:** Households with more than 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms.
- **Substandard Housing Conditions:** Households lacking complete kitchen and/or plumbing facilities.
 - Lacking complete kitchen facilities: Missing a sink with a faucet, a refrigerator, or a stove/range.
 - Lacking complete plumbing facilities: Missing hot and cold running water, a flush toilet, or a bathtub/shower.

Figures 5-8 illustrate the prevalence of severe housing problems among racial and ethnic groups at various income levels, highlighting disparities where they exist.

By identifying disparities in severe housing problems, the County can allocate resources more effectively and tailor programs to address the needs of disproportionately impacted populations.

Table 18 – Severe Housing Problems 0 - 30% AMI

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	13,660	5,695	0
White	6,495	2,865	0
Black / African American	475	75	0
Asian	845	525	0
American Indian / Alaskan Native	45	55	0
Pacific Islander	0	0	0
Hispanic	5,470	1,870	0

Data Source: 2016-2020 CHAS**Table 19 – Severe Housing Problems 30 - 50% AMI**

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	9,590	8,275	0
White	3,255	3,440	0
Black / African American	199	39	0
Asian	275	260	0
American Indian / Alaskan Native	60	29	0
Pacific Islander	0	0	0
Hispanic	5,540	4,270	0

Data Source: 2016-2020 CHAS

Table 20 – Severe Housing Problems 50 - 80% AMI

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	9,240	16,635	0
White	3,775	8,185	0
Black / African American	40	405	0
Asian	200	585	0
American Indian / Alaskan Native	15	35	0
Pacific Islander	0	0	0
Hispanic	5,050	7,040	0

Data Source: 2016-2020 CHAS**Table 21 – Severe Housing Problems 80 - 100% AMI**

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	3,300	11,835	0
White	1,385	6,370	0
Black / African American	0	330	0
Asian	160	425	0
American Indian / Alaskan Native	0	35	0
Pacific Islander	0	0	0
Hispanic	1,720	4,395	0

Data Source: 2016-2020 CHAS

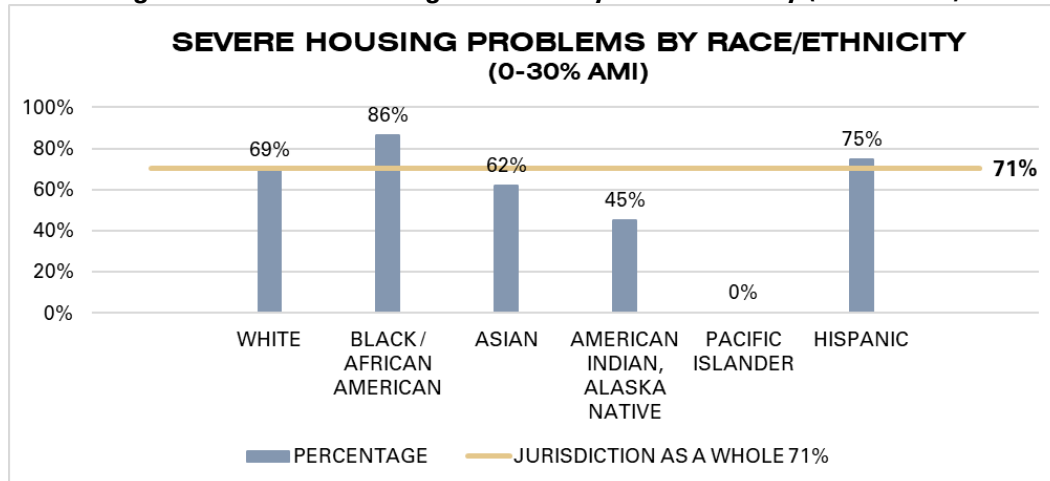
Discussion

This analysis reveals Black/African American households and American Indian/Alaskan Native households have a disproportionately greater need for housing assistance.

Extremely Low-Income (0-30% of AMI)

At the extremely low-income level, 71% of all households experience at least one severe housing problem. 86% of Black/African American households within this income category experience severe housing problems, exhibiting a disproportionately greater need.

Figure 6 – Severe Housing Problems by Race/Ethnicity (0-30% AMI)

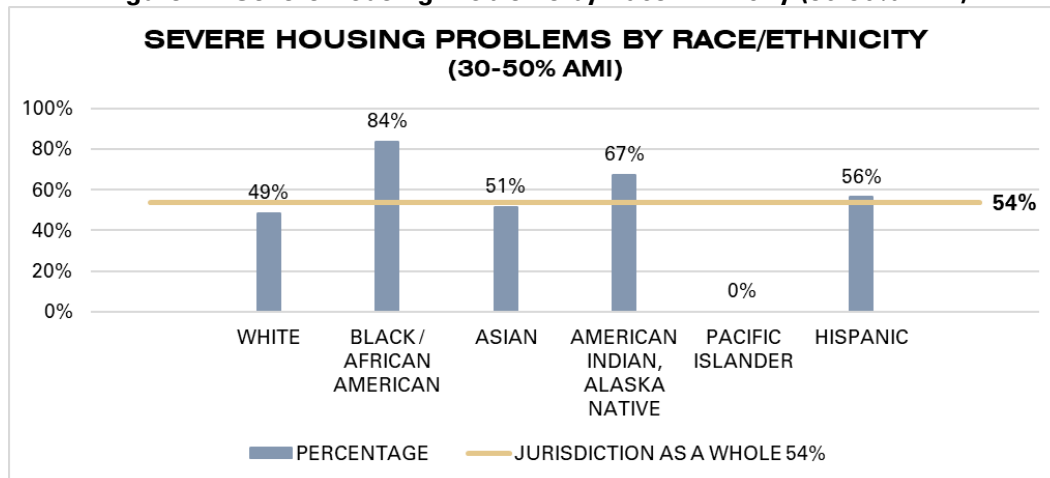


Data Source: 2016-2020 CHAS

Low-Income (30-50% of AMI)

At the low-income level, 54% of all households experience one or more severe housing problems. 84% of Black/African American households at this income level experience severe housing problems, demonstrating a disproportionately greater need. 67% of American Indian/Alaskan Native households also experience severe housing problems, meeting HUD's definition of disproportionately greater need.

Figure 7 – Severe Housing Problems by Race/Ethnicity (30-50% AMI)

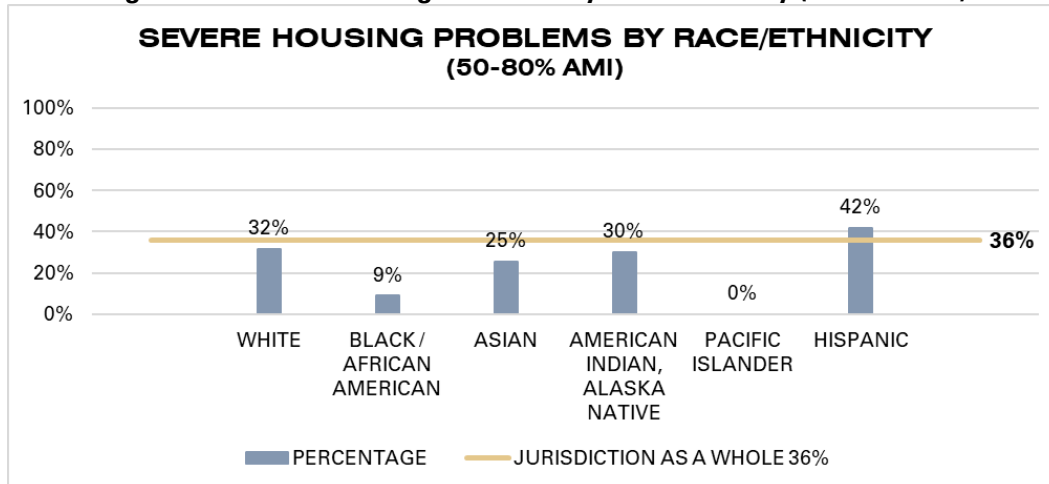


Data Source: 2016-2020 CHAS

Moderate-Income (50-80% of AMI)

At the moderate-income level, 36% of all households experience severe housing problems. No racial or ethnic group within this income level exceeds HUD's 10-percentage point threshold for disproportionately greater need.

Figure 8 – Severe Housing Problems by Race/Ethnicity (50-80% AMI)

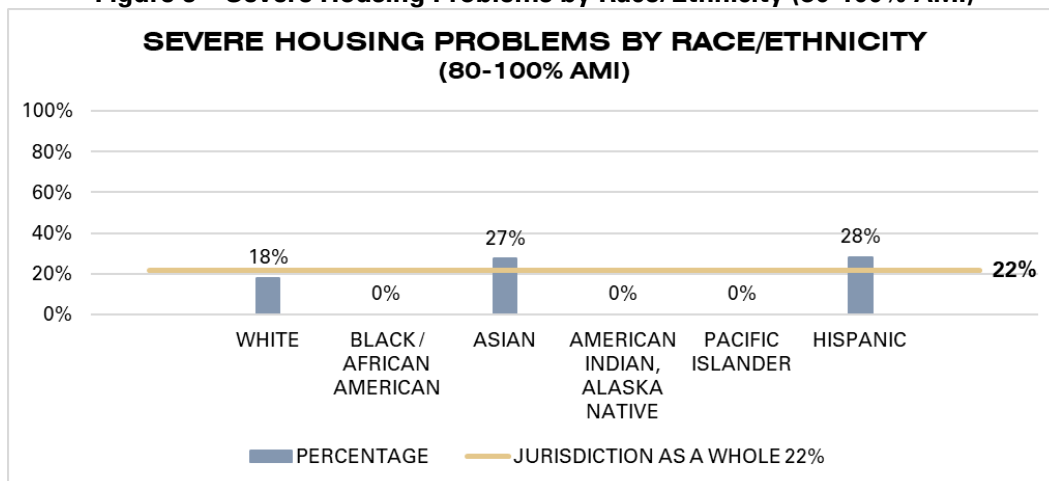


Data Source: 2016-2020 CHAS

Middle-Income (80-100% of AMI)

At the middle-income level, 22% of all households experience at least one severe housing problem. No racial or ethnic group within this income level meets HUD's definition of disproportionately greater need.

Figure 9 – Severe Housing Problems by Race/Ethnicity (80-100% AMI)



Data Source: 2016-2020 CHAS

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Introduction

This section evaluates whether specific racial and ethnic groups in Santa Barbara County experience housing cost burdens at disproportionately greater rates compared to the overall population. Consistent with previous sections, a disproportionately greater need exists when a racial or ethnic group experiences cost burdens at a rate of 10 percentage points or more above the Countywide average.

Table 22 provides data on the proportion of household income spent on housing by race and ethnicity, categorized according to HUD-defined housing cost burden levels:

- **No cost burden:** Housing costs do not exceed 30% of gross household income.
- **Cost burdened:** Housing costs range between 30-50% of gross household income.
- **Severely cost burdened:** Housing costs exceed 50% of gross household income.

Figures 9 and 10 illustrate the proportion of cost burdened households by race and ethnicity, highlighting disparities where they exist.

Understanding disparities in housing cost burdens enables the County to develop resource allocation strategies that address the needs of disproportionately impacted populations.

Table 22 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	< 30%	30-50%	> 50%	No/negative income (not computed)
Jurisdiction as a whole	88,540	30,890	27,305	1,579
White	52,400	15,365	15,095	675
Black / African American	1,545	485	740	4
Asian	4,235	1,355	1,200	470
American Indian / Alaskan Native	325	70	120	20
Pacific Islander	25	0	0	0
Hispanic	27,740	12,850	9,495	305

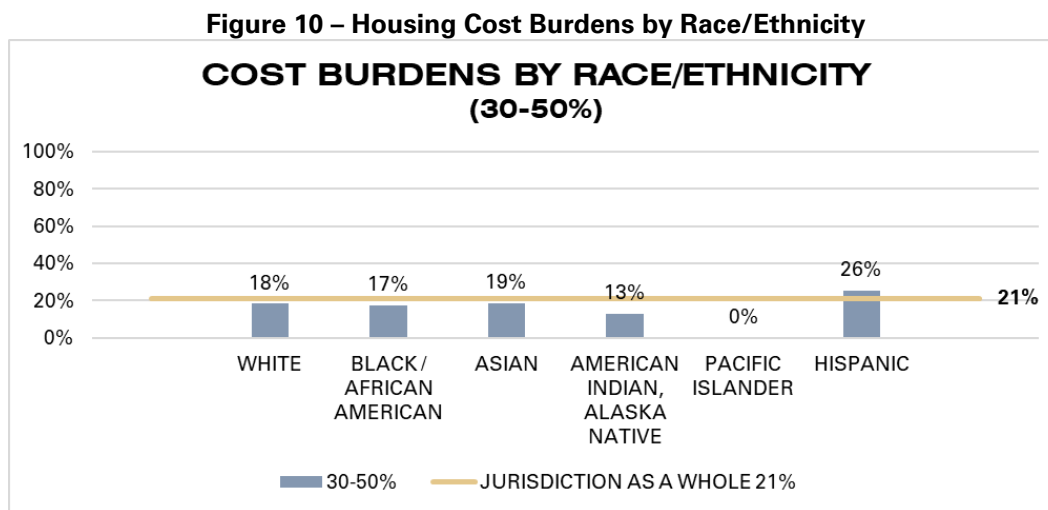
Data Source: 2016-2020 CHAS

Discussion

The analysis indicates that housing cost burdens are broadly distributed across the County's population, with no racial or ethnic group exceeding HUD's threshold for disproportionately greater need.

Cost Burdened Households

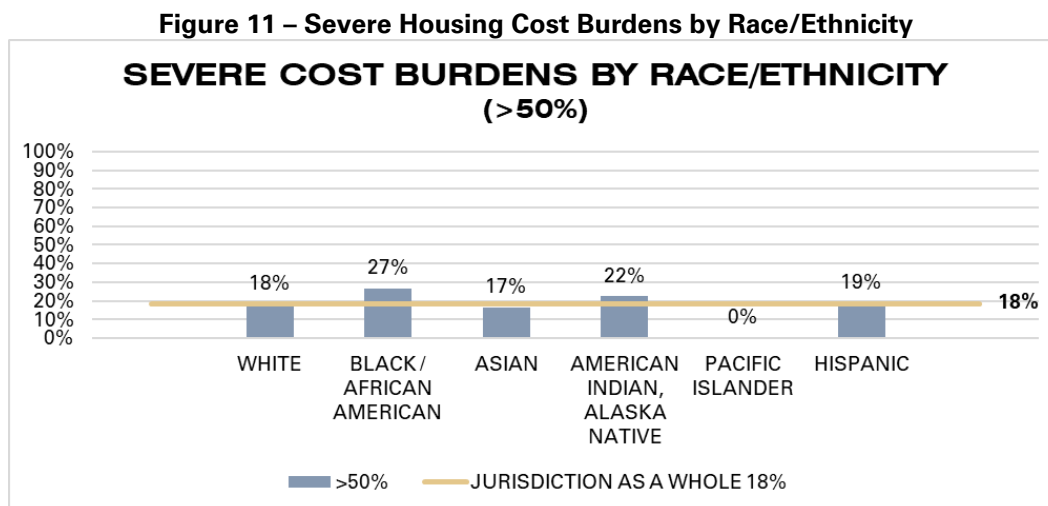
In Santa Barbara County, 21% of all households are cost burdened, meaning they spend between 30 to 50% of their gross income on housing expenses. According to this analysis, no racial or ethnic group exceeds HUD's 10-percentage point threshold for disproportionately greater need related to housing cost burdens.



Data Source: 2016-2020 CHAS

Severely Cost Burdened Households

Countywide, 18% of all households are severely cost burdened, spending over 50% of their gross income on housing costs. Like cost burdens, no racial or ethnic group meets HUD's definition for disproportionately greater need among severely cost burdened households.



Data Source: 2016-2020 CHAS

NA-30 Disproportionately Greater Need: Discussion

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?

Based on this assessment, there is a disproportionately greater need for housing assistance among Black/African American and American Indian/Alaskan Native households in Santa Barbara County. These groups face significant disparities in housing problems and severe housing problems, particularly at the extremely low- and low-income levels.

Housing Problems

- Low-Income Households
 - Approximately 100% of Black/African American households in this income category experience housing problems, compared to 78% of all low-income households. This significantly surpasses HUD's 10-percentage point threshold for disproportionately greater need.

Severe Housing Problems

- Extremely Low-Income Households
 - 86% of Black/African American households in this income category experience severe housing problems, compared to 71% of all extremely low-income households.
- Low-Income Households
 - 84% of Black/African American households and 67% of American Indian/Alaskan Native households at this income level face severe housing problems, compared to 54% of all low-income households. Both groups meet HUD's definition of disproportionately greater need.

Due to the low share of American Indian/Alaskan Native households in the County, the estimates from the ACS and CHAS datasets may contain large margins of error, impacting data reliability. While these populations are included in the analysis, their need should be evaluated with an understanding of these limitations.

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

No additional housing needs for these specific racial or ethnic groups were identified through the citizen participation process or consultation with stakeholders.

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

The geographic distribution of Black/African American and American Indian/Alaskan Native households reflects concentrations in urban and culturally significant areas, respectively. These patterns influence access to resources, employment opportunities, and housing.

According to the Santa Barbara County Regional Analysis of Impediments to Fair Housing Choice (AI), Black/African American residents are not concentrated in any specific areas or neighborhoods in the County. The analysis did identify instances of segregation between White and Hispanic residents in the County overall and in Santa Maria, as well as one Racially or Ethnically Concentrated Area of Poverty (R/ECAP) located in Santa Maria (Census Tract 2101). Most residents in the R/ECAP are Hispanic, and approximately one in five were born in Mexico.

Black/African American Households

- **Goleta:** African Americans comprise approximately 2.5% of the population, which is slightly higher than the County (1.8%) overall.
- **Lompoc:** Contains the highest concentration of Black/African American households, which may be influenced by the nearby Vandenberg Space Force Base and the surrounding military community. African Americans comprise approximately 3.1% of the population, which is higher than the County overall.
- **Santa Maria:** Black/African American households account for 1.2% of the population, which is smaller compared to the County overall.

American Indian/Alaskan Native Households

- **Santa Ynez Valley:** This area near the Santa Ynez Band of Chumash Indians Reservation contains the highest concentration of American Indian/Alaskan Native households in the County, reflecting historical and cultural ties to the region.
- **Goleta:** American Indian/Alaskan Native households account for 0.06% of the population, which is smaller than the County (0.36%) overall.
- **Lompoc:** American Indian/Alaskan Native households comprise approximately 0.58% of the population, which is slightly higher than the County overall.
- **Santa Maria:** Modest concentrations of American Indian/Alaskan Native households in this area, aligning with the availability of affordable housing.

The disproportionate need for housing assistance among Black/African American and American Indian/Alaskan Native households emphasizes the importance of targeted outreach and equitable resource allocation to meet fair housing objectives. Similarly, American Indian/Alaskan Native populations require strategies that address both geographic dispersion and culturally relevant services.

NA-35 Public Housing

Introduction

The Housing Authority of the County of Santa Barbara (HASBARCO) plays a vital role in addressing the affordable housing needs of residents throughout the County. By building, acquiring, owning, managing, and maintaining residential rental units for extremely low- and low-income households, HASBARCO ensures residents have access to stable and affordable housing.

HASBARCO administers the County's Housing Choice Voucher (HCV) program, which provides rental assistance to low-income households, including elderly, disabled, and homeless populations. As of 2024, HASBARCO administers 3,733 vouchers. With housing costs in Santa Barbara County among the highest in the nation, HASBARCO's programs are critical for alleviating housing cost burdens and addressing housing instability.

Guided by its mission to "provide Santa Barbara County with affordable housing opportunities for low-income households in an environment which preserves personal dignity, and in a manner which maintains the public trust," HASBARCO is essential in advancing the County's broader strategic housing objectives.

Table 23 – Public Housing by Program Type

	Program Type						
	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	3,733	1,053	2,680	176	94	148

Data Source: PIC (PIH Information Center); HASBARCO

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

Table 24 – Characteristics of Public Housing Residents by Program Type

	Program Type						
	Public Housing	Vouchers					
		Total	Project-based	Tenant-based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	21,240	22,400	20,080	23,182	16,344	14,680
Average length of stay	0	6	6	6	0	0	0
Average Household size	0	3	2	2	1	4	2
Homeless at admission	0	825	338	487	176	48	48
Elderly Program Participants (>62)	0	1,564	430	1,134	113	0	45
Disabled Families	0	1,698	394	1,304	74	6	133
Families requesting accessibility features	0	118	118	0	0	0	0
HIV/AIDS program participants	0	0	0	0	0	0	0
DV victims	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center); HASBARCO

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

Table 25 – Race of Public Housing Residents by Program Type

	Program Type						
	Public Housing	Vouchers					
		Total	Project-based	Tenant-based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	3,230	775	2,455	143	69	102
Black/ African American	0	239	49	190	21	5	13
Asian	0	63	18	45	2	0	0
American Indian/ Alaska Native	0	75	22	53	3	0	5
Pacific Islander	0	29	9	20	2	0	0
Other	0	97	35	62	5	4	9

Data Source: PIC (PIH Information Center), HASBARCO

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

	Program Type						
	Public Housing	Vouchers					
		Total	Project-based	Tenant-based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2,075	626	1,449	51	44	72
Not Hispanic	0	1,658	426	1,232	125	36	58

Data Source: PIC (PIH Information Center), HASBARCO

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

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in federally assisted programs. HASBARCO ensures compliance with Section 504 by offering accessible units, fulfilling reasonable accommodations, and ensuring equal access to all housing programs and services. The agency is actively processing 118 requests for accessibility features, ensuring all accommodations are made in accordance with its policies and procedures.

Through the HCV program, HASBARCO assists 1,698 families with at least one disabled member, including 12 Non-Elderly Disabled (NED) vouchers. The NED vouchers provide rental assistance to non-elderly people with disabilities, enabling them to live independently. Despite these efforts, HASBARCO indicated there are 2,667 disabled applicants on the waitlist. This illustrates a significant gap between the availability and demand for accessible housing units that are affordable.

To meet the needs of disabled residents, HASBARCO implements several proactive measures:

- Affirmatively markets units and partners with local agencies that assist families with disabilities.
- Provides a regularly maintained list of accessible units to program participants.
- Conducts ongoing Fair Housing training to ensure staff are knowledgeable about regulatory requirements and changes.
- Prioritizes accessibility upgrades during Rental Assistance Demonstration (RAD) reviews to ensure properties comply with the accessibility standards under Section 504, the Fair Housing Act, and the Americans with Disabilities Act (ADA).

These practices demonstrate HASBARCO's commitment to addressing barriers and ensuring equal access for people with disabilities.

What are the number and type of families on the waiting list for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of Public Housing and Housing Choice voucher holders?

As of March 2025, 9,716 applicants are on the waiting list for housing assistance, reflecting a significant demand for affordable housing. Among these applicants, 8,480 (87%) are extremely low-income, 1,838 (19%) are elderly, and 2,667 (27%) have disabilities.

According to HASBARCO, the average annual income of program participants is \$21,240, indicating that most voucher holders are extremely low-income. These income constraints exacerbate housing instability, as participants often resort to sharing housing with unauthorized occupants to offset costs. This leaves them particularly vulnerable to eviction and displacement in the event of landlord actions. This demonstrates the continued need

for partnerships with workforce development agencies to provide job training, adult learning, and access to higher-paying employment opportunities.

Based on the most recent consultation, the average household size of program participants is three (3) members, which may indicate that most voucher holders are extremely low-income families with children. These households face compounded financial pressures from high childcare and education-related costs, emphasizing the need for affordable childcare and educational youth programs.

Moreover, the 1,564 elderly and 1,698 disabled program participants face additional barriers, including high healthcare costs and limited availability of affordable housing with accessibility features near supportive services. This highlights the pressing need for affordable units equipped with accessibility features that are located close to healthcare and supportive services.

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

While voucher holders share many of the same challenges as other extremely low- and low-income households in the County, their reliance on housing assistance makes their needs more acute. This is especially true for those participants residing in units that are only affordable with voucher assistance. Without ongoing support, many voucher holders are at risk of eviction and displacement.

The prevalence of homelessness among program participants at admission further emphasizes these vulnerabilities. Over the past few years, HASBARCO has housed 825 families experiencing homelessness at the time of admission, including 189 families in the past year alone. These efforts alleviate the strain on emergency shelters, reduce homelessness, and improve housing stability across the County.

Discussion

This analysis highlights the pressing need for additional affordable housing options that are accessible and located near supportive services. The extensive waiting list demonstrates the high demand for affordable units, particularly those equipped with accessibility features. Moreover, voucher holders may require wraparound services, including:

- Job training and workforce development to address income disparities.
- Affordable childcare and youth programs to alleviate financial pressures on families
- Healthcare and supportive services for elderly and disabled households

Continued collaboration between HASBARCO, the County, and local organizations is essential to implementing a comprehensive and coordinated to meet these needs.

HASBARCO's goals over the next five years align with HUD's objectives to affirmatively further fair housing and promote safe, decent, and affordable housing. By pursuing these goals, HASBARCO aims to ensure long-term housing stability and improved living conditions for residents in the County of Santa Barbara.

NA-40 Homeless Needs Assessment

Introduction

Homelessness in Santa Barbara County presents significant challenges, with a growing number of individuals and families affected by housing instability. There are four federally defined categories under which individuals and families may qualify as homeless: (1) literally homeless; (2) imminent risk of homelessness; (3) homeless under other federal statutes; and (4) fleeing/attempting to flee domestic violence.

The 2024 Point-in-Time (PIT) Count revealed a 12% increase in the County's homeless population compared to the previous year, driven by the expiration of pandemic-era eviction moratoriums and rental assistance programs, rising rents, and a lack of affordable housing options. This section provides an in-depth analysis of the needs of various homeless populations, including chronically homeless individuals and families, veterans, families with children, and unaccompanied youth. It also examines the nature and extent of homelessness across racial and ethnic groups and between sheltered and unsheltered populations, setting the stage for the County's strategy to address homelessness.

The County of Santa Barbara serves as the collaborative applicant for the Santa Maria/Santa Barbara County Continuum of Care (CoC), which is designed to organize and ensure the coordinated delivery of services to address homelessness.

Table 27 – Homeless Needs Assessment

Population	Homeless on a Given Night		Homeless Each Year			Days Homeless
	Sheltered	Unsheltered	Experiencing	Becoming	Exiting	
Persons in households with adult(s) and child(ren)	268	96	3,979	1,954	2,141	N/A
Persons in households with only children	9	0				
Persons in households with only adults	510	1,236				
Chronically homeless persons	300	388				
Veterans	29	61				
Unaccompanied Child	9	0				
Persons with HIV/AIDS	4	4				
Elderly	78	238				
Survivor of DV	95	232				
Persons with SUD	107	187				

Data Source: 2024 HUD CoC Homeless Populations and Subpopulations Report

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", then describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The 2024 PIT Count identified 2,119 individuals experiencing homelessness in Santa Barbara County, including 787 individuals in shelters or transitional housing and 1,332 unsheltered individuals. This highlights significant gaps in emergency and transitional housing options within the County.

Chronically Homeless Individuals and Families

Chronically homelessness individuals and families account for approximately 29% of the total homeless population, equating to 610 people. Chronic homelessness is defined as experiencing homelessness with a disabling condition for at least one (1) year or having four (4) episodes of homelessness within the past three (3) years.

These individuals face significant barriers to housing stability due to serious mental illness, chronic health conditions, substance use disorders, and physical or developmental disabilities. The County has adopted a Housing First approach, prioritizing permanent supportive housing paired with wraparound services. However, gaps remain in behavioral health services and addiction treatment capacity, which are critical for long-term stability.

Veterans

The 2024 PIT Count recorded 90 homeless veterans, with 29 residing in shelters (32%) and 61 living unsheltered (68%). This marks a 57% reduction in veteran homelessness since 2020, when 210 homeless veterans were counted, showcasing the County's significant progress in addressing this issue.

Despite this progress, unmet needs persist for mental health counseling, assistance with navigating Veterans Affairs (VA) resources, and additional permanent supportive housing units. Addressing these needs will require continued investment coupled with strengthened partnerships among local service providers.

Families with Children

The 2024 PIT Count reported 125 homeless households with children, comprised of 364 individuals, including 211 children under 18. Among these individuals, 230 were staying in emergency shelters, 38 were residing in transitional housing, and 96 were living in unsheltered conditions.

These families face unique challenges, including limited access to affordable multi-bedroom units, childcare, educational youth programs, and job training. Expanding housing options and increasing supportive services will be essential to achieving stability and preventing chronic homelessness among this group.

Unaccompanied Youth and Transitional Aged Youth

Nine (9) unaccompanied youth were identified in emergency shelters, along with 70 transitionally aged youth (18-24) experiencing homelessness. These youth face distinct obstacles, including limited access to resources, lack of family support, disruptions in education, and barriers to stable employment.

The County's Coordinated Community Plan to Address Youth Homelessness focuses on addressing these needs through expanded transitional housing options, family reunification programs, and tailored education and employment services. While progress has been made, strengthening partnerships with organizations specializing in youth services will be crucial to bridge service gaps and reducing youth homelessness.

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

Families with Children

To address the needs of homeless families with children, 125 multi-bedroom housing units that are affordable to extremely low-income households are needed. Existing initiatives such as the Youth Action Board and the County's Coordinated Community Plan to End Youth Homelessness aim to address the complex needs of these families. However, gaps in affordable housing and supportive service capacity remain critical barriers.

Veterans

For the County's homeless veterans, approximately 90 affordable studios or one-bedroom units coupled with supportive services are needed. Over the past five years, resources to address veteran homelessness have increased significantly, contributing to a notable reduction in the number of homeless veterans. Continued investment of these resources, which include long-term subsidies and supportive services through the Veterans Affairs Supportive Housing (VASH) and Supportive Services for Veterans and Families (SSVF) programs will be vital for sustaining progress and addressing the ongoing housing and service needs of veterans.

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

The 2024 PIT Count highlights disparities in homelessness across racial and ethnic groups in Santa Barbara County. While Black/African American individuals represent 2.4% of the County's population, they account for 5% of individuals experiencing homelessness. Although this represents a decrease from 2019, when 7% of the homeless population identified as Black/African American, the disparity remains significant and underscores systemic inequities in access to housing, employment, and other essential resources.

Addressing these disparities requires culturally responsive services tailored to the unique needs of underrepresented groups. These include targeted outreach, equitable resource allocation, and services designed to address the systemic barriers that disproportionately impact racial and ethnic minorities.

The County of Santa Barbara, in collaboration with the CoC, has implemented a plan to address racial equity within the homelessness response system. Service providers seeking funding are required to develop Racial Equity Plans and evaluate the demographics of their staff relative to the population in their service area. These efforts have already driven meaningful progress, fostering accountability, reducing disparities, and improving outcomes for underserved racial and ethnic groups.

Table 28 – Nature and Extent of Homelessness

Race	Sheltered	Unsheltered
White	289	698
Black / African American	66	48
Asian	13	34
American Indian / Alaskan Native	11	26
Native Hawaiian/Other Pacific Islander	7	1
Other (multi-racial)	225	245
Ethnicity	Sheltered	Unsheltered
Hispanic/Latino	381	505
Not Hispanic/Latino	406	827

Data Source: 2024 HUD CoC Homeless Populations and Subpopulations Report

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The majority of homeless individuals in Santa Barbara County are unsheltered (63%), residing in vehicles, encampments, or other places not meant for habitation. Among the 1,332 unsheltered persons, 53% (710 individuals) were living in vehicles, while 47% (622 individuals) were living on the street. The number of persons counted living in vehicles increased by 16% from the previous year (611 in 2023), revealing a growing reliance on vehicles as a form of shelter amidst rising housing costs and limited affordable housing options.

Emergency shelters and transitional housing programs serve 787 individuals in Santa Barbara County, representing a 17% increase from the prior year (685 in 2023). Among the 787 sheltered homeless persons, 88% (696 individuals) were in emergency shelters, while 12% (91 individuals) were residing in transitional shelters. While this trend is reflective of the increasing capacity of emergency shelters and transitional housing, it also highlights that existing capacity remains insufficient.

Homelessness is most concentrated in urban areas such as the Cities of Santa Barbara, Santa Maria, Lompoc, and Goleta, where services are more accessible, but housing costs remain prohibitively high. Rural areas, while having lower concentrations of homelessness,

face unique challenges due to limited transportation, fewer services, and a lack of nearby housing resources. Addressing these geographic disparities will require tailored strategies, such as mobile outreach programs and expanded rural housing options.

Discussion

The 2024 PIT Count highlights the need for expanded shelter capacity, increased permanent supportive housing, and enhanced supportive service programs tailored to the unique needs of vulnerable populations. The sharp increase in homeless families reveals the importance of prevention measures, tenant protections, and access to supportive services such as mental health care, job training, and childcare.

The County's notable progress in reducing veteran homelessness demonstrates the effectiveness of collaborative approaches. This success could serve as a model that can be adapted and scaled to address the needs of other subpopulations, such as chronically homeless individuals, families with children, and unaccompanied youth. Continued emphasis on culturally responsive services is also essential to addressing systemic inequities and ensuring that underserved communities receive the resources and support they need to achieve housing stability.

Looking forward, the County aims to strengthen partnerships with local, state, and federal agencies to develop innovative and sustainable solutions. By leveraging federal resources, the County can create a more effective homeless response system that promotes housing stability and improves the quality of life for its most vulnerable residents.

NA-45 Non-Homeless Special Needs Assessment

Introduction

Santa Barbara County is home to several special needs populations who face significant barriers to stable housing and supportive services due to unique vulnerabilities. These populations include the elderly and frail elderly, individuals with disabilities, people with alcohol or drug addictions, individuals living with HIV/AIDS, and survivors of domestic violence. Unlike the general population, these groups often require tailored housing solutions and specialized services to address barriers such as limited income, accessibility needs, health conditions, and social stigma.

This section provides an overview of the characteristics of each group, their specific housing and supportive service needs, and strategies to address these challenges. By understanding the unique obstacles faced by these groups, the County can design and implement programs that foster stability, independence, and improved quality of life for its most vulnerable residents.

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

The elderly population, defined by HUD as individuals aged 62 or older, is a growing demographic in Santa Barbara County, accounting for approximately 18% of the total population (ACS S0101). A particularly vulnerable subset of this group is the frail elderly, who require assistance with three or more daily living activities.

The County is home to 55,575 elderly households, constituting 37% of all households (Table 4). Elderly households exhibit higher homeownership rates than the general population, with 76% living in owner-occupied residences, compared to 52% of all households (ACS B25007). Despite this, financial challenges remain pronounced among low- and moderate-income elderly households, with 53% experiencing cost burdens (12,050 households) and 33% facing severe cost burdens (7,610 households).

Elderly households' reliance on fixed or limited incomes leaves them particularly vulnerable to rising costs, financial instability, and diminished quality of life. As the County's population continues to age, the demand for housing and supportive services tailored to the needs of elderly and frail elderly residents will grow.

Persons with Disabilities

Persons with disabilities, defined by HUD as individuals with physical, mental, developmental, or emotional impairments that substantially limit major life activities, represent 10% of the County's population (44,270 residents) (ACS S1810). Disabilities are strongly correlated with age, with 20,118 elderly residents having one or more disabilities, representing 45% of the County's disabled population. The most common disabilities include ambulatory difficulty (59%), hearing impairments (45%), and independent living challenges (41%).

Persons with disabilities frequently encounter unique barriers to independent living, including limited employment opportunities, high healthcare costs, and discrimination in securing housing. The scarcity of units that are both affordable and accessible further exacerbates these challenges, highlighting the importance of tailored housing solutions that promote independence and stability.

Persons with Alcohol and Other Drug Addictions

Substance use disorders, including alcohol and drug addictions, continue to pose a significant challenge in Santa Barbara County. While obtaining accurate data on addiction is difficult due to the stigma surrounding substance use and fear of criminal repercussions, available statistics reveal concerning trends that indicate a pressing need for intervention.

The opioid crisis, in particular, continues to have a profound impact on the community. In 2023, the County reported 130 opioid-related deaths, which is a dramatic increase from the 38 deaths in 2017 (Santa Barbara Opioid Safety Coalition). Alarming, 86% of these fatalities were linked to fentanyl, highlighting the growing presence of this highly potent synthetic opioid and its devastating consequences.

Substance use often exacerbates barriers to stable housing, employment, and healthcare. These challenges are further complicated by the stigma surrounding addiction, which frequently discourages individuals from seeking treatment.

Victims of Domestic Violence

In 2022, the Santa Barbara County Sheriff's Department responded to 485 domestic violence related calls. Many survivors require immediate relocation to long-term housing to escape dangerous environments. Survivors face numerous challenges, including financial instability, the need for legal advocacy, and rebuilding their lives after leaving abusive situations.

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

The housing and supportive service needs of these populations were identified through resident surveys, consultations with stakeholders and service providers, and analyses of local and national data sources and reports. These efforts provided a comprehensive understanding of the unique challenges and service gaps faced by these populations.

Elderly and Frail Elderly

The housing and supportive service needs of the elderly and frail elderly residents are centered on maintaining independence, ensuring accessibility, and promoting social connection. Key housing needs include affordable units equipped with aging-in-place features, such as grab bars, ramps, no-step entries, and single-story layouts. Accessible transportation options, proximity to healthcare services, and community-based programs are essential to enhancing quality of life.

Supportive services must address the unique challenges faced by elderly residents, including fixed incomes, mobility limitations, and social isolation. Services such as in-home care, meal delivery, and social engagement programs are critical to mitigate the risks associated with aging and fostering independence.

Persons with Disabilities

Housing needs for persons with disabilities include affordable and accessible units that accommodate a variety of impairments, such as mobility challenges, sensory disabilities, and cognitive conditions. Features such as widened doorways, no step thresholds, lowered countertops, roll-in showers, and auditory or visual aids are critical to ensuring independence. Proximity to healthcare providers and accessible public transportation further enhances the ability of persons with disabilities to live independently.

Supportive services should include case management, vocational training, and access to specialized healthcare. These services help disabled individuals overcome the unique challenges they face by ensuring they have equitable opportunities for independent living.

Persons with Alcohol and Other Drug Addictions

Stable housing paired with integrated supportive services is vital for individuals with substance use disorders. Transitional housing, sober living environments, and long-term supportive housing provide safe and structured settings conducive to recovery and reintegration into the community.

Supportive services must include detoxification programs, outpatient and inpatient treatment options, counseling, and peer support networks. Prevention and education initiatives targeting youth and at-risk populations are key to altering perception of substance use and mitigating its impact on the community.

Victims of Domestic Violence

Victims of domestic violence, and other members of their household such as children, often require immediate access to emergency shelters or transitional housing to escape unsafe environments. Long-term supportive housing is also needed to ensure survivors can achieve stability and rebuild their lives.

Supportive services must include counseling, legal advocacy, financial assistance, and workforce development programs to address the comprehensive needs of survivors and promote self-sufficiency.

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

Human Immunodeficiency Virus (HIV) compromises the immune system, which can progress to Acquired Immunodeficiency Syndrome (AIDS) if not treated. According to the Center for Disease Control's (CDC) Atlas Plus Program, 629 residents were living with HIV in Santa Barbara County in 2022, including 31 newly diagnosed cases that year. Among those living with HIV, 381 individuals received HIV medical care, and 350 individuals

achieved viral suppression. These outcomes highlight the importance of access to affordable healthcare to manage their condition effectively.

Individuals living with HIV/AIDS are more likely to experience housing instability, discrimination, and limited access to healthcare. Stable and affordable housing is a key determinant of health for this population, as it supports adherence to treatment plans, reduces the risk of health complications, and minimizes hospitalization rates. As such, the availability of affordable housing near specialized HIV/AIDS healthcare providers is particularly vital to improving health outcomes and quality of life for this population.

Families of individuals with HIV/AIDS face additional burdens, including navigating the social stigma associated with the condition, managing financial pressures from medical expenses, and navigating the complexities of accessing appropriate service providers. These challenges often result in heightened stress and economic strain, creating a cycle of instability that hinders effective treatment and overall well-being.

Addressing gaps in supportive services is also critical to improving the quality of life for individuals with HIV/AIDS and their families. Initiatives should prioritize addressing both physical and mental health needs through case management, counseling, and nutritional assistance. These services are essential for improving health outcomes and ensuring individuals living with HIV/AIDS and their families can lead healthy, stable, and dignified lives.

Discussion

This section highlights the various challenges faced by special needs populations in Santa Barbara County. Each group experiences distinct barriers to stable housing and supportive services, ranging from affordability and accessibility to social stigma and access to specialized services.

Addressing these needs requires a comprehensive approach that expands affordable housing options with integrated supportive services that are tailored to the unique needs of these residents.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities.

The County of Santa Barbara has identified a significant need for enhanced public facilities to promote community well-being and support vulnerable populations. These facilities play a vital role in addressing the needs of low- and moderate-income residents, fostering social connections, and improving overall quality of life.

The County's Consolidated Plan prioritizes improving public facilities that predominantly serve low- and moderate-income residents. These projects aim to address key service gaps through the construction, expansion, or rehabilitation of facilities such as:

- **Homeless facilities:** Facilities that provide essential services to individuals experiencing homelessness, such as emergency shelters, transitional housing, and resource centers remain a significant need. These spaces offer critical amenities such as food, clothing, showers, laundry services, and access to case management, all of which are critical in helping individuals transition to stable housing.
- **Senior centers and facilities for persons with disabilities:** With an aging population, additional facilities and respite for caregivers are needed to support aging in place, reduce social isolation, and provide accessible environments tailored to elderly and disabled residents. These centers enrich the lives of elderly and disabled residents by offering social, educational, and wellness programs.
- **Youth centers:** Safe and accessible youth centers are needed in underserved neighborhoods to provide after-school programs, mentorship, and recreational activities. These spaces foster positive development and offer alternatives to at-risk behaviors.
- **Childcare centers:** A significant shortage of affordable childcare facilities, especially near housing and workplaces, limits opportunities for working families and reduces workforce participation across the County. Expanding access to affordable childcare options is essential to supporting economic stability, particularly for low-income families.
- **Neighborhood facilities such as community centers:** Community centers serve as vital hubs for residents by providing access to resources, educational opportunities, and gathering spaces. Enhancing these facilities strengthens community cohesion, increases engagement, and fosters equitable access to community resources.
- **Parks and recreational facilities:** Parks and recreational spaces are crucial for improving physical and mental health, encouraging social interaction, and enhancing the quality of life for residents. In low-income neighborhoods, where access to outdoor spaces is often limited, the expansion and improvement of parks is particularly vital.

The County's goal to improve public facilities reflects its broader commitment to meet the needs of underserved populations by fostering vibrant, inclusive, and healthy communities.

How were these needs determined?

The County's public facility needs were identified through a comprehensive process that included multiple sources of input and analysis. Key methods included:

- **Resident Surveys:** Feedback from residents provided valuable insights into community priorities and highlighted specific needs for public facilities, such as youth centers, childcare centers, and facilities serving vulnerable populations.
- **Stakeholder and Service Provider Consultations:** Input from local stakeholders and service providers shed light on existing service gaps and emphasized the importance of public facilities in meeting community needs.
- **Community Meetings:** Interactive exercises and discussions provided a platform for residents to share their perspectives and prioritize regional needs, ensuring a localized and equitable approach to planning.
- **Data and Reports:** Analyses of demographic trends, service gaps, and infrastructure needs from reports such as the County's 2024-2029 Capital Improvement Plan (CIP), Recreation Master Plan, Housing Element, and Homeless Plan provided a data-driven framework for identifying both immediate and long-term public facility needs.

This multi-faceted approach ensures investments in public facility improvements are aligned with the County's CIP, address community-identified needs, and prioritize equitable access for low- and moderate-income residents.

Describe the jurisdiction's need for Public Improvements.

Public improvements are essential for creating safe, accessible, and suitable living environments, particularly in underserved neighborhoods. For this reason, the County's Consolidated Plan prioritizes enhancing infrastructure in CDBG designated low- and moderate-income areas. Key priorities include:

- **Accessibility Improvements:** Projects that remove architectural barriers and provide ADA-compliant upgrades to public infrastructure are essential to ensuring that individuals with disabilities can safely navigate public spaces and fully participate in community activities. These efforts align with the County's commitment to addressing the needs of residents with disabilities.
- **Infrastructure Improvements in CDBG Low- and Moderate-Income Areas:** The sidewalks, curbs, gutters, driveway approaches, alleys, pedestrian crossings, and streetlights in these areas often require significant rehabilitation. These improvements enhance pedestrian and motorist safety, improve traffic circulation, preserve neighborhood aesthetics, and advance environmental sustainability.

By prioritizing these types of infrastructure improvements, the County aims to enhance the quality of life and address the needs of residents in low- and moderate-income areas.

How were these needs determined?

The County's public infrastructure needs were identified through a combination of resident surveys, consultations with stakeholders and service providers, and public input gathered during community meetings. These efforts provided valuable insights into infrastructure priorities such as accessibility improvements. In addition, analyses of service gaps and infrastructure conditions outlined in the County's 2024-2029 CIP, Recreation Master Plan, Housing Element, and Homeless Plan helped inform the short- and long-term planning efforts.

Describe the jurisdiction's need for Public Services.

Public services are consistently identified as a high priority by residents and stakeholders in Santa Barbara County. In accordance with CDBG regulations, the County may allocate up to 15% of its annual grant allocation (plus 15% of prior year program income) to support eligible public service activities. The County's Consolidated Plan prioritizes investments that address critical gaps in service capacity and directly benefit low- and moderate-income residents. Public service activities prioritized for funding include, but are not limited to:

- **Programs for individuals experiencing or at-risk of homelessness:** Services such as street outreach, emergency shelters, rapid re-housing, and case management are essential to addressing the complex challenges of homelessness. These programs provide immediate relief by offering access to critical resources such as temporary housing and supportive services, while also creating pathways to permanent housing. By addressing short-term needs and long-term stability, these programs can prevent chronic homelessness and reduce housing instability.
- **Senior services:** Programs tailored to the needs of elderly residents include transportation assistance, meal delivery, wellness checks, and social engagement activities. These services are crucial for promoting aging in place, reducing social isolation, and improving the overall well-being of seniors.
- **Services for persons with disabilities:** Programs that provide case management, assistive technology training, vocational rehabilitation, and access to specialized healthcare are necessary to support individuals with disabilities. These services enable residents with disabilities to live independently, access employment and housing opportunities, and participate fully in community life.
- **Youth services:** After-school programs, mentorship opportunities, and recreational activities designed to support positive youth development. These programs address disparities by providing safe and engaging spaces for at-risk youth, encouraging personal growth, and reducing involvement in risky behaviors.
- **Childcare services:** The County faces a significant shortage of affordable childcare options, which limits opportunities for workforce participation among low- and moderate-income families. Programs that expand access to affordable childcare support working families by enabling parents to maintain stable employment while ensuring their children's well-being and development.

While healthcare and mental health services also emerged as high priorities during consultations with residents and stakeholders, these needs are largely addressed through other funding sources. For example, the Santa Barbara County Department of Behavioral Wellness oversees a range of mental health programs for multiple age groups, ensuring that low- and moderate-income residents receive the support they need. Since these services are funded through other sources, the County may choose not to allocate CDBG funds to these programs to avoid duplication of resources.

How were these needs determined?

The County's public service needs were identified through a comprehensive and collaborative process designed to capture community priorities and address service gaps effectively. The key methods employed included:

- **Resident Surveys:** Responses from residents provided valuable insights into the community's priorities and highlighted critical service gaps and unmet needs.
- **Stakeholder and Service Provider Consultations:** Engagement with stakeholders and service providers offered an in-depth understanding of existing challenges and opportunities to enhance service delivery.
- **Community Meetings:** Public input gathered during community meetings, which included interactive exercises and discussions, ensured that regional perspectives and localized priorities were incorporated in the County's public service strategy.
- **Data and Reports:** Analyses of demographic trends, service gaps, and infrastructure needs from reports such as the County's 2024-2029 CIP, Recreation Master Plan, Housing Element, and Homeless Plan provided a data-driven framework for identifying both immediate and long-term public service needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The Market Analysis section provides a clear picture of the environment in which the County of Santa Barbara must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, this analysis serves as the basis for identifying the County's housing assets and needs, understanding the private market dynamics, and determining where to focus public investment over the next five years.

The **housing market analysis** evaluates Santa Barbara's housing market in terms of supply, demand, cost, and condition of housing. It also identifies the existing public housing stock, whether any units are at risk of being lost from the affordable housing inventory, and the condition of said units to inform the County's strategy for improving the living environment of households residing in public and assisted housing.

The **homeless and special needs analysis** describes the current inventory and capacity of facilities, housing, and services to meet the needs of homeless persons and special needs populations that require supportive housing services due to factors such as age, disability, and other vulnerabilities.

The **barriers to affordable housing analysis** evaluates whether there are any regulatory barriers to affordable housing, including public policies that affect the cost of housing and the incentives to develop, maintain, or improve affordable housing in Santa Barbara. These include tax policies, land use controls, zoning ordinances, building codes, and policies that negatively impact the return on residential investment.

The **broadband and hazard mitigation analysis** focuses on the needs of low- and moderate-income communities, particularly as it relates to their gaps in access to high-speed internet and their vulnerability to natural hazards.

MA-10 Number of Housing Units

Introduction

This section provides an overview of the County's housing stock, highlighting its composition, availability, and alignment with the residents' needs. The total number of residential structures by property type is provided in Table 29. Property types include single-family (1-4 units), multi-family (5 or more units), and mobile homes. Table 30 details the number of residential structures by unit size (number of bedrooms) and tenure.

The County of Santa Barbara's housing market is characterized by limited inventory and high demand, exacerbated by population growth and rising housing costs. As of 2020, there were 159,248 housing units in the County. Of these, 49% were owner-occupied (77,504 units), 44% renter occupied (70,805 units), and 7% vacant (10,939 units). The housing stock predominantly consists of single-family homes (74%), though multi-family properties (22%) and mobile homes (4%) also provide additional housing options. This composition is reflective of historical development patterns that prioritized single-family homes, often at the expense of creating a balanced mix of housing types to serve diverse population needs. Across all vacant units, approximately 36% are for seasonal, recreational, or occasional use, 24% are under renovation, 18% are listed for rent, and 7% are second homes.

The relationship between housing unit size and tenure reflects disparities that significantly affect accessibility and affordability. Owner-occupied units tend to be larger, with 31% offering four or more bedrooms, compared to just 7% of rental units. Conversely, rental properties are more likely to consist of studios and one-bedroom units, which make up 34% of the rental stock but just 3% of owner-occupied housing. This imbalance restricts the housing choices available to certain demographic groups, such as large families who require more space and single-person households seeking smaller, more affordable homes. These mismatches in unit size and availability exacerbate affordability challenges, particularly for low- and moderate-income residents.

Table 29 – Residential Properties by Unit Number

Property Type	Number	Percent
1-unit detached structure	91,448	57%
1-unit, attached structure	11,256	7%
2-4 units	14,698	9%
5-19 units	21,560	14%
20 or more units	13,445	8%
Mobile Home, boat, RV, van, etc.	6,841	4%
Total	159,248	100%

Data Source: 2016-2020 ACS

Table 30 – Unit Size by Tenure

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	417	1%	5,374	8%
1 bedroom	1,861	2%	18,385	26%
2 or 3 bedrooms	51,367	66%	41,992	59%
4 or more bedrooms	23,859	31%	5,054	7%
Total	77,504	100%	70,805	100%

Data Source: 2016-2020 ACS**Table 31 – Affordable Housing Covenants**

Property	City	Assisted Units	Total Units	Funding	Status
Abrego Gardens	Isla Vista	3	9	Non-HUD	31-Dec-29
Beach Court Apts.	Carpinteria	6	6	HUD 202/811	30-Sep-25
The Boulders	Santa Barbara	1	14	Non-HUD	20-Mar-49
Braddock House	Goleta	1	1	Non-HUD	10-Aug-67
Brittany Park	Santa Maria	4	4	Non-HUD	31-Dec-28
Casa con Tres	Lompoc	11	12	Non-HUD	28-May-37
Casa de Familia	Santa Maria	15	16	Non-HUD	30-Aug-35
Casa de las Flores	Carpinteria	7	43	Non-HUD	11-Aug-34
Central Plaza Apts.	Santa Maria	22	112	Section 8	30-Nov-41
College Park Apts.	Lompoc	11	35	Non-HUD	11-Feb-64
Courtyard Apts.	Lompoc	11	18	Non-HUD	8-Jul-31
Courtyard South Apts.	Lompoc	2	6	Non-HUD	28-Jan-34
Creekside Village	Los Alamos	11	39	Non-HUD	12-Aug-32
Cypress Court	Lompoc	11	60	Non-HUD	19-Feb-69
Dahlia Court	Carpinteria	11	54	Non-HUD	2-Jul-42
Dahlia Court II	Carpinteria	11	33	Non-HUD	30-Jan-44

Ellwood Apts.	Goleta	3	8	HOME	7-Jun-37
Ted Zenich Gardens	Santa Maria	11	24	Non-HUD	14-Jul-63
Freedom House	Orcutt	6	6	Non-HUD	24-Dec-31
Homebase on G	Lompoc	2	39	Non-HUD	29-Jun-41
Hummel Cottages	Orcutt	2	20	Non-HUD	22-Aug-59
Vintage Walk	Buellton	6	6	Non-HUD	8-Nov-37
ICON	Isla Vista	3	22	Non-HUD	5-Mar-40
ICON Gardens	Isla Vista	4	24	Non-HUD	20-Jan-42
Isla Vista Apts.	Isla Vista	11	56	Non-HUD	19-Apr-41
K Street Apts.	Lompoc	3	4	Non-HUD	28-May-37
The Knoll	Santa Barbara	1	12	Non-HUD	7-Aug-49
L.C. Grossman Homes	Goleta	14	14	RAD PH Conv	30-Nov-34
Leland RAD LAP	Orcutt	15	29	Section 8	30-Nov-34
Lompoc Gardens RAD	Lompoc	74	74	Section 8	30-Nov-35
Lompoc Terrace	Lompoc	39	39	RAD PH Conv	31-Mar-34
Los Adobes de Maria II	Santa Maria	11	52	Non-HUD	11-Jul-57
Los Adobes de Maria III	Santa Maria	5	33	Non-HUD	8-May-39
Los Alamos Senior Apts.	Los Alamos	14	14	Non-HUD	13-Jul-30
Maravilla Senior Apts.	Santa Barbara	4	92	Non-HUD	7-Dec-31
Mariposa Townhomes	Orcutt	11	80	Non-HUD	10-Mar-57
Mark's House	Lompoc	6	6	Non-HUD	3-Nov-27
Mountain House	Santa Barbara	3	14	Non-HUD	5-Nov-36
Nectarine Apts.	Goleta	11	18	Non-HUD	20-Sep-30
Oak Knolls Apts.	Santa Maria	40	40	Section 8	31-Mar-42
Paradise Ivy Plaza Lofts	Isla Vista	6	24	Non-HUD	6-Feb-63
Parke Orcutt Apts.	Orcutt	12	117	Non-HUD	23-Jan-34

Parkview Apts.	Isla Vista	8	20	Non-HUD	13-Jun-62
Pescadero Lofts	Isla Vista	33	33	Non-HUD	18-Nov-69
Pilgrim Terrace	Santa Barbara	83	84	Section 8	30-Apr-35
Portabello Apts.	Lompoc	11	14	Non-HUD	19-Sep-34
Positano Apts.	Santa Barbara	11	118	Non-HUD	8-Jul-56
Presidio Park Apts.	Santa Barbara	50	50	Section 8	31-Oct-43
Quinta Isabella	Montecito	8	15	Non-HUD	22-May-32
Rainbow Plaza	Lompoc	31	31	HUD 202	31-Aug-42
Rancho Hermosa	Santa Maria	11	47	Non-HUD	12-Aug-67
Recovery Way	Lompoc	11	16	Non-HUD	29-Jun-39
Residences at Depot St.	Santa Maria	7	78	Non-HUD	2-Mar-41
Sandpiper Apts.	Goleta	11	68	HOME	10-Mar-42
Santa Rita Village	Lompoc	11	36	Non-HUD	19-Feb-69
School St. Safe House	Santa Maria	6	6	Non-HUD	6-Apr-33
Sierra Madre Cottages	Santa Maria	7	7	Non-HUD	21-Mar-41
Solvang Senior Apts.	Solvang	1	41	Non-HUD	29-Dec-36
Southern Court Apts.	Lompoc	10	12	Non-HUD	19-Sep-34
St. George DP	Isla Vista	2	8	Non-HUD	6-Jan-34
St. George OV	Isla Vista	10	55	Non-HUD	2-Jul-43
St. Vincent's Gardens	Santa Barbara	10	75	Non-HUD	5-Mar-63
Storke Rancho Apts.	Goleta	11	36	HOME	9-Jul-36
Sumida Gardens	Goleta	24	200	Non-HUD	31-Dec-63
T Street Apts.	Lompoc	35	35	Non-HUD	1-Mar-32
Terra Cotta I	Santa Maria	2	2	Non-HUD	31-Dec-29
Terra Cotta II	Santa Maria	4	4	Non-HUD	31-Dec-32
The Loop Project	Isla Vista	5	25	Non-HUD	19-Jun-43

Tumbleweed Apts.	Goleta	12	13	HUD 202/811	16-Apr-33
Union Plaza	Santa Maria	122	122	Section 8	31-Dec-40
Valentine Court I	Santa Maria	34	35	HUD 202	31-May-37
Valentine Court II	Santa Maria	18	18	HUD 202/811	30-Jun-28
Valentine Court III	Santa Maria	9	9	HUD 202/811	28-Sep-34
Villa Caridad Seniors	Santa Barbara	94	95	HUD 202/811	30-Sep-28
Villa del Sol Apts.	Isla Vista	4	4	Non-HUD	31-Dec-35
Villa la Esperanza	Goleta	75	83	Section 8	31-Dec-35

Data Source: HUD Multifamily Assistance and Section 8 Database; County Housing Element

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

Santa Barbara County leverages a variety of federal, state, and local programs to provide affordable housing options for its low- and moderate-income residents. While the Housing Authority of the County of Santa Barbara (HASBARCO) no longer has traditional public housing, it administers approximately 3,733 Housing Choice Vouchers (HCV), which enable eligible households to secure rental housing in the private market. This approach, while effective in expanding choice, depends heavily on the availability of rental units that meet program standards.

As shown in Table 31, there are 67 residential properties comprised of 2,303 total units (816 assisted) that provide affordable housing for low-income families, elderly residents, and persons with disabilities. These units are subject to income eligibility restrictions to ensure assistance reaches the intended beneficiaries.

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

Reductions in the publicly subsidized housing stock contribute to the shortage of affordable housing. Without proactive intervention, these units are at risk of converting to market rate housing, potentially displacing low- and moderate-income households. For this reason, HUD requires the County to analyze the scope of potential losses to better safeguard the community's affordable housing inventory.

Affordable housing in Santa Barbara County faces the ongoing threat of conversion to market-rate units as subsidies expire. According to the HUD Multifamily and Section 8 database, there are currently 18 active project-based contracts that support 744 affordable units. Of these, there are six projects with a total of 145 assisted units that are renewed either annually or in five-year increments and are considered at risk of conversion to market

rate housing upon contract expiration. Losing these units would significantly impact the current tenants and reduce the availability of affordable housing in the community.

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

The availability of housing in Santa Barbara County does not adequately meet the needs of its population. While the County's total housing stock consists of 159,248 units, this figure obscures underlying issues related to affordability, suitability, and accessibility. Rising housing combined with a limited supply of affordable units, disproportionately impacts low- and moderate-income households, many of whom face cost burdens or are unable to find housing that meets their needs.

As highlighted in the Needs Assessment, this situation is particularly acute for low- and moderate-income renters. Low vacancy rates create intense competition for available units, driving up rents, and leaving limited options for those with lower incomes. As a result, many of these households are left with little choice but to pay rents they cannot sustainably afford, compromising their financial stability, and limiting opportunities for renters to improve their housing situations.

Furthermore, the existing housing stock fails to serve specific needs, such as smaller units for single-person households and seniors, larger units for families, and accessible housing for individuals with disabilities. These gaps highlight the importance of diversifying the housing supply that is affordable for various household types at different income levels.

Describe the need for specific types of housing.

Santa Barbara County's housing market exhibits critical gaps across various housing types, resulting in a mismatch between the available supply and demand.

Smaller Housing Alternatives

The market lacks sufficient affordable studios and one-bedroom units that are suitable for single-person households and seniors seeking to downsize. As demonstrated in the Needs Assessment, single-person households represent nearly one-quarter of all households in the County. This includes 16,774 single-person homeowners and 18,609 single-person renters. Despite this demand, the housing stock only offers 2,278 owner-occupied units and 23,759 renter-occupied units with one bedroom or less.

The limited inventory of smaller housing units creates intense competition among small families and single-person households, driving up prices for these units. As a result, many individuals are forced to overspend on housing or settle for a unit that does not match their needs. Seniors often struggle to find affordable, appropriately sized homes to downsize into, which locks larger homes out of the market for families who might need the extra space and prevents housing mobility. Expanding the supply of smaller units is critical to addressing the needs of these demographic groups and alleviating the affordability crisis.

Family-Sized Rentals

The scarcity of larger rental units with four or more bedrooms poses significant challenges for larger families in Santa Barbara County. Among low- and moderate-income households, overcrowding affects 9,990 families, with large family renter households comprising 65% of this total (6,445 households). This reveals a clear disconnect between the needs of larger families and the availability of appropriately sized units.

The housing stock only includes 5,054 rental units with four or more bedrooms, which is insufficient to meet demand. As a result, many families are forced to live in overcrowded conditions or pay rents they cannot sustainably afford to secure larger spaces. This lack of suitable housing for larger families disproportionately impacts low- and moderate-income households, compounding financial strain and contributing to long-term housing instability. Addressing this gap will require targeted efforts to develop larger rental units that are affordable for families at various income levels.

Accessible Housing

Housing accessibility is another critical gap in Santa Barbara County's housing market. Many individuals with disabilities require units with features such as grab bars, ramps, widened doorways, no step thresholds, and auditory or visual aids to maintain their independence and quality of life. However, the current housing stock lacks sufficient units equipped with these features, leaving a significant portion of the population without suitable housing options.

The shortage of accessible units not only limits opportunities for individuals with disabilities to live independently but also creates additional burdens for caregivers and family members. Furthermore, the absence of accessible housing exacerbates inequity in housing choice and quality for residents with disabilities, who may already face other economic or social challenges. To address these needs, it is imperative for the County to prioritize the development of accessible units in both new construction and rehabilitation projects.

Discussion

Santa Barbara County faces a complex housing crisis driven by rising costs, limited inventory, and significant mismatches between the supply of housing and the needs of its residents. While the County's total housing stock of 159,248 units may appear sufficient on the surface, a closer examination reveals that affordability, accessibility, and unit size disparities are pervasive issues, particularly for low- and moderate-income households.

Addressing these challenges requires strategic investments in affordable housing development, preservation of existing affordable units, and expanding the diversity of housing types. By aligning policy efforts and resources with identified housing needs the County can create a sustainable and inclusive housing market that ensures equitable access for all residents.

MA-15 Housing Market Analysis: Cost of Housing

Introduction

The cost of housing is a key determinant of accessibility and stability within a community. For Santa Barbara County, evaluating housing costs is critical to understanding the economic pressures residents face and identifying strategies to create a more inclusive and sustainable housing market. When housing costs rise faster than incomes, the resulting affordability challenges manifest as widespread housing cost burdens, overcrowding, and displacement.

Recent trends highlight significant increases in home values and rents, driven by limited housing supply, strong demand, and rising construction costs. Between 2010 and 2020, the median home value in the County modestly rose by 6% from \$576,500 to \$610,300. However, during the same period, median contract rents grew significantly faster, increasing by 34% from \$1,265 to \$1,697. More current data reveals even steeper increases as the median home value jumped by 21% between 2020 to 2023, reaching \$735,700. Similarly, rents continue to rise, with the median contract rent increasing by an additional 21% to \$2,050 in 2023.

These rapid cost increases highlight the growing affordability challenges facing residents. Fair Market Rents (FMR) and HOME Rents remain lower than the area's median rents, indicating the importance of rental assistance programs in bridging affordability gaps. Despite this, the availability of affordable units remains insufficient to meet demand.

Table 32 – Cost of Housing

Cost of Housing	2010	2020	2023	% Change
Median Home Value	\$576,500	\$610,300	\$735,700	6%
Median Contract Rent	\$1,265	\$1,697	\$2,050	34%

Data Source: 2006-2010 ACS (Base Year), 2016-2020 ACS; 2019-2023 ACS (DP04)

Table 33 – Rent Paid

Rent Paid	Number	Percent
Less than \$500	2,476	3.63%
\$500-999	7,713	11.30%
\$1,000-1,499	16,757	24.55%
\$1,500-1,999	18,200	26.66%
\$2,000 or more	23,114	33.86%
Total	68,260	100%

Data Source: 2016-2020 ACS

Table 34 – Housing Affordability

Units Affordable to Household Earning	Renter	Owner
30% HAMFI	13,790	5,640
50% HAMFI	11,965	5,984
80% HAMFI	15,965	10,778
100% HAMFI	8,954	7,690
Total	50,674	30,092

Data Source: 2016-2020 CHAS

Table 35 – Monthly Rent

Monthly Rent	Efficiency	1 BR	2 BR	3 BR	4 BR
Fair Market Rent	\$2,040	\$2,350	\$2,667	\$3,520	\$4,001
High HOME Rent	\$1,664	\$1,784	\$2,142	\$2,466	\$2,731
Low HOME Rent	\$1,295	\$1,387	\$1,665	\$1,923	\$2,145

Data Source: 2023 HUD FMR and HOME Rents

Table 36 – Rental Housing Costs

Rental Cost by Bedroom	2022	2023	2024	% Change
1-bedroom	\$2,859	\$3,034	\$2,782	-2.7%
2-bedroom	\$4,860	\$4,522	\$4,129	-15.0%
3-bedroom	\$8,450	\$6,888	\$6,537	-22.6%

Data Source: Zumper Research

Is there sufficient housing for households at all income levels?

Santa Barbara County’s housing market does not adequately serve households across all income levels, even though there are 64,122 housing units deemed affordable to the County’s 63,090 low- and moderate-income households. This figure is misleading because it does not account for critical issues such as the suitability of housing for specific household needs, whether units are available for occupancy, or whether affordable units are occupied by households they are intended to serve. These challenges highlight the complexities of the housing market and the barriers faced by many residents in securing appropriate and affordable housing.

A notable issue is the mismatch between affordable housing units and their occupants. While data suggests there are sufficient units affordable to low- and moderate-income households, there is no assurance that these units are occupied by the intended income

groups. Higher-income households often occupy lower-cost housing, which reduces the availability of these units for low- and moderate-income residents who need them most. This misallocation exacerbates the housing crisis and highlights a key inefficiency in the market.

In addition to this mismatch, there is an insufficient supply of affordable housing to meet demand. The Needs Assessment revealed widespread housing cost burdens among low- and moderate-income households, with the greatest challenges faced by extremely low-income households. This group comprises 19,355 households, competing for only 19,430 affordable units, a surplus that, in practice, is more theoretical than real due to competition and practical availability. Low- and moderate-income households face similar pressures, as demand continues to outpace the production of affordable housing, leaving many residents vulnerable to housing instability.

Another significant issue is the lack of diversity in the existing housing stock, which fails to meet the specific needs of various household types. There is a shortage of smaller units suitable for single-person households and seniors, forcing these groups to compete for limited options or remain in housing that is either too large or unaffordable. At the same time, larger families struggle to find adequately sized homes, often leading to overcrowding or unsustainable housing costs. Furthermore, the limited availability of accessible units creates additional barriers for individuals with disabilities, restricting their ability to live independently and participate fully in the community. These gaps in housing diversity not only exacerbate overcrowding and cost burdens but also disproportionately impact the County's most vulnerable populations, highlighting the urgent need for targeted interventions to address these challenges.

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

Housing affordability challenges are projected to persist as home values and rents continue to rise at a pace far exceeding income growth. The 21% increase in the median home value between 2020 and 2023, reaching \$735,700, emphasizes the growing inaccessibility of homeownership for most residents. To afford a home at this price point, a household would need an annual income of approximately \$181,000, assuming a 20% down payment of \$147,140. This income threshold is far beyond the reach of the majority of households in the County, leaving homeownership an unattainable goal for many.

The rental market is no less daunting. Although recent data suggests a slight decline in rental prices, the current market rents for two- and three-bedroom units remain prohibitively high at \$4,129 and \$6,537, respectively. A household would need an annual income of \$165,160 to afford a two-bedroom unit without experiencing cost burdens and \$261,480 to afford a three-bedroom unit. These figures far exceed the income levels of low- and moderate-income households, highlighting the severe mismatch between housing costs and residents' financial capacities.

The long-term implications of these affordability trends are troubling. Rising home values and rents will likely continue to exacerbate housing insecurity and displacement among vulnerable populations. For renters, even slight reductions in rental costs offer only temporary relief in a market that remains unaffordable. Meanwhile, escalating home values further entrench barriers to homeownership, reducing opportunities for wealth building and long-term housing stability for low- and moderate-income households.

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 (FMR) and HOME Rents are essential tools for addressing the housing affordability gap in Santa Barbara County, particularly for low-income households. These programs provide crucial benchmarks for affordable rental pricing that align with the financial capacity of households earning at or below specific income thresholds. For instance, the 2023 FMR for a two-bedroom unit is \$2,667 which is nearly half of the area median rent of \$4,522 for the same type of unit. Low HOME Rents provide an even deeper level of affordability, with two-bedroom units priced at \$1,665, making them accessible to low-income households.

The significant disparity between market-rate rents and affordable rent thresholds highlights the inability of the private market to produce and maintain low-cost housing without significant subsidies. The financial dynamics of rental housing also illustrate the challenges developers face. For example, renting a two-bedroom unit at Low HOME Rent levels would result in \$685,680 of foregone income over a 20-year affordability period compared to market-rate rents. Even renting at Fair Market Rent (FMR) levels would result in \$445,200 in lost income over the same period. These figures reveal the financial disincentives inherent in producing affordable housing, emphasizing the critical role of public assistance.

Discussion

Housing affordability in Santa Barbara County is a pressing and persistent challenge, driven by rising home values, escalating rents, and the inability of the private market to produce affordable units without significant public assistance.

To address these challenges, the County must adopt a comprehensive approach that integrates the production of new affordable units with the preservation of existing affordable housing. Public investment is critical to offset the financial losses developers incur when offering units at affordable rates. Additionally, expanding rental assistance programs can provide immediate relief to low-income households and bridge the affordability gap.

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

Introduction

Assessing the condition and age of Santa Barbara County's housing stock provides essential insights into the challenges of maintaining safe, habitable, and affordable housing. This evaluation is critical for developing strategies to address housing deficiencies, mitigate health risks, and preserve the long-term viability of the County's existing housing inventory.

As of 2020, approximately 31% of owner-occupied units and 50% of renter-occupied units in the County exhibit at least one substandard condition, such as lacking complete kitchen or plumbing facilities, overcrowding, or cost burden. These conditions are most prevalent among low- and moderate-income households, who often lack the financial capacity to address them. The aging housing stock, with over 63% of units built before 1980, further demonstrates the urgency for rehabilitation efforts to ensure housing quality and safety for current and future residents.

Definitions

Santa Barbara County defines housing conditions based on the California Health and Safety Code (HSC). A housing unit is classified as "substandard" if it poses a risk to the health, safety, or welfare of its occupants or the public. Conditions that contribute to substandard housing include:

- Inadequate sanitation (e.g., lacking complete kitchen or plumbing facilities)
- Structural hazards (e.g., compromised foundations, walls, or other vertical supports)
- Hazardous electrical, plumbing, or mechanical systems that are unsafe or not functioning properly
- Faulty weather protection (e.g., leaky roofs or insufficient insulation)
- Fire, health, or safety hazards (as determined by appropriate fire or health official)
- Use of unapproved or unsafe construction materials, or non-compliant additions
- Inadequate structural resistance to horizontal forces.

For the purposes of the CDBG and HOME programs, housing units in substandard condition are considered suitable for rehabilitation if the deficiencies can be corrected in a cost-effective manner without requiring complete demolition.

Housing units are classified as being in "standard" condition if they comply with all applicable state and local requirements and meet HUD's Housing Quality Standards (HQS). The County anticipates replacing HQS with HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) beginning in October 2025, which will introduce updated criteria for housing inspections.

Table 37 – Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
With one selected Condition	24,288	31.3%	35,499	50.1%
With two selected Conditions	1021	1.3%	6,589	9.3%
With three selected Conditions	27	0.0%	270	0.4%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	52,168	67.3%	28,447	40.2%
Total	77,504	100.0%	70,805	100.0%

Data Source: 2016-2020 ACS**Table 38 – Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	9,355	12.1%	8,020	11.3%
1980-1999	18,865	24.3%	18,750	26.5%
1950-1979	30,550	39.4%	27,165	38.4%
Before 1950	18,740	24.2%	16,875	23.8%
Total	77,510	100.0%	70,810	100.0%

Data Source: 2016-2020 CHAS**Table 39 – Risk of Lead-Based Paint**

Risk of LBP Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Units Built Before 1980	49,280	63.6%	44,035	62.2%
<i>with children under 6</i>	5,950	7.7%	8,635	12.2%
Units Built Before 1980 with households <80% AMI	15,190	19.6%	25,655	36.2%
<i>with children under 6</i>	1,785	2.3%	5,805	8.2%

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

Table 40 – Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Data Source: Data not available

Need for Owner and Rental Rehabilitation

Santa Barbara County’s housing stock is predominantly older, with 63% of all units constructed before 1980. The aging nature of the County’s housing stock results in increased repair and maintenance needs. Older units, especially those built over 45 years ago, are more likely to have structural deficiencies, outdated systems, and environmental hazards such as lead-based paint (LBP). Without rehabilitation, these issues can worsen over time, leading to unsafe and uninhabitable conditions for many residents.

Owner-occupied housing represents 77,504 units, 64% of which were built before 1980. Approximately 31% of these units exhibit at least one housing problem. Low- and moderate-income homeowners often face significant financial barriers to addressing these issues, leaving them at greater risk of living in substandard conditions. Programs that provide grants or low-interest loans for rehabilitation are essential to supporting these households and preserving the quality of the housing stock.

Rental housing accounts for 70,805 units, with 50% exhibiting at least one housing condition that requires attention. Many landlords lack incentives or the financial capacity to make necessary repairs, leaving renters vulnerable to unsafe and unhealthy living environments. Expanding landlord incentive programs, coupled with stronger code enforcement, is critical to ensuring safe and habitable living conditions for tenants.

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

Housing units built before 1978 are at significant risk of containing LBP which poses serious health risks. Of the 93,315 housing units built before 1980, an estimated 40,845 are occupied by low- and moderate-income households. Among these, 7,590 units house children under six years old, including 1,785 owner-occupied units and 5,805 renter-occupied units.

Exposure to lead can cause severe health effects, especially for children, including developmental delays, behavioral issues, and neurological damage. Addressing LBP hazards through testing and abatement programs, tenant education, and landlord compliance measures is essential to protecting public health and ensuring safe housing.

Discussion

The aging condition of Santa Barbara County’s housing stock presents both a challenge and an opportunity. Rehabilitation of existing housing is a cost-effective solution that not only extends the lifespan of aging properties but also prevents the loss of affordable housing units, reduces health hazards, and improves residents’ quality of life.

Preservation efforts such as roof repairs and accessibility modifications are particularly vital for low- and moderate-income households, who are disproportionately impacted by substandard conditions and face the greatest obstacles to maintaining their homes. By implementing comprehensive housing rehabilitation programs, the County can ensure its housing inventory remains safe, habitable, and accessible.

MA-25 Public and Assisted Housing

Introduction

The Housing Authority of the County of Santa Barbara (HASBARCO) does not operate traditional public housing developments. Instead, HASBARCO administers the Housing Choice Voucher (HCV) program to provide housing assistance to low- and moderate-income households. This decentralized approach leverages partnerships with private landlords and housing providers to meet the County's affordable housing needs.

Table 41 – Total Number of Units by Program Type

	Program Type						
	Public Housing	Vouchers					
		Total	Project-based	Tenant-based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled
Unit vouchers available	0	4,600	1,128	3,472	296	150	187
Access units	0	100	100	0	0	0	0

Data Source: PIC (PIH Information Center); HASBARCO

Describe the supply of public housing developments.

There are no public housing developments in Santa Barbara County. Housing choice and project-based vouchers serve as the primary tool for addressing housing affordability challenges. These vouchers provide crucial assistance to low-income families, elderly individuals, and people with disabilities, enabling them to secure housing in the private market. However, the current supply is insufficient to meet the County's growing demand for affordable housing.

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

Santa Barbara County does not have any traditional public housing developments. All housing assistance is provided through the HCV program. HASBARCO monitors the condition of all voucher-assisted units to ensure they meet HUD's Housing Quality Standards (HQS).

Table 42 – Public Housing Condition

Public Housing Development	Average Inspection Score
Not applicable	Not applicable

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

While there are no public housing units in the County, HASBARCO ensures that all voucher-assisted units comply with HUD standards. The HQS inspection criteria evaluates the physical condition of units, focusing on health, safety, and habitability. These inspections play a critical role in preserving the quality of the existing assisted housing stock and addressing the unique needs of voucher holders.

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

HASBARCO employs a comprehensive strategy to improve the living environment of low- and moderate-income families residing in assisted housing. These efforts aim to enhance housing quality, promote economic mobility, and address the holistic needs of vulnerable populations. Key components of HASBARCO's strategy include:

- **Counseling:** HASBARCO counsels HCV holders to assist them with locating units in areas with lower concentrations of poverty or minority populations. This initiative supports deconcentration efforts and expands access to higher opportunity neighborhoods which improve outcomes for families.
- **Resource Leveraging:** The agency actively seeks additional funding and resources to maintain and expand the supply of safe, decent, and sanitary housing units.
- **Supportive Service Partnerships:** HASBARCO partners with community organizations to provide on-site services designed to address the unique needs of program participants, including:
 - Workforce Development: Job training, adult education, and workforce development programs to address income disparities and promote self-sufficiency.
 - Childcare and Youth Programs: Affordable childcare and after school programs to alleviate financial pressures on families.
 - Healthcare Services: Primary care, mental health support and substance use services for residents.
 - Financial Literacy: Credit counseling, budgeting workshops, and homeownership counseling to empower families to achieve financial stability.
 - Food Assistance: Partnerships with food banks and meal programs to address food insecurity among households.

MA-30 Homeless Facilities and Services

Introduction

This section provides a summary of the facilities, housing, and services that meet the needs of homeless people throughout the County of Santa Barbara. Regionally, there are numerous facilities and services targeted at residents at-risk of becoming homeless and experiencing homelessness, including a range of emergency shelters, transitional shelters, and permanent supportive housing options. HUD uses the following definitions for these three facility types:

- **Emergency Shelter (ES)** is any facility with the primary purpose of providing a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing (TH)** is designed to provide homeless individuals and families with interim stability and support to successfully move to and maintain permanent housing. Transitional housing may be used to cover the costs of up to 24 months of housing with accompanying supportive services. Program participants must have a lease (or sublease) or occupancy agreement in place when residing in transitional housing.
- **Permanent Supportive Housing (PSH)** is defined as community-based housing paired with supportive services to serve households in which at least one member has a disability. Housing does not have a designated length of stay in which formerly homeless individuals and families live as independently as possible. Under PSH, a program participant must be the tenant on a lease (or sublease) for an initial term of at least one year that is renewable and is terminable only for cause.

Table 43 – Facilities and Housing Targeted to Homeless Households

	ES Beds	TH Beds	PSH Beds	
	Current & New	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	246	43	79	47
Households with Only Adults	542	66	691	
Chronically Homeless Households	0	0	162	
Veterans	0	22	314	
Unaccompanied Youth	13	0	0	

Data Source: 2024 Housing Inventory Count (HIC)

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

In California, the primary programs for assisting families in poverty are CalWORKS, CalFresh, and Medi-Cal. These programs provide clients with employment assistance, discounted food, medical care, childcare, and cash payments to meet basic needs such as housing and transportation.

The California Work Opportunities for Kids (CalWORKs) program provides financial assistance and Welfare-to-Work services to California families with little to no cash. Through this program these families may be eligible to receive immediate short-term help with housing, food, utilities, clothing, or medical care. Childcare is also available through this program.

CalFresh, formerly the Food Stamp Program, is a nutritional assistance program that provides Electronic Benefit Transfer Cards to people receiving public assistance to purchase food and other essential items.

The Medi-Cal program provides health coverage for people with low income and limited ability to pay for health coverage, including seniors, those with disabilities, young adults and children, pregnant women, persons in a skilled nursing or intermediate care home, and persons in the Breast and Cervical Cancer Treatment Program (BCCTP). People receiving federally funded cash assistance programs, such as CalWORKs (a state implementation of the federal Temporary Assistance for Needy Families (TANF) program), the State Supplementation Program (SSP) (a state supplement to the federal Supplemental Security Income (SSI) program), foster care, adoption assistance, certain refugee assistance programs, or In-Home Supportive Services (IHSS), are also eligible.

CDBG and HOME Funded Activities

Congress designed the CDBG and HOME programs to serve low-income people, some of whom may meet the federal poverty definition. At least 70% of all CDBG funds must be used for activities that are considered under program rules to benefit low- and moderate-income persons. Additionally, every CDBG activity must meet one of three national objectives: benefit low- and moderate-income persons (at least 51% of the beneficiaries must be low- and moderate-income), address slums or blight, or meet a particularly urgent community need.

Under the HOME program, households must earn no more than 80% of the AMI, adjusted for household size, to be eligible for assistance. Furthermore, 90% of the HOME allocation that is invested in affordable rental housing must be directed to assist households earning no more than 60% AMI.

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.

Table 44 – Homeless Service Providers for Santa Barbara County

Provider	Location	Description
Domestic Violence Solutions	Goleta, Lompoc, Santa Barbara, Santa Maria	ES, TH, OPH
Fighting Back Santa Maria Valley	Santa Maria	PSH, RRH
Good Samaritan Shelter (GSS)	Lompoc, Santa Barbara, Santa Maria, Countywide	ES, TH, PSH, RRH, OPH
Housing Authority of the City of Santa Barbara	Santa Barbara	PSH, OPH
Housing Authority of the County of Santa Barbara	Goleta, Lompoc, Santa Barbara, Santa Maria, Countywide	PSH, OPH
Junior League	Santa Barbara	ES
Mental Wellness Center	Santa Barbara	PSH
New Beginnings Counseling Center	Goleta, Lompoc, Santa Barbara, Santa Maria, Countywide,	RRH, OPH
People Assisting the Homeless (PATH)	Santa Barbara	ES, PSH, RRH
People’s Self-Help Housing	Goleta, Lompoc, Santa Barbara, Santa Maria	PSH, OPH
Rescue Mission	Santa Barbara	ES
Santa Barbara Community Housing Corp.	Santa Barbara	PSH
Santa Barbara County Department of Behavioral Wellness	Santa Barbara, Lompoc	PSH
Santa Barbara County Department of Social Services	Santa Barbara, Lompoc, Santa Maria	ES, RRH
The Salvation Army	Santa Barbara, Santa Maria	ES, TH
The Turner Foundation	Santa Barbara	TH
Transition House	Santa Barbara	ES, TH, RRH, OPH
Veterans Administration (VA)	Countywide	PSH
Willbridge of Santa Barbara	Santa Barbara	ES, TH, PSH
Youth and Family Services YMCA	Lompoc, Santa Barbara	ES, TH, PSH, RRH, OPH

Data Source: 2024 Housing Inventory Count (HIC)

MA-35 Special Needs Facilities and Services

Introduction

Santa Barbara County is home to several special needs populations who face significant barriers to stable housing and supportive services due to unique vulnerabilities. These populations include the elderly and frail elderly, individuals with disabilities, persons with alcohol or drug addictions, individuals living with HIV/AIDS, and survivors of domestic violence. Unlike the general population, these groups often require tailored housing solutions and specialized services to address barriers such as limited income, accessibility needs, health conditions, and social stigma.

Elderly and Frail Elderly

The elderly population, defined by HUD as individuals aged 62 or older, is a growing demographic in Santa Barbara County, accounting for approximately 18% of the total population (ACS S0101). A particularly vulnerable subset of this group is the frail elderly, who require assistance with three or more daily living activities.

The County is home to 55,575 elderly households, constituting 37% of all households (Table 4). Elderly households exhibit higher homeownership rates than the general population, with 76% living in owner-occupied residences, compared to 52% of all households (ACS B25007). Despite this, financial challenges remain pronounced among low- and moderate-income elderly households, with 53% experiencing cost burdens (12,050 households) and 33% facing severe cost burdens (7,610 households).

Elderly households' reliance on fixed or limited incomes leaves them particularly vulnerable to rising costs, financial instability, and diminished quality of life. As the County's population continues to age, the demand for housing and supportive services tailored to the needs of elderly and frail elderly residents will grow.

Persons with Disabilities

Persons with disabilities, defined by HUD as individuals with physical, mental, developmental, or emotional impairments that substantially limit major life activities, represent 10% of the County's population (44,270 residents) (ACS S1810). Disabilities are strongly correlated with age, with 20,118 elderly residents having one or more disabilities, representing 45% of the County's disabled population. The most common disabilities include ambulatory difficulty (59%), hearing impairments (45%), and independent living challenges (41%).

Persons with disabilities frequently encounter unique barriers to independent living, including limited employment opportunities, high healthcare costs, and discrimination in securing housing. The scarcity of units that are both affordable and accessible further exacerbates these challenges, highlighting the importance of tailored housing solutions that promote independence and stability.

Persons with Alcohol and Other Drug Addictions

Substance use disorders, including alcohol and drug addictions, continue to pose a significant challenge in Santa Barbara County. While obtaining accurate data on addiction is difficult due to the stigma surrounding substance use and fear of criminal repercussions, available statistics reveal concerning trends that indicate a pressing need for intervention.

The opioid crisis in particular continues to have a profound impact on the community. In 2023, the County reported 130 opioid-related deaths, which is a dramatic increase from the 38 deaths in 2017 (Santa Barbara Opioid Safety Coalition). Alarming, 86% of these fatalities were linked to fentanyl, highlighting the growing presence of this highly potent synthetic opioid and its devastating consequences.

Substance use often exacerbates barriers to stable housing, employment, and healthcare. These challenges are further complicated by the stigma surrounding addiction, which frequently discourages individuals from seeking treatment.

Victims of Domestic Violence

In 2022, the Santa Barbara County Sheriff's Department responded to 485 domestic violence related calls. Many survivors require immediate relocation to long-term housing to escape dangerous environments. Survivors face numerous challenges, including financial instability, the need for legal advocacy, and rebuilding their lives after leaving abusive situations.

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.

The housing and supportive service needs of these populations were identified through resident surveys, consultations with stakeholders and service providers, and analyses of local and national data sources and reports. These efforts provided a comprehensive understanding of the unique challenges and service gaps faced by these populations.

Elderly and Frail Elderly

The housing and supportive service needs of the elderly and frail elderly residents are centered on maintaining independence, ensuring accessibility, and promoting social connection. Key housing needs include affordable units equipped with aging-in-place features, such as grab bars, ramps, no-step entries, and single-story layouts. Accessible transportation options, proximity to healthcare services, and community-based programs are essential to enhancing quality of life.

Supportive services must address the unique challenges faced by elderly residents, including fixed incomes, mobility limitations, and social isolation. Services such as in-home care, meal delivery, and social engagement programs are critical to mitigate the risks associated with aging and fostering independence.

Persons with Disabilities

Housing needs for persons with disabilities include affordable and accessible units that accommodate a variety of impairments, such as mobility challenges, sensory disabilities, and cognitive conditions. Features such as widened doorways, no step thresholds, lowered countertops, roll-in showers, and auditory or visual aids are critical to ensuring independence. Proximity to healthcare providers and accessible public transportation further enhances the ability of persons with disabilities to live independently.

Supportive services should include case management, vocational training, and access to specialized healthcare. These services help disabled individuals overcome the unique challenges they face by ensuring they have equitable opportunities for independent living.

Persons with Alcohol and Other Drug Addictions

Stable housing paired with integrated supportive services is vital for individuals with substance use disorders. Transitional housing, sober living environments, and long-term supportive housing provide safe and structured settings conducive to recovery and reintegration into the community.

Supportive services must include detoxification programs, outpatient and inpatient treatment options, counseling, and peer support networks. Prevention and education initiatives targeting youth and at-risk populations are key to altering perception of substance use and mitigating its impact on the community.

Victims of Domestic Violence

Victims of domestic violence often require immediate access to emergency shelters or transitional housing to escape unsafe environments. Long-term supportive housing is also needed to ensure survivors can achieve stability and rebuild their lives.

Supportive services must include counseling, legal advocacy, financial assistance, and workforce development programs to address the comprehensive needs of survivors and promote self-sufficiency.

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

Inadequate discharge planning and coordination contributes to homelessness in situations where people are released from public institutions or systems of care without having an appropriate mainstream or supportive housing option available upon discharge from an institutional setting.

Coordinated discharge planning for those exiting foster care, health and mental health care, and corrections facilities is recognized as best practice. One of the goals included in the County's Plan to Address Homelessness is to build and strengthen regional support systems to help residents obtain and maintain housing. This collective approach emphasizes methods to increase communication, coordination, and data sharing among institutions and service providers which helps ensure that hospitals, jails, and foster care

programs can more effectively assist people being discharged by providing appropriate referrals in order to facilitate smoother transition to supportive or mainstream housing.

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.

During the 2025-2029 Consolidated Plan period, the Strategic Plan calls for the County to utilize CDBG and HOME funds to support affordable housing and public service activities that benefit low- and moderate-income households, particularly non-homeless special needs populations. In the 2025-2026 Action Plan, the County will provide CDBG funds for the following:

- CALM: Childhood Trauma Treatment – 200 children
- CAPSLO: County Home Repair Program – 27 seniors

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies in Santa Barbara County present significant barriers to the development and preservation of affordable housing. These barriers, while lawful, hinder affordable housing initiatives through restrictive zoning, burdensome development standards, complex permitting processes, and high fees. Unlike impediments to fair housing choice, which are unlawful and often involve discriminatory practices, barriers to affordable housing arise from policies that unintentionally constrain housing accessibility and affordability for low- and moderate-income households.

One of the primary barriers is the County's zoning ordinances and land use designations, which restrict higher-density development to limited areas. Only a small portion of land is zoned for densities of 20 or more units per acre, the minimum typically required for affordable housing to be economically viable. Even in zones that permit higher densities, developers often face additional constraints such as parking requirements, open space mandates, and design guidelines, which reduce the number of units that can be built and drive-up costs. For example, mixed-use zoning districts limit residential development by tying it to commercial floor area ratios, which disincentivizes affordable housing in these areas. This restrictive zoning framework perpetuates housing inaccessibility, particularly in areas with high land values and strong market demand, where affordable housing is most needed but hardest to build.

Development standards further compound these challenges. Minimum lot sizes, height restrictions (e.g., 35-foot limits), site coverage caps (e.g., 30%), and open space requirements make it difficult to achieve the economies of scale needed for affordable housing. These standards limit the number of units that can be constructed on a site, increasing per-unit costs and discouraging developers. Conditional Use Permits (CUPs) and Development Plan reviews introduce delays, uncertainties, and additional expenses, particularly for affordable housing developers operating with tight budgets. Excessive parking requirements force developers to dedicate valuable land to parking rather than housing. This is particularly counterproductive for affordable housing projects targeting low-income residents who are less likely to own vehicles. Moreover, subjective design guidelines can lead to repeated redesigns, further delaying projects and increasing costs.

High development fees and associated charges represent another significant barrier. Uniform fees for permits, impact assessments, and utility connections disproportionately burden affordable housing developers, who already face slim profit margins. These fees often make affordable housing financially infeasible, pushing developers toward market-rate projects with higher returns.

Based on resident feedback, the primary barriers to affordable housing in Santa Barbara County are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households, finding and maintaining decent affordable housing is difficult due to the high cost of housing. Based on the Needs Assessment and Market Analysis, there is a high need for housing units affordable for low- and moderate-income households. Approximately 67% of the County's low- and moderate-income households experience a cost burden, meaning they pay more than 30% of their income for housing. Consistent with available data, responses to the Resident Survey indicate a high need for additional affordable housing throughout the County.

The cumulative effect of these barriers has created a housing market that struggles to meet the needs of low- and moderate-income residents. As a result, these challenges have perpetuated housing shortages, driven up costs, and limited access to housing in high-opportunity neighborhoods. Addressing these barriers requires bold reforms, targeted incentives, and renewed funding commitments. By prioritizing these efforts, the County can foster a housing market that meets the needs of all residents, ensuring low- and moderate-income households have access to safe, affordable, and high-quality homes.

MA-45 Non-Housing Community Development Assets

Introduction

The economic health of Santa Barbara County is closely tied to the strength of its workforce, the competitiveness of its businesses, and the adequacy of its infrastructure. This section evaluates the County's major employment sectors, workforce characteristics, and infrastructure needs while exploring strategies to expand economic opportunities for low- and moderate-income residents.

Santa Barbara County benefits from a diverse economy that is supported by a relatively well-educated workforce. While these strengths position the County as an economic leader in many respects, challenges persist. Mismatched workforce skills, infrastructure deficiencies, and disparities in job accessibility hinder growth. By aligning investments with local needs, the County can foster a more competitive and resilient economy.

Table 45 – Business Activity

Business Activity by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less Workers
Agriculture, Mining, Oil & Gas	18,359	20,981	8.6%	12.4%	3.8%
Arts, Entertainment, Accommodations	25,370	22,688	11.9%	13.4%	1.5%
Construction	12,624	9,112	5.9%	5.4%	-0.6%
Education and Health Care Services	49,463	46,266	23.3%	27.3%	4.1%
Finance, Insurance, and Real Estate	9,862	6,315	4.6%	3.7%	-0.9%
Information	3,629	4,179	1.7%	2.5%	0.8%
Manufacturing	15,180	11,678	7.1%	6.9%	-0.2%
Other Services	11,025	5,792	5.2%	3.4%	-1.8%
Professional, Scientific, Management	26,892	15,511	12.7%	9.2%	-3.5%
Public Administration	9,012	6,542	4.2%	3.9%	-0.4%
Retail Trade	20,295	12,457	9.6%	7.4%	-2.2%
Transportation and Warehousing	6,682	2,973	3.1%	1.8%	-1.4%
Wholesale Trade	4,007	4,731	1.9%	2.8%	0.9%
Total	212,400	169,225	100%	100%	0

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

Table 46 – Labor Force

Labor Force Statistics	Number
Total Population in the Civilian Labor Force	225,248
Civilian Employed Population 16 years and over	212,400
Unemployment Rate	5.7%
Unemployment Rate for Ages 16-24	3.0%
Unemployment Rate for Ages 25-65	2.5%

Data Source: 2016-2020 ACS**Table 47 – Occupations by Sector**

Occupations by Sector	Number
Management, business and financial	31,372
Farming, fisheries, and forestry occupations	14,207
Service	45,104
Sales and office	40,979
Construction, extraction, maintenance, and repair	14,322
Production, transportation, and material moving	19,016

Data Source: 2016-2020 ACS**Table 48 – Travel Time**

Travel Time to Work	Number	Percent
< 30 Minutes	148,512	77%
30-59 Minutes	33,386	17%
60 or More Minutes	9,786	5%
Total	191,684	100%

Data Source: 2016-2020 ACS

Table 49 – Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	29,223	1,946	10,180
High school graduate (includes equivalency)	25,294	1464	8,462
Some college or Associate's degree	47,048	2,116	12,779
Bachelor's degree or higher	56,469	1494	10,378

Data Source: 2016-2020 ACS**Table 50 – Educational Attainment by Age**

Educational Attainment by Age	In Labor Force				
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	1,457	4,960	8,286	12,686	6,462
9th to 12th grade, no diploma	4,426	3,950	4,235	7,232	2,335
High school graduate, GED, or alternative	14,615	10,834	8,726	15,773	11,389
Some college, no degree	39,047	13,200	9,300	22,398	14,750
Associate's degree	3,371	5,620	4,027	7,968	5,427
Bachelor's degree	6,555	14,390	9,530	18,793	14,836
Graduate or professional degree	280	6,788	6,426	12,963	12,821

Data Source: 2016-2020 ACS**Table 51 – Median Earnings in the Past 12 Months by Educational Attainment**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,241
High school graduate (includes equivalency)	\$32,558
Some college or Associate's degree	\$41,172
Bachelor's degree	\$62,069
Graduate or professional degree	\$82,073

Data Source: 2016-2020 ACS

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

Santa Barbara County's economy is anchored by several prominent employment sectors, each with unique contributions and challenges. According to Table 45, the County's workforce and business activity are concentrated in the following four key sectors:

- **Education and Health Care Services:** This sector represents the largest share of the workforce, employing 23% of workers residing in the County and accounting for 27% of jobs located in the County. This sector's dominance reflects the County's focus on wellness and the growing needs of an ageing population. The net surplus of jobs compared to workers (4%) suggests a high demand for skilled professionals, particularly in healthcare fields that require advanced training. Expanding workforce pipelines and creating opportunities for vocational training in health-related fields will be essential to meet this demand and address labor shortages.
- **Arts, Entertainment, and Accommodations:** Employing 12% of the workforce living in the County and accounting for 13% of jobs located in the County, this sector emphasizes the importance of tourism as an economic driver. The County's cultural and natural attractions bring millions of visitors annually, creating a steady demand for hospitality and entertainment services. To sustain the sector's growth, investments in tourism infrastructure, workforce training programs, and marketing campaigns will be necessary to maintain service quality and attract workers.
- **Professional, Scientific, and Management Services:** Comprising 13% of the workforce residing in the County but only 9% of jobs located in the region, this sector highlights Santa Barbara County's knowledge-based economy. The disparity suggests that many residents commute outside of the County for employment in professional fields or that local talent is underutilized. Fostering innovation hubs and expanding local job opportunities in this sector will be critical to closing this gap and retaining talent.
- **Agriculture, Mining, Oil, and Gas:** Accounting for 9% of workers living in the County and 12% of jobs located in the region, this sector remains integral to the County's economy. The reliance on external labor highlights challenges in attracting and retaining a local agricultural workforce. Workforce development programs tailored to industry-specific needs are necessary to sustain this critical sector.

Disparities between the number of workers and available jobs in these sectors reflect underlying challenges. Sectors with more jobs than workers, such as agriculture, rely heavily on non-resident labor, while sectors with more workers than jobs push residents to commute to neighboring regions for employment. Aligning workforce skills with local job opportunities will help reduce these imbalances and foster a more robust local economy.

Describe the workforce and infrastructure needs of the business community

The economic vitality of Santa Barbara County hinges on the alignment of workforce capabilities with the demands of local industries. While the County boasts a relatively well-educated population, with 35% of residents holding a bachelor's degree or higher, there are notable gaps between the skills possessed by workers and the needs of employers. This mismatch is particularly pronounced in sectors experiencing rapid technological advancements, such as renewable energy, advanced manufacturing, and healthcare. Expanding vocational training, adult education, and technical certification programs will be critical to bridge these gaps. Additionally, targeted efforts to improve bilingual education and English language proficiency will enable non-native English speakers to fully participate in the economy, particularly customer-facing industries and professional fields.

Youth employment opportunities also represent a critical need, as the unemployment rate for residents aged 16-24 stands at 3%. Programs aimed at developing foundational skills and providing pathways to long-term careers can help young residents transition successfully into the workforce. Partnerships between educational institutions, businesses, and workforce development organizations will be essential to achieving this goal.

Infrastructure improvements are equally critical to supporting economic growth. Table 48 reveals that nearly one-quarter (23%) of residents commute more than 30 minutes to work, with 5% of these workers commuting over an hour. This highlights the need for investment in reliable public transit and efficient road networks to reduce commute times and improve job accessibility. Expanding broadband access, particularly in rural areas, will enable telework, remote education, and e-commerce opportunities which enhance economic opportunities for underserved communities.

During the public meetings, residents emphasized the need for affordable housing near employment hubs, revealing a pronounced job-to-housing imbalance between the South and North County regions. South County hosts a disproportionately high share of the County's jobs, yet it lacks sufficient affordable housing options for low- and moderate-income workers. This disparity forces many workers to seek housing in North County, resulting in lengthy and costly daily commutes that strain transportation infrastructure. This demonstrates how investments in affordable housing near employment centers would not only reduce commuting burdens but also promote access to economic opportunities and improve the overall quality of life for residents.

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.

Santa Barbara County is poised to experience several economic shifts during the planning period. The County's growing focus on emerging industries such as renewable energy and aerospace is expected to drive job growth, creating opportunities for skilled labor in green technologies and advanced manufacturing. Similarly, the recovery of the tourism sector

following the COVID-19 pandemic will increase demand for hospitality and entertainment services. To capitalize on these opportunities, workforce development programs must be aligned with the needs of emerging industries to ensure residents are prepared to meet evolving labor market demands.

Ongoing public infrastructure projects will further stimulate job creation in construction, technology, and related fields. For instance, the Santa Barbara County Last-Mile Broadband Program aims to expand internet access in underserved communities, which will unlock opportunities in teleworking, online education, and e-commerce. Additionally, the planned passenger rail service between Ventura County and Goleta will improve regional connectivity, reducing commute times and enhancing access to job opportunities.

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

Santa Barbara County is home to a highly educated population, with 35% holding a bachelor's degree or higher. However, not all sectors benefit equally from this talent pool. While professional and management sectors benefit from an abundance of skilled workers, industries such as agriculture face persistent shortages. These imbalances highlight the need to align workforce skills with industry demands by expanding adult education programs and vocational training in fields that are critical to the local economy. Specifically, targeted initiatives in trades, technical certifications, and industry-specific skill development are essential to addressing labor gaps in high-demand industries with high paying jobs.

Earnings data further highlights the importance of education in achieving economic mobility. Workers without a high school diploma earn a median income of \$25,241, compared to \$62,069 for those with a bachelor's degree. These stark disparities reveal not only the economic opportunities tied to higher education but also the pressing need to bridge skill gaps for workers who lack access to traditional academic pathways. This emphasizes the need for technical education, trade schools, and apprenticeship programs that will help build a pipeline of workers to support emerging industries such as advanced manufacturing, renewable energy, and aerospace which offer better wages and opportunities for upward mobility.

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 County of Santa Barbara is home to a variety of workforce training initiatives that support economic mobility and address skills gaps. Community colleges such as Santa Barbara City College and Allan Hancock College offer programs in health care, technology, and skilled trades, while Cuesta College's Aviation Maintenance Technician program prepares students for careers in the aerospace industry.

The Santa Barbara County Workforce Investment Board (WIB) plays a critical role in connecting jobs seekers with training opportunities, offering career counseling, job

placement, and apprenticeships in high-demand industries such as construction and manufacturing.

Innovation hubs like the Cal Poly San Luis Obispo Hothouse and UC Santa Barbara's Nanofabrication Facility and Quantum Foundry support entrepreneurship and advanced technical training. These resources provide pathways to high-paying jobs in emerging industries while fostering local innovation and economic diversification. Together, these initiatives enhance employment opportunities for low- and moderate-income residents, contributing to the County's long-term economic resilience.

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

The Counties of Santa Barbara and San Luis Obispo prepared the region's first-ever Comprehensive Economic Development Strategy (CEDS) in 2024. The CEDS serves as a blueprint for building economic resilience and promoting sustainable growth over a five-year horizon.

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 2024 CEDS identifies three broad goals: supporting people through workforce development and wraparound services, fostering innovation in emerging industries, and prioritizing place-based investments in affordable housing and infrastructure improvements. These strategies closely align with the Consolidated Plan's objectives, particularly in addressing barriers to affordable housing and ensuring underserved neighborhoods have the necessary infrastructure to access economic opportunities.

Discussion

Santa Barbara County's focus on bridging skill gaps, expanding affordable housing, and improving infrastructure makes it an ideal place for small and large companies to call home. By leveraging strategic investments, workforce development programs, and partnerships, the County aims to create an environment where both residents and employers can succeed together.

The County's Workforce Housing Study identifies innovative housing strategies such as Community Land Trusts (CLTs) as a key tool for increasing long-term housing affordability and expanding access to homeownership near employment hubs. HUD funds will play a critical role in supporting these objectives, particularly in enhancing public infrastructure, supporting CLTs and other shared equity models, and expanding affordable rental and homeownership opportunities. These investments help address the needs of low- and moderate-income workers, directly contribute to business retention, talent attraction, and long-term economic resilience.

MA-50 Needs and Market Analysis Discussion

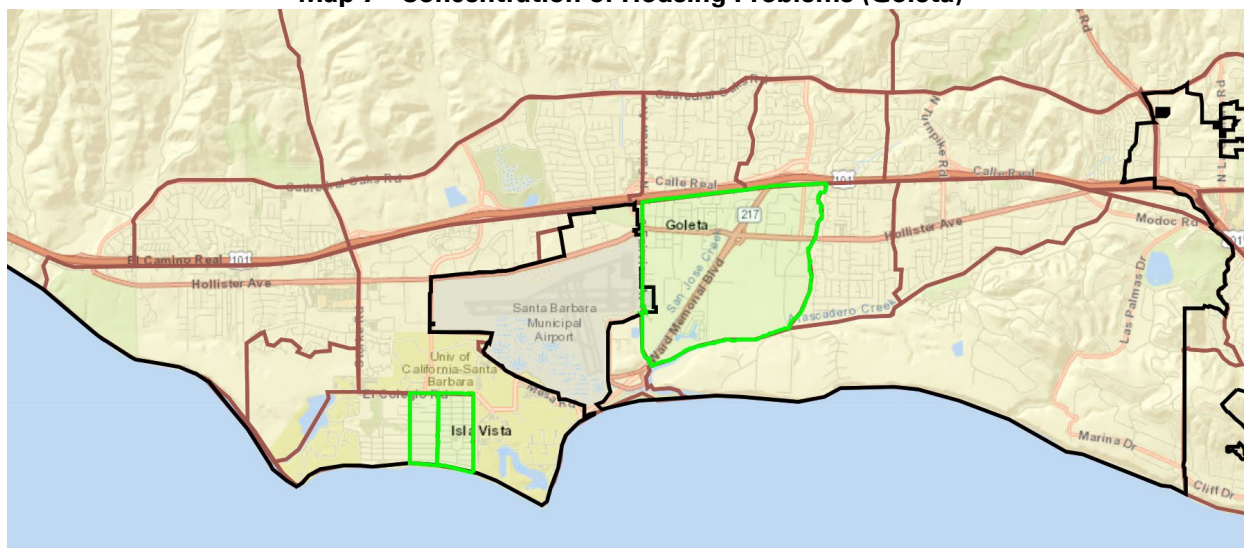
Are there areas where households with multiple housing problems are concentrated? (include a definition of “concentration”)

This section evaluates whether Santa Barbara County has areas where households face disproportionately high rates of housing problems such as cost burden, overcrowding, and substandard housing conditions. To identify these areas, a “concentration” is defined as any census tract where the percentage of households experiencing housing problems exceeds the Countywide average by at least 10 percentage points. This methodology allows for consistent evaluation of disparities and ensures resources are directed to areas of greatest need.

Countywide, 45.6% of households experience housing problems. Census tracts with over 55.6% of households experiencing these issues are identified as areas with a concentration of housing problems. Based on this threshold, 21 census tracts were identified, with the most acute challenges observed in the City of Santa Maria.

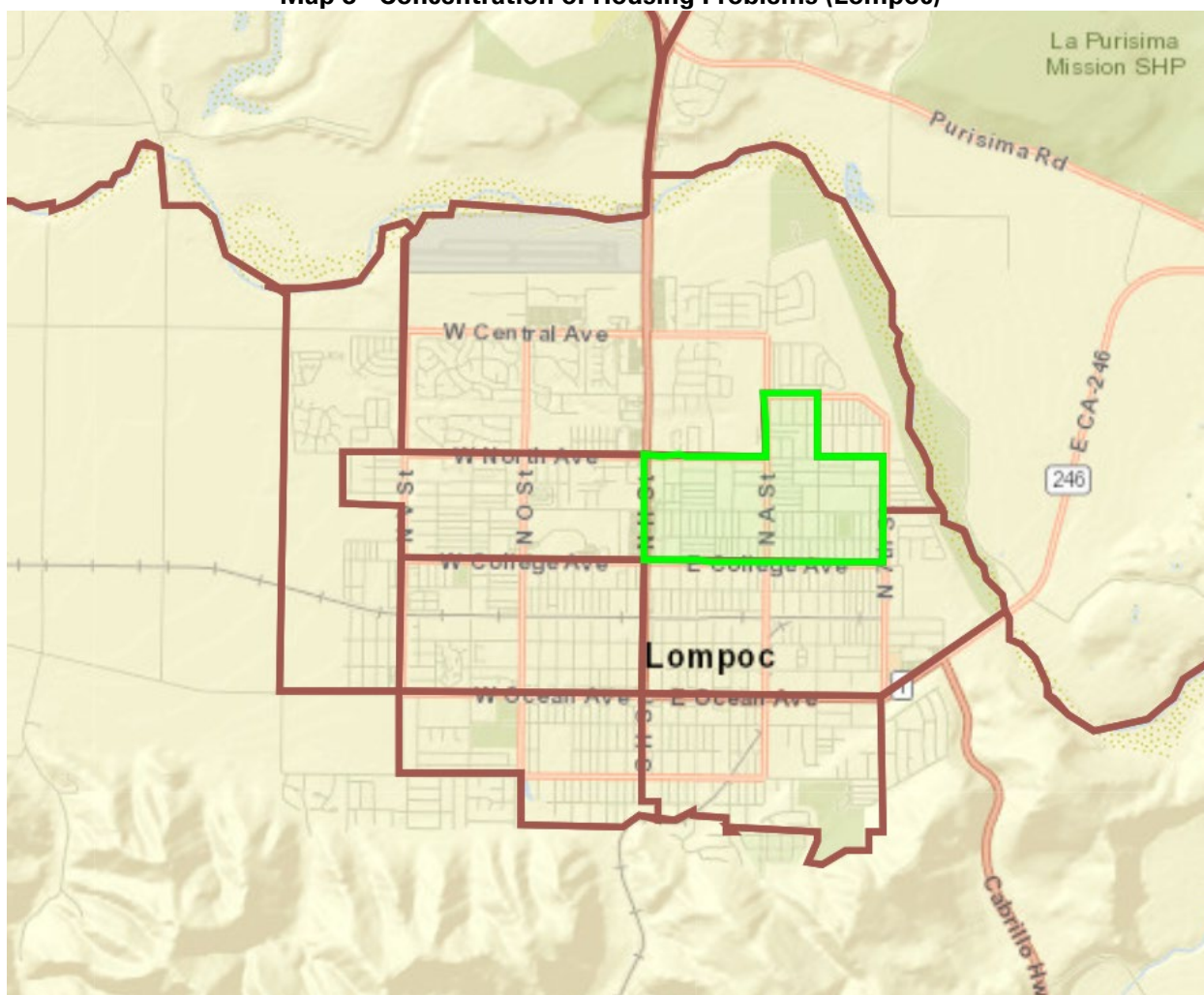
- 1704 (City of Carpinteria): 56.97%
- 2205 (City of Santa Maria): 62.75%
- 2206 (City of Santa Maria): 59%
- 2304 (City of Santa Maria): 63.32%
- 2309 (City of Santa Maria): 67.81%
- 2310 (City of Santa Maria): 69.53%
- 2405 (City of Santa Maria): 75%
- 2406 (City of Santa Maria): 80.57%
- 2407 (City of Santa Maria): 68.23%
- 2408 (City of Santa Maria): 75.89%
- 2410 (City of Santa Maria): 57.88%
- 2706 (City of Lompoc): 58.31%
- 2709 (City of Lompoc): 64.56%
- 2710 (City of Lompoc): 74.9%
- 2924 (Isla Vista): 89.77%
- 2926 (Isla Vista): 92%
- 2935 (City of Goleta): 54.25%
- 2936 (Isla Vista): 80.95%
- 3001 (City of Goleta): 63.08%

Map 7 - Concentration of Housing Problems (Goleta)



Source: HUD Community Planning and Development (CPD) Maps

Map 8 - Concentration of Housing Problems (Lompoc)



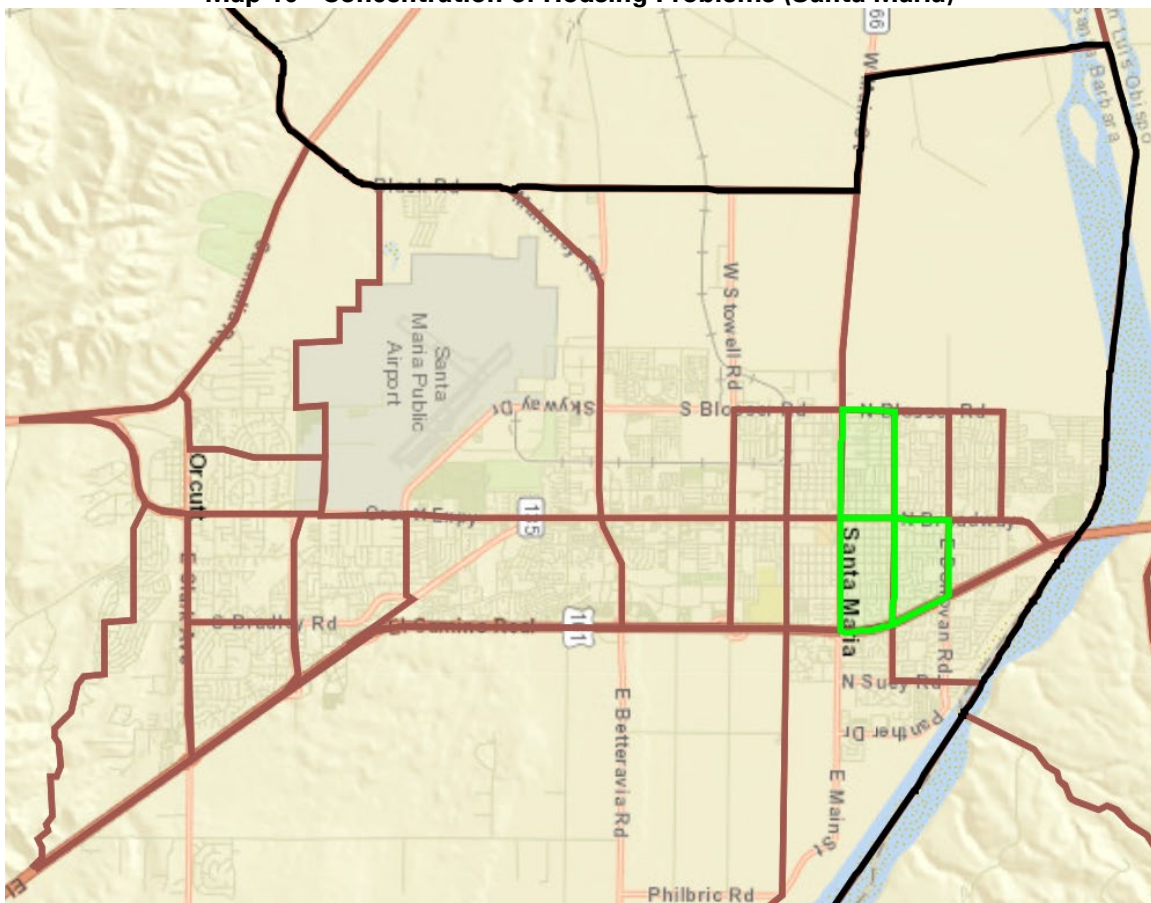
Source: HUD Community Planning and Development (CPD) Maps

Map 9 - Concentration of Housing Problems (Carpinteria)



Source: HUD Community Planning and Development (CPD) Maps

Map 10 - Concentration of Housing Problems (Santa Maria)



Source: HUD Community Planning and Development (CPD) Maps

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

HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) as census tracts with a majority non-White population (greater than 50%) and a poverty rate exceeding 40% or three times the regional average, whichever is lower. This definition helps pinpoint neighborhoods where racial or ethnic minorities face systemic economic disadvantages.

Santa Barbara County has a total population of 444,895. Of those, 90,911 live in the City of Santa Barbara. Outside of Santa Barbara City, the County’s population is 353,984. Within the CDBG Urban County Partnership, the community of Orcutt has the largest population (31,353), followed by the community of Isla Vista (15,733) and the cities of Carpinteria (13,449), Solvang (5,644), and Buellton (5,276). Of the participating HOME Consortium members, Goleta is the smallest, with a population of 32,142, followed by Lompoc, which has a population of 42,753. Santa Maria is the largest of the three with a population of 105,528.

The County’s population is majority-minority. The largest population group is Hispanic (45.7%), followed by non-Hispanic White (43.9%). Asian and Pacific Islanders (AAPI) comprise 5.4% and African Americans comprise 1.8% of the County’s population.

The racial/ethnic composition of the cities and largest Census Designated Places (CDPs) in the CDBG Urban County Partnership are as follows:

- *Buellton* has a majority White population (71.8%), and approximately one-fifth of residents are Hispanic.
- *Carpinteria’s* population is approximately half White (48.48%) and half Hispanic (45.57%).
- *Isla Vista* has a population that is majority White (52.85%) and approximately one-fifth Hispanic (23.29%). There is also a significant AAPI population (15.13%).
- *Orcutt’s* population is majority White (61.96%), and approximately 28.4% of the population is Hispanic.
- *Solvang* has a population that is nearly three-quarters White (73.58%), and approximately 17.63% Hispanic.

The racial/ethnic composition of the HOME Consortium participating jurisdictions varies, though trends in each jurisdiction since 1990 generally mirror the trends Countywide:

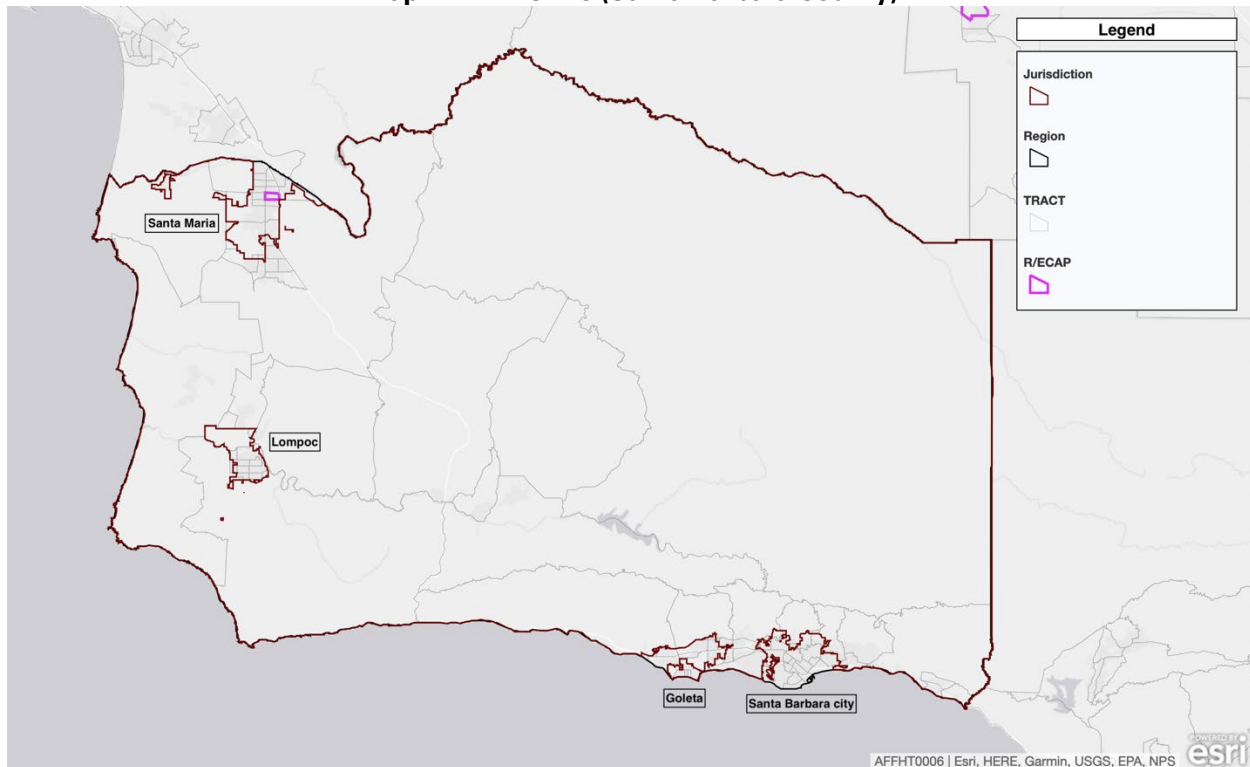
- *Goleta*, which was incorporated as a city in 2002, has a majority White population (50.3%), with a smaller Hispanic population (33.7%) and a larger AAPI population (10.1%) than the County as a whole. African Americans comprise approximately 2.5% of the population, which is slightly higher than the County overall. Between 1990 and 2020, population trends in Goleta have mirrored the County, with a declining non-Hispanic White population, and growing Hispanic and AAPI populations.
- *Lompoc* has a majority Hispanic population (60.4%), with smaller non-Hispanic White (29.1%) and AAPI (3.8%) populations than the County overall. Lompoc has a higher percentage of African American residents (3.1%) than the County overall. In 1990, Lompoc was majority non-Hispanic White. Between 1990 and 2020, the

Hispanic population in Lompoc nearly tripled while the non-Hispanic White population declined by almost half. The populations of African American and AAPI residents also declined slightly over this same period.

- *Santa Maria* also has a majority Hispanic population (76.7%), with smaller non-Hispanic White (15.4%), AAPI (4.7%), and African American (1.2%) populations than the County overall. Since 1990, the population of Hispanic residents has more than doubled in Santa Maria, while the non-Hispanic White population has declined by almost half.

Based on this, there is one R/ECAP located in Santa Maria (Census Tract 2101). Most residents in the R/ECAP are Hispanic (62.4% of the R/ECAP population), and approximately one in five (22.3%) were born in Mexico. The R/ECAP in Santa Maria has a higher percentage of non-Hispanic White residents and a lower percentage of Hispanic residents than the city overall: *non-Hispanic White* individuals comprise 15.4% of Santa Maria's population and 31.2% of the R/ECAP population; Hispanic residents comprise 76.7% of the city's population and 62.4% of the R/ECAP population.

Map 11 - R/ECAPs (Santa Barbara County)



Source: HUD Affirmatively Furthering Fair Housing (AFFH) Maps

Although Santa Barbara County does not have significant R/ECAPs, several census tracts exhibit high concentrations of low-income households. As shown in the Needs Assessment, concentrations of low-income households largely coincide with areas already identified as experiencing disproportionately high rates of housing problems (**Map 4**, **Map 5**, and **Map 6**). These areas often face overlapping challenges related to housing affordability, access to quality education, and economic mobility.

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

Areas with concentrated housing problems, racial or ethnic minorities, and low-income households often share a range of socioeconomic and structural challenges. These areas are frequently characterized by older, substandard housing stock, overcrowding, and high rates of housing cost burdens. The convergence of these issues directly impacts residents' health, safety, and quality of life.

Economic opportunities in these areas also tend to be limited. Many residents work in lower-wage industries such as agriculture, hospitality, or service, where opportunities for upward mobility are constrained. Additionally, residents in these areas often face barriers to accessing jobs in higher-paying sectors due to educational attainment gaps, language barriers, and inadequate transportation infrastructure.

Schools in these areas are frequently underfunded, contributing to lower educational outcomes and perpetuating cycles of poverty. Access to essential services such as healthcare, childcare, grocery stores, and recreational facilities is often insufficient, further straining residents' financial and emotional well-being.

As noted throughout the 25-29 Regional AI, in Santa Barbara County Hispanic and Black residents are exposed to adverse community factors more frequently than other racial/ethnic groups, whereas non-Hispanic White residents tend to have better access to opportunities than other racial/ethnic groups. Specifically,

- Hispanic residents of Santa Barbara County have poor access to neighborhoods with proficiency schools and are most likely to live in high poverty neighborhoods. Additionally, Hispanic residents living below the Federal poverty line are the least likely of any group to live in neighborhoods with high labor force participation and human capital.
- Black residents of Santa Barbara County are least likely to live near employment centers, do not have good access to neighborhoods with high labor force participation and human capital, and have the highest poverty rate of any racial/ethnic group in the County. Additionally, Black residents living below the Federal poverty line have the least access of any group to neighborhoods with high-performing schools.
- Non-Hispanic White residents of Santa Barbara County, in comparison, are most likely to live in neighborhoods with high-performing schools, high labor force participation and human capital, low poverty rates, and that are near employment centers. Non-Hispanic White residents also have the lowest poverty and unemployment rates of any group in the County.

Regarding the geographic distribution of opportunities, residents of Lompoc and Santa Maria appear to experience low access to opportunities, whereas residents of Goleta appear to have high access to multiple opportunities. Specifically, in comparison to the County overall,

- Residents in *Lompoc*, which includes concentrations of Mexican-born individuals, Spanish-speaking LEP individuals, and Black households in the HCV Program, have less access to high performing schools, employment centers, public transit,

neighborhoods with high labor force participation and human capital, and low poverty neighborhoods.

- Residents in *Santa Maria*, which includes concentrations of Hispanic residents, Mexican-born individuals, and Spanish-speaking LEP individuals, have less access to high performing schools, neighborhoods with high labor force participation and human capital, public transit, and low poverty neighborhoods.
- Residents in *Goleta*, which has higher concentration of non-Hispanic White and AAPI residents than the County overall, have better access to high performing schools, employment centers, neighborhoods with high labor force participation and human capital, public transit, and low poverty neighborhoods.

Overall, access to opportunities improves from north to south in the County of Santa Barbara, with areas on the south side of the County having better economic, education, and job proximity scores than areas on the north side.

Are there any community assets in these areas/neighborhoods?

Despite these challenges, areas with concentrated housing problems and racial or ethnic minorities possess valuable community assets that can serve as building blocks for revitalization. Each City within Santa Barbara County has unique features that can be leveraged to improve quality of life and economic opportunities for residents.

For example, Santa Maria's agricultural base provides opportunities for workforce development programs tailored to high-demand skills in farming, agricultural technology, and food production. Similarly, Goleta's proximity to UC Santa Barbara offers potential for academic partnerships, innovation hubs, and student-driven community initiatives that could benefit local residents. Moreover, Lompoc's location near Vandenberg Space Force Base presents opportunities to engage with NASA, SpaceX, and other aerospace companies to establish workforce training programs that prepare residents for high-paying, in-demand jobs in advanced manufacturing.

Are there other strategic opportunities in any of these areas?

Addressing the overlapping challenges faced by these communities requires a comprehensive approach that combines investments in housing, infrastructure, and public services. By aligning local resources with these strategies and leveraging HUD funding, the County can make meaningful progress toward reducing systemic inequities and revitalizing its most underserved areas. Collaborative efforts among the County, Cities, non-profit organizations, and private sector partners will ensure that investments are impactful, cost-effective, and sustainable.

MA-60 Broadband Needs

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

Access to reliable high-speed internet is a critical component of modern life, enabling residents to pursue education, secure employment, access telehealth services, and engage in civic life. In Santa Barbara County, while most residents have access to broadband through fixed and mobile technologies, significant disparities persist, particularly for low- and moderate-income households and neighborhoods. Faster, more reliable, and affordable broadband connections are essential to addressing these service gaps and ensuring all residents have equitable access to opportunities.

The County's Broadband Strategic Plan (BSP) reveals notable gaps in access and affordability. Approximately 25% of households earning less than \$20,000 per year lack internet access, and 9% of all households in the County are without any internet service. Even among those with access, infrastructure quality varies significantly, impacting the speed and reliability of connections. About eight percent of the population resides in underserved neighborhoods that lack adequate broadband service, defined by the Federal Communications Commission (FCC) as 25 megabits per second (Mbps) download and three Mbps upload speeds, or 25/3 Mbps.

Affordability remains a critical barrier. From 2021 through February of 2024, the FCC's Affordable Connectivity Program (ACP) provided low-income households with up to \$50 per month for broadband services. As of December 2023, over 23,650 households in Santa Barbara County participated in the program, demonstrating significant demand for affordable internet options. The program's discontinuation leaves a significant gap, emphasizing the need for alternative financial assistance programs to maintain connectivity for vulnerable populations.

Santa Barbara County adheres to HUD's "Narrowing the Digital Divide" rule (81 FR 92626), requiring broadband infrastructure in all new construction and substantial rehabilitation of multi-family housing financed with HUD funds. This policy ensures that residents of HUD-assisted properties have access to adequate broadband services at the minimum threshold of 25/3 Mbps. However, continued action is needed to address existing gaps in access and affordability across the broader community.

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

According to the FCC's National Broadband Map, the County is serviced by at least seven active fixed Internet Service Providers (ISP), including Earthlink Fiber, Cox, Viasat, Frontier, HughesNet, XNET WiFi, and Starlink. Mobile broadband services are provided by AT&T, T-Mobile, and Verizon.

In areas with few ISPs, residents often face higher prices, slower speeds, and inconsistent service quality. This lack of competition disproportionately impacts low-income neighborhoods and rural areas, where providers are less likely to invest in high quality infrastructure due to perceived lower profitability. Encouraging the entry of additional ISPs and increasing competition is vital to fostering a more equitable broadband market, as it drives improvements in service quality and affordability.

MA-65 Hazard Mitigation

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

Santa Barbara County is increasingly vulnerable to a range of natural hazards intensified by climate change. The 2023 Multi-Jurisdictional Hazard Mitigation Plan (MJHMP) identifies wildfires, droughts and water shortages, earthquakes, and extreme weather events such as heatwaves and flooding as the most significant threats to public safety, infrastructure, and housing stability. These hazards are not only becoming more frequent but are also increasing in severity, emphasizing the need for proactive mitigation strategies.

Rising temperatures, prolonged droughts, and changes in vegetation driven by climate change are expected to dramatically increase the frequency and intensity of wildfires. These events, such as the Thomas Fire and subsequent debris flows, not only threaten public safety and property but also impose severe strains on local firefighting resources. For low- and moderate-income households, the recovery process is especially challenging as many lack insurance coverage or the financial resources necessary to rebuild or repair their homes.

Erratic precipitation patterns and reduced snowpack levels have led to persistent drought conditions, jeopardizing water availability across the County. Reservoir levels are projected to decline further, threatening agricultural productivity, residential water access, and municipal supply systems. The impacts of drought disproportionately affect low-income communities and rural areas, where higher water bills and restricted access to clean water exacerbate existing economic vulnerabilities. Without proactive measures, the risk of desertification and water insecurity will continue to grow.

The frequency and intensity of heavy rainfall events and severe storms are projected to increase due to climate change. These events elevate the risk of flash flooding and mudslides, particularly in areas with outdated stormwater infrastructure. The MJHMP identifies high flood hazard zones, including coastal communities and neighborhoods with inadequate drainage systems placing them at heightened risk. Rising sea levels exacerbate these risks, with flooding projected to affect over 12% of the County's population by 2060. For low-income neighborhoods, flooding is particularly destructive, as housing structures often lack the resilience to withstand severe weather conditions, leading to property damage, displacement, and prolonged recovery periods.

Earthquake risks remain a persistent concern, given Santa Barbara County's location within a seismically active region. The MJHMP outlines vulnerabilities to critical infrastructure and residential buildings, especially in older neighborhoods with unreinforced masonry structures. Earthquake-induced utility outages and fires add further layers of risk, especially in densely populated areas.

Describe the vulnerability of housing occupied by low- and moderate-income households to these risks.

Low- and moderate-income households are disproportionately affected by these hazards due to their limited financial capacity. Many of these households reside in poorly maintained homes that lack essential features such as modern insulation, fire-resistant materials, seismic retrofitting, or flood-proof construction. Moreover, these residences are often located in high-risk areas such as floodplains and wildfire-prone regions, leaving residents more vulnerable to damage, displacement, and health risks during and after natural hazard events.

The County has identified eight Environmental Justice Communities (EJC) that are particularly vulnerable to natural hazards due to their socioeconomic conditions, including Cuyama, New Cuyama, Ventucopa, Sisquoc, Garey, Casmalia, Los Alamos, and Isla Vista. These EJCs are characterized by high poverty rates, aging infrastructure, and limited access to emergency services, making them less resilient to disasters. For instance, extreme heat events disproportionately affect households without air conditioning, while flood prone EJCs face compounding risks of property damage and displacement during severe storms.

Strategic Plan

SP-05 Overview

Overview

The Strategic Plan is a guide for the County of Santa Barbara to establish its housing and community development priorities, strategies, and objectives for the investment of CDBG and HOME funds from the HUD over the next five years, beginning July 1, 2025 and ending June 30, 2030.

The priority needs and goals established in this Strategic Plan (Plan) are based on analysis of information including the results of the County's Resident Survey and housing and community development data elements required by HUD in the online Consolidated Plan system (the eCon Planning Suite). In consideration of community input and available data, the seven priority needs listed below are established as part of this Plan.

- Increase the supply of affordable housing
- Preserve the supply of affordable housing
- Ensure equal access to housing opportunities
- Prevent and reduce homelessness
- Enhance public services for low- and moderate-income residents
- Address material barriers to accessibility
- Improve public facilities and infrastructure

Consistent with HUD's national goals for the CDBG and HOME programs to provide decent housing opportunities, maintain a suitable living environment, and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will be addressed over the next five years through the implementation of CDBG and HOME funded activities aligned with the following five measurable Strategic Plan goals:

- Affordable Housing
- Homeless Services
- Public Services
- Public Facilities and Infrastructure Improvements
- Planning and Administration

SP-10 Geographic Priorities

Geographic Area

The County of Santa Barbara has identified both countywide and targeted geographic priorities for the investment of HUD funds over the next five years. While funding will primarily be allocated based on the needs of low- and moderate-income residents throughout the jurisdiction, the County has also designated six target areas for focused investment to support comprehensive neighborhood revitalization efforts.

As the lead entity for both the CDBG Urban County Partnership and HOME Consortium, the County allocates HOME and CDBG funds to projects and activities in non-entitlement areas, and HOME Consortium Members allocate HOME and CDBG within their respective jurisdictions.

Table 52 - Geographic Priority Areas

	Target Area
1	Countywide
2	Buellton
3	Carpinteria
4	Solvang
5	Santa Maria
6	Lompoc
7	Goleta

General Allocation Priorities

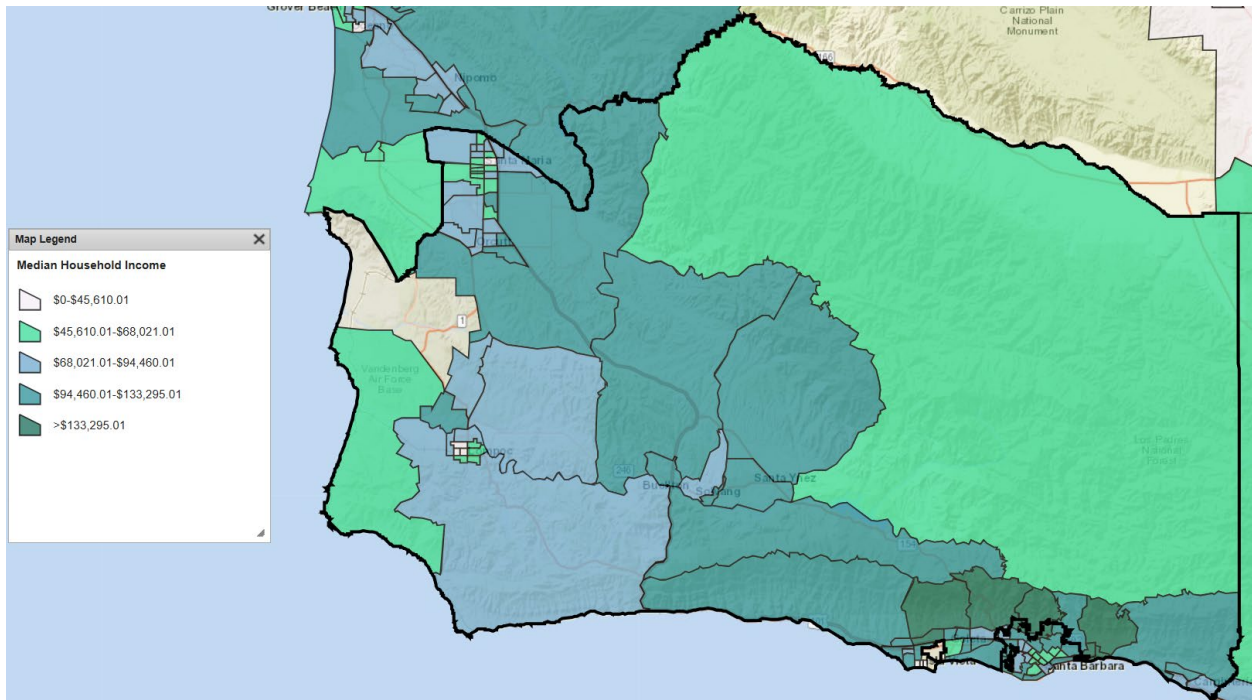
Santa Barbara is a rapidly growing County with a diverse population and evolving community needs. As outlined in **Table 6** of the Needs Assessment, the median household income in Santa Barbara County is \$78,925. However, HUD's Community Planning and Development (CPD) mapping system reveals that seven Census Tracts within the County have a median household income of \$45,610 or less. These lower-income Census Tracts are primarily concentrated in the Lompoc (three Census Tracts), Isla Vista (three Census Tracts), and Santa Maria (one Census Tract). Given these findings, the County has developed an allocation strategy that balances countywide investments with targeted neighborhood restoration initiatives.

During the Consolidated Plan cycle, CDBG funding will be principally directed toward activities that serve low- and moderate-income residents countywide. While Santa Barbara County remains committed to ensuring all qualifying residents have access to these resources, it will also consider funding neighborhood-specific projects in areas where at least 51% of residents are low- and moderate-income, and where targeted investments can be truly transformative and foster safety and a sense of community.

The County's HOME funds will be used to develop and preserve affordable housing. Given the countywide demand for affordable housing, the County encourages housing development efforts in all areas where affordability can be expanded. For example, coastal zone requires 25% of all new housing developments to be made affordable for a period of at least 25 years. However, to further support place-based revitalization, the County will prioritize affordable housing investments in six target areas: Buellton, Carpinteria, Solvang, Santa Maria, Lompoc, and Goleta. These cities have been identified as priority areas due to their high concentrations of cost burdened households, aging housing stock, and limited private sector investment. By focusing resources in these areas, the County aims to stabilize housing conditions, encourage reinvestment, and support neighborhood transformation while preventing the displacement of existing residents.

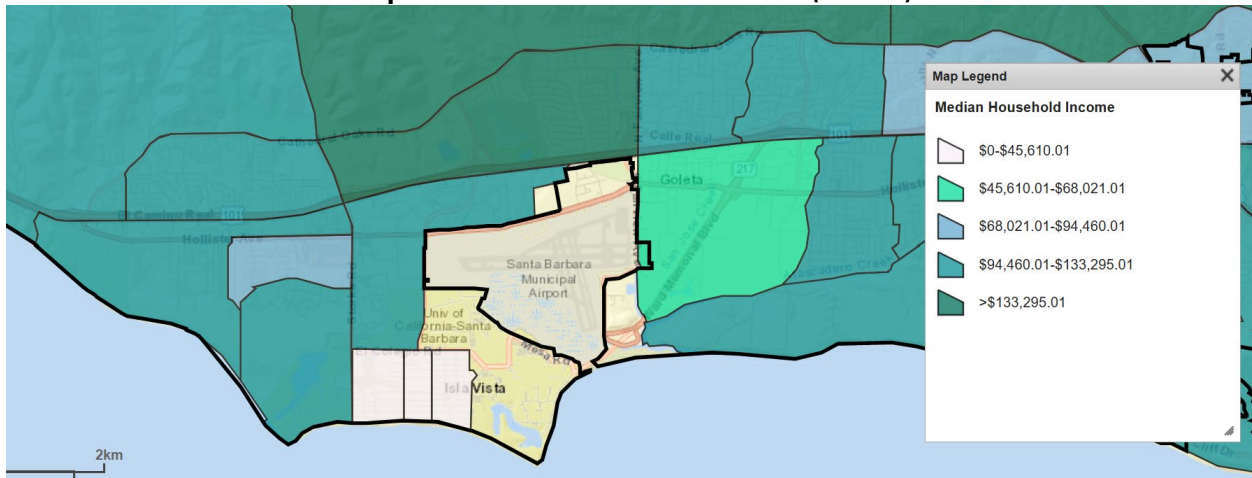
The County's geographic funding strategy is designed to be both flexible and intentional. While the County recognizes the broad, countywide need for CDBG and HOME investments, it also acknowledges that certain neighborhoods face more severe housing and community development challenges than others. Therefore, the County's approach balances countywide resource allocation with targeted, place-based revitalization efforts to achieve the greatest possible impact.

Map 12 - Median Household Income (Santa Barbara County)



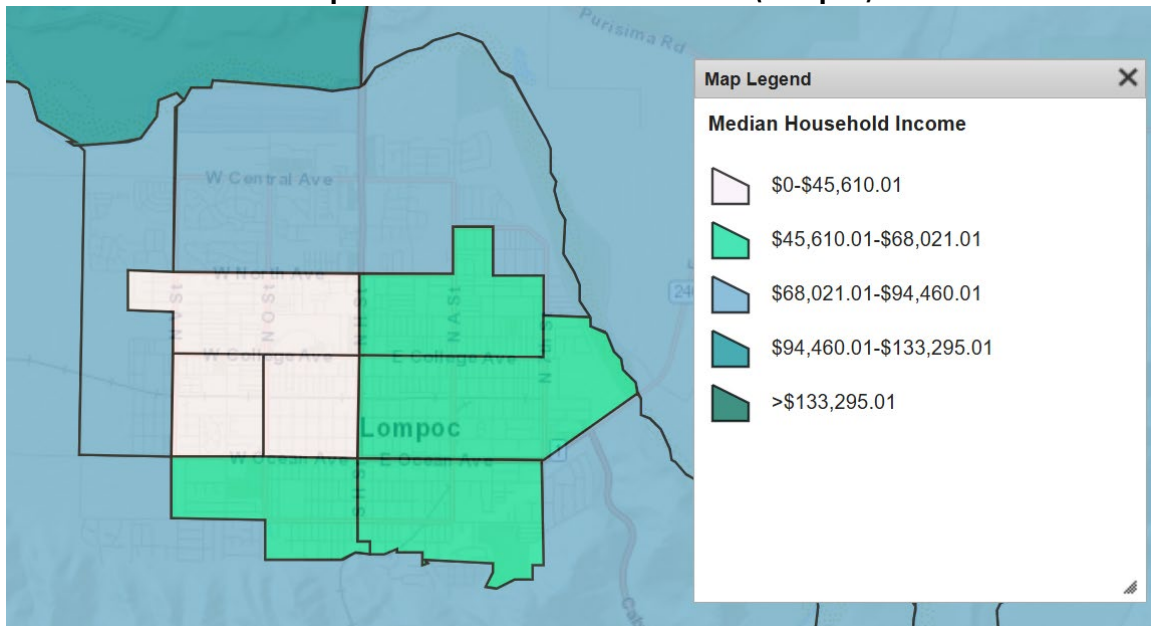
Source: HUD Community Planning and Development (CPD) Maps

Map 13 - Median Household Income (Goleta)



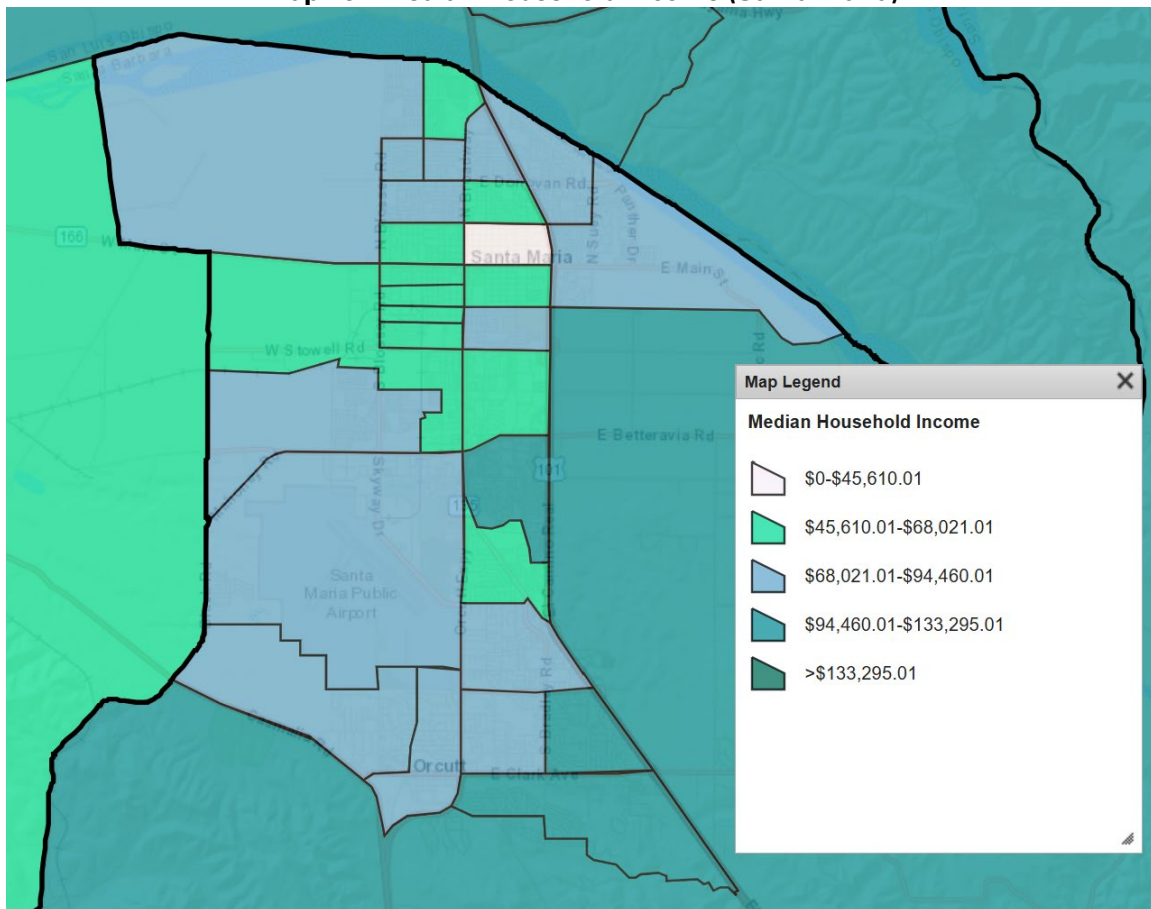
Source: HUD Community Planning and Development (CPD) Maps

Map 14 - Median Household Income (Lompoc)



Source: HUD Community Planning and Development (CPD) Maps

Map 15 - Median Household Income (Santa Maria)



Source: HUD Community Planning and Development (CPD) Maps

SP-25 Priority Needs

Priority Needs Summary

Table 53 – Priority Needs Summary

1	Priority Need Name	Increase the supply of affordable housing
	Priority Level	High
	Population	Income Level: Extremely Low, Low, and Moderate Family Types: Large families, Families with Children, Elderly, and Public Housing Residents / Publicly Assisted Housing Residents
	Geographic Areas Affected	Countywide
	Associated Goals	Affordable Housing
	Description	<p>Santa Barbara County faces a significant shortage of adequate housing to meet the diverse needs of its residents. Households vary widely in size, structure, and needs, from single-person households and seniors aging in place, to large families requiring multiple bedrooms, to individuals with disabilities in need of accessibility features. However, the current housing stock does not adequately reflect this diversity, resulting in a mismatch between available units and actual housing needs.</p> <p>The County’s housing market is characterized by limited inventory, rising demand, and increasing construction costs, all of which contribute to affordability challenges. The shortage of small, affordable units makes it difficult for single individuals, small families, and seniors to find suitable homes, while large families struggle with overcrowding due to a lack of multi-bedroom housing options. Additionally, residents with disabilities face barriers to securing homes with necessary accessibility features such as ramps, widened doorways, and sensory adaptations.</p> <p>Addressing these challenges requires a comprehensive approach that includes expanding the supply of affordable housing across all unit types and sizes, incorporating accessible design features, and promoting housing development in areas with access to transportation, services, and employment opportunities.</p>
	Basis for Relative Priority	Feedback from residents and stakeholders consistently identified the need for more affordable housing options that are suitable for households of all sizes and compositions. Developing affordable rental and homeownership opportunities is a high priority to meet the growing demand and reduce housing cost burdens, overcrowding, and substandard housing conditions. Expanding the availability of well-designed, appropriately sized, and accessible housing units is critical to ensuring housing meets the evolving needs of the County’s population.

2	Priority Need Name	Preserve the supply of affordable housing
	Priority Level	High
	Population	Income Level: Extremely Low, Low, and Moderate
	Geographic Areas Affected	Countywide
	Associated Goals	Affordable Housing
	Description	<p>The County of Santa Barbara faces growing challenges related to the condition, affordability, and accessibility of its existing housing stock. As of 2020, approximately 31 percent of owner-occupied units exhibit at least one housing condition that requires attention, such as lacking complete kitchen or plumbing facilities, overcrowding, or cost burden. These conditions are most prevalent among low- and moderate-income households, who often lack the financial resources to make necessary repairs. Compounding these challenges, nearly two thirds (63%) of the homeowner housing stock was built before 1980, increasing the likelihood of structural deficiencies, outdated electrical and plumbing systems, and lead-based paint hazards. The condition and aging nature of the housing stock emphasizes the critical need for housing rehabilitation programs that support homeowners in addressing health and safety hazards, enhancing overall habitability, and improving accessibility.</p> <p>Rental affordability also remains a major concern. Between 2010 and 2020, median contract rents increased by 34 percent, from \$1,265 to \$1,697. Additionally, the Needs Assessment revealed widespread housing cost burdens affecting 29,565 low- and moderate-income renters, with the greatest challenges faced by 16,735 renters that are severely cost burdened. Expanding rental assistance programs is essential to alleviate these cost burdens and help these households maintain stable housing.</p>
	Basis for Relative Priority	<p>The aging condition of Santa Barbara County's housing stock presents both a challenge and an opportunity. Rehabilitation of existing housing is a cost-effective way to extend the lifespan of properties that are already affordable to low- and moderate-income homeowners, improve safety and habitability, and support aging in place.</p> <p>To address the affordable housing needs of renters, the County is prioritizing the investment of HOME funds toward a Tenant-Based Rental Assistance (TBRA) program which is essential for the affordability and availability of decent, safe, sanitary housing. Together, these strategies form a core component of the County's commitment to preserving affordable housing opportunities for low- and moderate-income residents.</p>

3	Priority Need Name	Ensure equal access to housing opportunities
	Priority Level	High
	Population	Income Level: Extremely Low, Low, and Moderate Family Types: Large families, Families with Children, Elderly, and Public Housing Residents Homeless: Rural, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Survivors of Domestic Violence, and Unaccompanied Youth Non-Homeless Special Needs: Elderly, Frail Elderly, Persons with Disabilities, Persons with Substance Use Disorders, and Survivors of Domestic Violence
	Geographic Areas Affected	Countywide
	Associated Goals	Affordable Housing
	Description	Santa Barbara County is committed to affirmatively furthering fair housing and ensuring that all residents have equal access to safe, decent, and affordable housing. This includes providing counseling on fair housing rights, monitoring for discriminatory practices, and advocating on behalf of residents seeking reasonable accommodations.
	Basis for Relative Priority	Ensuring equal access to housing is a federal requirement and a high priority for Santa Barbara as demonstrated by the goals outlined in the County's most recently adopted Housing Element. The County will continue certify compliance with HUD's fair housing requirements in each Annual Action Plan and will take meaningful actions to remove barriers to housing choice and combat housing discrimination.
4	Priority Need Name	Prevent and reduce homelessness
	Priority Level	High
	Population	Income Level: Extremely Low and Low Homeless: Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Survivors of Domestic Violence, and Unaccompanied Youth
	Geographic Areas Affected	Countywide
	Associated Goals	Homeless Services
	Description	The County of Santa Barbara has a growing homeless population, with 2,119 individuals identified as homeless in the 2024 Point-In-Time (PIT) Count. Additionally, the Needs Assessment shows that 11,990 extremely low- and low-income renters face severe cost burdens, placing them at imminent risk of homelessness.

		Addressing homelessness in the County requires a comprehensive, coordinated, and housing-focused response. This includes both prevention strategies and supportive pathways to permanent housing, such as, increased shelter capacity, transitional housing, rental assistance, flexible financial support, and wraparound supportive services.
	Basis for Relative Priority	Preventing and reducing homelessness is one of the County's top priorities. Through partnerships with the CoC, service providers, and housing developers, the County will support a range of activities that address both the immediate needs of people experiencing homelessness and the structural factors that contribute to housing instability.
5	Priority Need Name	Expand public services for low- and moderate-income residents
	Priority Level	High
	Population	Income Level: Extremely Low, Low, and Moderate Family Types: Families with Children, Elderly, and Public Housing Residents Non-Homeless Special Needs: Elderly, Frail Elderly, Persons with Disabilities, and Survivors of Domestic Violence
	Geographic Areas Affected	Countywide / CDBG Eligible Areas
	Associated Goals	Public Services
	Description	<p>Santa Barbara County is home to 48,515 low- and moderate-income households, representing 36% of all households in the County. Many of these residents, particularly seniors, individuals with disabilities, and survivors of domestic violence, face persistent barriers to stability, wellness, and self-sufficiency. These barriers often stem from limited access to the resources and support necessary to maintain stable housing and achieve financial independence.</p> <p>High quality public services are essential to enhancing the well-being, independence, and economic resilience of vulnerable households, particularly those at risk of housing instability, poverty, and social isolation. Investments in service delivery help prevent crises before they escalate, reduce reliance on emergency systems, and build long-term capacity for individuals and families to thrive.</p>
	Basis for Relative Priority	Expanding access to public services was consistently identified as a high priority through resident surveys, stakeholder consultations, and community meetings. Supporting a robust network of service providers plays a vital role in promoting long-term stability and opportunities for low- and moderate-income households and non-homeless special needs populations.
6	Priority Need Name	Address material barriers to accessibility
	Priority Level	High

	Population	Non-Housing Community Development Non-Homeless Special Needs: Elderly, Frail Elderly, and Persons with Disabilities
	Geographic Areas Affected	Countywide
	Associated Goals	Public Facilities and Infrastructure Improvements
	Description	Many public buildings, sidewalks, and parks lack necessary accessibility features, making it difficult for seniors and people with disabilities to navigate the community. The Needs Assessment highlights that 44,270 individuals in Santa Barbara County have a disability, and 20,118 elderly households face accessibility challenges. Installing accessibility features such as ramps, widened doorways, and sensory aids will help residents live independently and participate fully in civic life.
	Basis for Relative Priority	Addressing barriers to accessibility is rated as a high priority need for the County to ensure residents can age in place and access essential services.
	7	
	Priority Need Name	Improve public facilities and infrastructure
	Priority Level	High
	Population	Non-Housing Community Development
	Geographic Areas Affected	Countywide / CDBG Eligible Areas
	Associated Goals	Public Facilities and Infrastructure Improvements
	Description	<p>The County's 2024-2029 Capital Improvement Plan (CIP) and Recreation Master Plan highlight the need for improved public facilities and infrastructure. Many low-income neighborhoods have deteriorated roads, outdated utilities, and inadequate public spaces. Investments in community centers, parks, homeless shelters, and senior facilities are needed, along with improvements to sidewalks, streets, draining, and utility systems. These improvements will enhance walkability, accessibility, and resilience to environmental hazards in underserved areas.</p> <p>Priority will be given to projects that primarily benefit low- and moderate-income residents, address the needs of homeless or special needs populations, or require critical renovations to continue serving the community effectively.</p>
	Basis for Relative Priority	The need for public facility and infrastructure improvements is informed by the results of the resident survey, input received during the community meetings, and the County's ongoing assessment of critical community facilities as evidenced in the CIP and Recreation Master Plan. Enhancing public facilities in underserved areas is a key strategy to improve safety, promote social cohesion, and support the delivery of services that meet the needs of low- and moderate-income residents.

SP-30 Influence of Market Conditions

Influence of Market Conditions

Table 54 – 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)	<p>Santa Barbara County along with the cities of Lompoc and Santa Maria, will use a portion of their HOME funds for Tenant-Based Rental Assistance (TBRA) to address housing cost burdens experienced by low-income renters over the course of the Consolidated Plan period. According to the Needs Assessment, renters make up 70% (29,565 households) of cost burdened households, emphasizing the critical need for rental assistance. The Market Analysis further highlights that rental costs have outpaced income growth, exacerbating affordability challenges due to high demand and limited supply of affordable rental units.</p>
TBRA for Non-Homeless Special Needs	<p>The County's TBRA program is designed to assist low-income households which includes seniors, disabled residents, persons with substance use disorders, and survivors of domestic violence. These populations face unique barriers to stable housing such as limited or fixed incomes, accessibility challenges, and the need for supportive services. Expanding TBRA will help ensure they can secure and maintain safe and affordable housing.</p>
New Unit Production	<p>Based on funding availability, the County plans to invest HOME funds in the production of new affordable housing to address the increasing shortage of units for low- and moderate-income households. The Needs Assessment and Market Analysis confirm that while the County's population grew by 6% between 2010 and 2020, housing production has failed to keep pace, creating affordability challenges and driving up prices. To address these concerns, investments will focus on a blend of infill development and new construction aimed at expanding the diversity of housing types, increasing the overall supply of affordable units, and ensuring new developments align with the evolving housing needs of residents.</p>

Rehabilitation	<p>Santa Barbara County will use a portion of its HOME funds to rehabilitate existing affordable housing to ensure that aging properties occupied by low- and moderate-income households remain safe and habitable. While the County has a mix of newer and older developments, a growing proportion of units require rehabilitation as they age. These needs are particularly acute for low- and moderate-income households who often lack the financial means to repair and improve their homes.</p> <p>Preservation of the physical and functional integrity of existing housing stock provides a cost-effective way to retain housing units that are already affordable to low- and moderate-income households. Through housing rehabilitation programs, the County can prevent further deterioration, extend the lifespan of properties, and enhance the quality of life for residents.</p>
Acquisition, including Preservation	<p>The County will support Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) in acquiring and rehabilitating existing properties to preserve its affordable housing stock. Rising property values and increased investor interest have heightened the risk of affordable units converting to market-rate housing, reducing options for low- and moderate-income residents.</p> <p>By leveraging CDBG and HOME funds for strategic acquisitions and preservation, the County aims to retain long-term affordability, stabilize vulnerable neighborhoods, prevent displacement of existing residents, and ensure that affordable housing stock remains accessible to lower-income households.</p>

SP-35 Anticipated Resources

Introduction

During the 2025-2029 five-year period of the Consolidated Plan, the County of Santa Barbara anticipates investing approximately \$16.9 million of CDBG and HOME funds to achieve the goals outlined in this Strategic Plan. It is important to note that the County's annual allocation of CDBG and HOME funds are subject to change based on federal budget appropriations and shifts in demographic data used in HUD's funding formulas.

For the 2025-2026 program year, the County anticipates it will receive \$1,183,009 in CDBG funds and \$1,079,860.37 in HOME funds. When combined with available prior year resources, the 2025-2026 Action Plan allocates \$1,441,446.82 of CDBG and \$6,263,406.43 of HOME funds to activities that will be implemented from July 1, 2025 to June 30, 2026.

Anticipated Resources

Table 55 – Anticipated Resources

Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan:	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
		\$	\$	\$	\$	\$	
CDBG	Admin and Planning Housing Public Improvements Public Services	\$1,183,009.00	\$133,710.46	\$124,727.36	\$1,441,446.82	\$4,732,036.00	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.
HOME	Acquisition Homeowner Rehab Multifamily Rental Construction New Construction for Ownership TBRA	\$1,079,860.37	\$2,270,929.76	\$2,912,616.30	\$6,263,406.43	\$4,319,441.48	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

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

Depending on the nature and financing structure of a given activity, it may be advantageous for the County to use CDBG and HOME funds to leverage appropriate federal, state, local, and private resources, including but not limited to those listed below:

Federal Resources

- Continuum of Care (CoC) Program
- Emergency Solutions Grants (ESG), as pass-through from the State
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Federal Low-Income Housing Tax Credit (LIHTC) Program

State Resources

- State Low-Income Housing Tax Credit Program
- Permanent Local Housing Allocation (PLHA)
- CalHome Program
- Multifamily Housing Program (MHP)
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Justice Assistance Grant (JAG) Program
- Homeless Emergency Aid Program (HEAP)
- Project Roomkey

Local Resources

- Housing Authority of the County of Santa Barbara (HASBARCO)
- General fund

Private Resources

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- People's Self-Help Housing
- Private Contributions

HOME Match Requirements

Under federal HOME regulations, the County of Santa Barbara must contribute a 25 percent local match to HOME-funded projects. The County works closely with members of the HOME Consortium and subrecipients to ensure the HOME match requirement is met.

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

As of the preparation of this Consolidated Plan, the County has identified nine County-owned sites on the South Coast that may be suitable for addressing the needs identified in this plan. These publicly owned properties offer strategic advantages such as reduced land acquisition costs, favorable zoning, and streamlined permitting processes, which help overcome the primary barriers to developing affordable housing in high-cost, amenity-rich locations.

According to the County's most recently adopted Housing Element, these sites have the potential to support the development of approximately 320 housing units. More specifically, an estimated 271 of these units are anticipated to be affordable to low- and moderate-income households which aligns with the affordable housing goal outlined in this plan. As such, the County is committed to exploring opportunities to leverage these publicly owned sites in combination with CDBG and HOME funds to attract qualified housing developers and maximize the impact of limited public funding to meet high priority housing needs.

Discussion

The County anticipates investing approximately \$16.9 million in CDBG and HOME funds during the Consolidated Plan period to enhance public services, expand and preserve the supply of affordable housing, and improve public facilities and infrastructure. These funds will be strategically leveraged with federal, state, local, and private resources to maximize the impact of these initiatives.

SP-40 Institutional Delivery Structure

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

The County of Santa Barbara will carry out its Consolidated Plan through a well-coordinated institutional delivery system that includes public institutions, nonprofit organizations, and private entities. This system is structured to ensure the effective use of HUD funds to address the high priority needs of low- and moderate-income residents.

Table 56 – Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
County of Santa Barbara	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
City of Buellton	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
City of Carpinteria	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
City of Goleta	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
City of Lompoc	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
City of Santa Barbara	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
City of Santa Maria	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction

City of Solvang	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
Housing Authority of the County of Santa Barbara (HASBARCO)	PHA	Public housing Affordable housing-rental	Jurisdiction
CALM, Inc.	Non-profit organization	Homelessness Non-homeless special needs Public services	Jurisdiction
Channel Islands YMCA	Non-profit organization	Homelessness Non-homeless special needs Public services	Jurisdiction
Community Action Partnership of San Luis Obispo County (CAPSLO)	Non-profit organization	Homelessness Non-homeless special needs Public services	Jurisdiction
Good Samaritan Shelter (GSS)	Non-profit organization	Homelessness Non-homeless special needs Public services	Jurisdiction
People's Self-Help Housing (PSHH)	Non-profit organization	Homelessness Non-homeless special needs Public services	Jurisdiction
United Boys & Girls Club	Non-profit organization	Public services	Jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System

The County's institutional delivery system is highly collaborative, well-structured, and equipped with experienced public and private sector partners. One of the key strengths of the system is the diverse network of service providers capable of leveraging CDBG and HOME funds to address affordable housing, public services, and community development needs. The Housing Authority of the County of Santa Barbara and nonprofit partners ensure that residents have access to rental assistance, homeownership opportunities, and supportive housing programs. The Community Services Department's Housing and Community Development Division coordinates resources to assist homeless individuals and families, while various County departments work together to implement public facility and infrastructure improvement projects.

Despite these strengths, gaps remain in the delivery system. The most significant challenge is the limited availability of financial resources. Federal funding allocations for CDBG and HOME are insufficient to fully address local housing and community development needs.

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

Table 57 – Homeless Prevention Services Summary

Homeless 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	X
Utilities Assistance	X	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	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X

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

The County of Santa Barbara works closely with local nonprofits and regional service providers to ensure that homeless individuals, families, and persons with HIV/AIDS have access to housing assistance, supportive services, and case management. Homelessness prevention services such as rental assistance are available and target both homeless individuals and those at risk of homelessness.

A key pillar of the County's approach is the implementation and expansion of Housing First strategies, which prioritize placing individuals and families experiencing homelessness into housing without preconditions such as sobriety or service participation. Once housed, they received voluntary, individualized services to support housing stability and long-term self-sufficiency. Housing First has proven to be particularly effective in serving chronically homeless individuals and those with complex behavioral and substance use needs.

To ensure effective outreach and engagement, the County supports multi-disciplinary street outreach teams that include case managers, behavioral health professionals, medical providers, and peer navigators. These teams proactively identify and engage unsheltered individuals, including unaccompanied youth and veterans, and connect them to shelter, healthcare, and housing services.

The County also funds and supports a range of supportive services, including mental health and substance use counseling, employment training, child care, transportation assistance, and healthcare access. These services are available to both homeless persons and those at risk of homelessness, and many are tailored to meet the needs of specific populations, including families with children, veterans, and individuals living with HIV/AIDS.

To maintain its ability to deliver a comprehensive system of care that addresses the diverse needs of its residents, the County will continue working with its partners to expand housing-first programs,, increase emergency shelter capacity, and strengthen outreach initiatives to connect individuals with available support services.

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

Santa Barbara County's institutional delivery system effectively supports homeless individuals, special needs populations, and low-income residents through a network of service providers offering case management, housing assistance, and supportive services. The County prioritizes programs that address the unique needs of chronically homeless individuals, families with children, veterans, and unaccompanied youth.

A key strength of the delivery system is its proactive and collaborative approach. Service providers conduct direct outreach to homeless populations to ensure they are connected to housing programs and mainstream benefits. In partnership with nonprofit organizations, the County funds programs that provide rental assistance for those most at risk of homelessness.

One of the most pressing challenges is the lack of emergency and transitional housing options. The existing shelter system does not have enough capacity to serve all individuals in need, particularly families with children and unaccompanied youth. Limited funding for public services also restricts the County's ability to expand supportive housing programs and case management services. To address these gaps, the County maximizes all available resources, including allocating the full 15% allowable under the CDBG public services cap, and supplementing these investments with local General Fund dollars to support critical programs and services. However, even with these efforts, funding remains insufficient to fully meet the level of need across the County.

Moving forward, the County is committed to continuing its efforts to expand capacity and improve service delivery. This includes seeking additional funding opportunities, strengthening partnerships with the private sector, and exploring innovative housing solutions.

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

To enhance the effectiveness of the institutional delivery system and address service gaps, the County will pursue coordinated strategies that align with the adopted Community Action Plan to Address Homelessness, 24-29 Capital Improvement Plan (CIP), Master Recreation Plan, and the Housing Element to better meet the needs of residents. Through leveraged investments and strategic partnerships, the County aims to enhance housing stability, service accessibility, and overall quality of life for its most vulnerable residents. By aligning the Consolidated Plan goals with broader planning initiatives, the County of Santa Barbara will work toward building a more effective, responsive, and well-funded delivery system that can meaningfully address the community's priority needs over the next five years.

SP-45 Goals Summary

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2030	Affordable Housing	Increase the supply of affordable housing	HOME: \$10,042,917.91	Tenant-Based Rental Assistance: 750 Households Assisted
					Preserve the supply of affordable housing		Rental units constructed: 60 Households / Housing Units
					Ensure equal access to housing opportunities	CDBG: \$1,050,000.00	Homeowner housing added: 4 Households / Housing Units
2	Homeless Services	2025	2030	Homeless	Prevent and reduce homelessness	CDBG: \$400,000.00	Homeowner housing rehabilitated: 100 Households / Housing Units
3	Public Services	2025	2030	Non-Housing Community Development	Expand public services for LMI residents	CDBG: \$487,250.00	Public service activities other than Low/Mod Income Housing Benefit: 4,100 Persons Assisted
4	Public Facilities & Infrastructure Improvements	2025	2030	Non-Housing Community Development	Address material barriers to accessibility	CDBG: \$3,053,227.82	Public service activities other than Low/Mod Income Housing Benefit: 3,380 Persons Assisted
					Improve public facilities and infrastructure		Public facility or infrastructure activities other than Low/Mod Income Housing Benefit: 50,000 Persons Assisted
5	Planning & Administration	2025	2030	All	All	CDBG: \$1,183,005.00	Other: 5
						HOME: \$539,930.00	Other: 5

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Increase the supply of affordable rental housing and promote homeownership opportunities for low- and moderate-income households, including units for residents with special needs and persons experiencing homelessness.</p> <p>Preserve the supply of safe, decent, and affordable housing for low- and moderate-income households. This includes the rehabilitation of existing owner-occupied housing units, with a focus on improving accessibility and addressing health and safety hazards. Where appropriate, energy efficiency improvements and conservation measures will be implemented to increase sustainability, reduce monthly household utility costs, and promote long-term affordability. This also includes the provision of rental assistance to individuals and families experiencing economic distress and at-risk of homelessness.</p>
2	Goal Name	Homeless Services
	Goal Description	<p>Strengthen the system of care to meet the unique needs of individuals and families experiencing or at-risk of homelessness. This includes investments in prevention and shelter diversion strategies, expanded emergency shelter and transitional housing capacity, and supportive pathways to stable, permanent housing through flexible financial assistance and comprehensive wraparound services.</p>
3	Goal Name	Public Services
	Goal Description	<p>Expand and support a comprehensive network of public services that address the critical needs of low- and moderate-income households and residents with special needs, such as seniors, individuals with disabilities, and survivors of domestic violence. These programs are intended to promote safety, stability, and self-sufficiency for underserved populations and prevent crises such as homelessness and ameliorate the effects of poverty.</p>
4	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	<p>Invest in the rehabilitation, expansion, or development of public facilities and infrastructure that primarily serve low- and moderate-income residents. Improvements may include parks, youth and senior centers, emergency shelters, sidewalks, street lighting, and other critical infrastructure that enhances neighborhood safety, accessibility, and quality of life. Priority will be given to projects that serve predominantly low- and moderate-income areas, or residents presumed under HUD regulations to be low- and moderate-income such as seniors, severely disabled adults, survivors of domestic violence, and residents experiencing homelessness. Where possible, improvements will remove material and architectural barriers to accessibility, in compliance with the Americans with Disabilities Act (ADA). This includes facilities owned and operated by the County as well as facilities owned and operated by non-profit organizations that serve the public during normal business hours.</p>

5	Goal Name Goal Description	Planning and Administration Provide for the timely and compliant administration of the CDBG and HOME programs in accordance with HUD policy and federal regulations. Activities include overall program oversight, planning, performance evaluation, reporting, and coordination with community stakeholders to ensure resources are aligned with community needs and priorities.
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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)

The County of Santa Barbara anticipates providing affordable housing to 914 low- and moderate-income households through the following activities:

- Tenant-Based Rental Assistance (TBRA) – 750 households assisted
- Affordable Rental Housing Development – 60 households / housing units
- Affordable Homeowner Housing Development – 4 households / housing units
- Homeowner Home Repair – 100 households / housing units

SP-50 Public Housing Accessibility and Involvement

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

Not applicable.

Activities to Increase Resident Involvements

The Housing Authority of the County of Santa Barbara (HASBARCO) encourages resident involvement and actively seeks input from residents on the management and implementation of HASBARCO policies and procedures in each local housing area. HASBARCO also partners with various organizations that provide supportive services designed to assist clients with attaining self-sufficiency, including homeownership education.

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

No.

Plan to remove the 'troubled' designation

Not applicable. HASBARCO is designated as a high performing PHA.

SP-55 Barriers to Affordable Housing

Barriers to Affordable Housing

Public policy or regulation that constrains the development and preservation of affordable housing such as tax policy, land use controls, zoning ordinances, building codes, growth limits, environmental protection, and fees are considered a barrier to affordable housing. Barriers are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on resident feedback, the primary barriers to affordable housing in Santa Barbara County are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households, finding and maintaining decent affordable housing is difficult due to the high cost of housing. Based on the Needs Assessment and Market Analysis, there is a high need for housing units affordable for low- and moderate-income households. Approximately 67% of the County's low- and moderate-income households experience a cost burden, meaning they pay more than 30% of their income for housing. Consistent with available data, responses to the Resident Survey indicate a high need for additional affordable housing throughout the County.

Regulatory and land use constraints have historically limited the development of affordable housing in some areas of the County. However, the County has taken meaningful steps in recent years to reduce these constraints and align local ordinances with State housing laws aimed at increasing affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address these barriers, Santa Barbara County is implementing a coordinated strategy that combines targeted investment of federal funds with policy reforms set forth in the 2023-2031 Housing Element, adopted in 2023. The Housing Element includes six overarching goals, implemented through 25 programs and 99 actions designed to facilitate the development of affordable housing and remove or reduce governmental constraints.

As part of this strategy, the County will invest a significant portion of CDBG and HOME funds to preserve 100 existing owner-occupied housing units, develop 60 new affordable rental units, construct 4 new affordable homeowner units, and provide tenant-based rental assistance to 750 low-income households over the next five years.

In addition, the County has updated its zoning ordinances to align with State law and better facilitate the development of affordable housing, including:

- Low-Barrier Navigation Centers (AB 101): In February 2024, the County adopted zoning ordinance amendments to allow LBNCs by-right in qualifying zones, with objective development standards and streamlined permit procedures.
- State Density Bonus Law (SDBL): The County prepared ordinance updates to incorporate changes from eight new State bills (AB 1763 (2019), AB 2345 (2020), AB 634 (2021), SB 728 (2021), SB 290 (2021), AB 682 (2022), AB 1287 (2023), and AB 323 (2023)), to encourage developers to increase the number of affordable units in their housing projects by expanding density bonus incentives and clarifying approval procedures.
- Supportive Housing (AB2162): Ordinance amendments now allow qualifying supportive housing projects as a use by-right in zones permitting multifamily and mixed-use development, eliminating discretionary review and environmental (CEQA) requirements.
- Qualifying Housing Streamlined Review (SB 35): Drafted ordinance amendments that support the streamlined processing of projects where at least 50% of units are affordable to lower income households.
- Objective Design Standards: To comply with AB 2162, SB 35, Housing Accountability Act (Government Code section 65589.5), and other State laws, the County adopted objective design standards for multifamily and mixed-use housing in areas outside the Montecito Plan Area and Coastal Zone in 2023, and within the Montecito Plan Area and Coastal Zone in early 2024.
- The County has also promoted the development of Accessory Dwelling Units (ADUs) through updates to the zoning ordinances. These amendments reduced the development standards and streamlined the permitting process for most ADUs. As a result, the County has seen a significant increase in ADUs, many of which are affordable to low- and moderate-income households.

Through these efforts, the County is taking a comprehensive and proactive approach to addressing barriers to affordable housing by aligning land use policies and strategically deploying federal funds to meet the housing needs of low- and moderate-income residents.

SP-60 Homeless Strategy

Introduction

Preventing and reducing homelessness is a HUD priority addressed regionally through the coordination of strategies carried out locally by government agencies, community-based organizations, and faith-based groups.

As the lead agency for the Santa Maria/Santa Barbara County Continuum of Care (CoC), the County participated in the development of the Community Action Plan to Address Homelessness. The Plan includes a comprehensive work plan with the following five key strategies to address homelessness:

- Increase access to safe, affordable housing
- Use best practices to deliver tailored support services
- Build a collective action plan
- Strengthen support system to obtain and maintain housing
- Build provider capacity to address complex needs

Consistent with this approach, the County continues to support the efforts of the CoC and its member organizations that address homelessness throughout the County of Santa Barbara. The County will use CDBG, HOME, and other resources to support regional service providers that conduct street outreach, provide rapid re-housing assistance, prevent homelessness through rental assistance, and to preserve and expand the supply of affordable housing throughout the jurisdiction. The construction of new affordable housing developments assisted with HOME funds is anticipated to include designated permanent supportive housing units for persons moving from homelessness.

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

Street outreach activities implemented by local service providers is a means to identify and bring forward individuals that are generally the least likely to seek out services. Street outreach plays a critical role throughout the County by connecting homeless residents and connecting those residents with housing and support services. To more rapidly identify and assess people experiencing homelessness, the CoC adopted the national best-practice coordinated intake and assessment model to more effectively connect individuals and families experiencing homelessness or at-risk of homelessness to appropriate services and housing interventions. Through dynamic prioritization, collaborative coordination, intentional resource utilization, equitable resource distribution, and regional service planning area prioritization, the Coordinated Entry System (CES) facilitates the referral process to ensure residents are directed to the appropriate CoC service provider.

Addressing the emergency and transitional housing needs of homeless persons

The CES uses a standardized assessment process to assist in determining homelessness, vulnerability, strengths, barriers, and other criteria related to eligibility for housing programs. The standardized CES assessment process is consistent across all access points including street outreach teams. Through this process, individuals and families are assessed and referred to the most appropriate resource based on the outcome of their assessment.

Since 2021, the CoC has expanded the number of emergency shelter and transitional housing beds by over 300. In addition, the CoC has invested resources to increase capacity at emergency shelters and transitional housing programs to address these needs.

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.

In support of CoC efforts, this Strategic Plan provides for the use of CDBG funds to support activities implemented by local nonprofit organizations that provide services to help prevent and reduce homelessness, including families at risk of homelessness, veterans, survivors of domestic violence, and emancipated foster youth. The County will also leverage HOME funds to expand the supply of affordable housing, including permanent supportive housing units for chronically homeless individuals and families.

Since 2018, implementation of CES in Santa Barbara County has shortened the period that individuals and families experience homelessness. The County of Santa Barbara's strategic approach is to support regional efforts to prevent and reduce homelessness by focusing on affordable housing development and supporting service providers that fill vital gaps in the continuum of services necessary to keep people stably housed.

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.

A key goal of the Community Action Plan to Address Homelessness is creating a culture of prevention and shelter diversion across the system of care. To accomplish this, a housing access line has been established to assist in navigating low-income individuals and families to available resources before loss of housing. The County has also invested in flexible funds for housing problem solving, including prevention and relocation assistance. The County is committed to supporting programs that improve discharge planning for persons leaving

the criminal justice system, foster care, hospitals, mental health, and drug and alcohol treatment programs to ensure that they are not released into an experience of homelessness. Working toward this goal, the County has adopted the goal of providing “successful reentry of offenders back into the community” through its recent Realignment Plan. To accomplish this, the County now has full-time staff at each Probation Report and Resource Center (PRRC). Each staff member provides engagement and outreach to justice, involved individuals who are experiencing homelessness or at risk of being homeless. Additionally, the County has employed full-time housing specialists who provide intensive case management and rehabilitation services, assistance securing identification, temporary housing placement, and assistance with permanent housing applications.

SP-65 Lead-based Paint Hazards

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

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. This strategy requires the County to implement programs that protect children living in older housing from lead hazards.

Nearly two thirds of the County's housing stock (63%) was built before 1980, when the use of lead-based paint was outlawed, meaning that residents of these homes are at risk of lead-based paint hazards. In these units, the best way to have reasonable assurance that lead-based paint hazards are not present is to have the painted surfaces tested.

To reduce lead-based paint hazards, the County takes the following actions:

- Include lead testing and abatement procedures if necessary in all residential rehabilitation activities for units built prior to January 1, 1978.
- Educate residents on the health hazards of lead-based paint through the use of brochures and encourage screening children for elevated blood-lead levels.

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

Over time through testing and abatement, monitoring of public health data, and through public education, the public will have greater awareness of the hazards of lead-based paint to children. This will prompt homeowners, landlords, and parents of young children to proactively address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

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

The County's policies and procedures require the dissemination of brochures provided by the U.S. Environmental Protection Agency to all applicants as part of the transmittal of the program application for applicable rehabilitation activities. Any unit receiving assistance through the program that was built prior to January 1, 1978 is tested for lead-based paint. If lead-based paint is present, appropriate abatement procedures are implemented as part of the rehabilitation contract consistent with the requirements of 24 CFR Part 35.

SP-70 Anti-Poverty Strategy

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

To meaningfully address this challenge, each of the goals included in the Strategic Plan is aligned to support activities that promote the availability of affordable housing and provide essential services that directly benefit low- and moderate-income residents. In the implementation of the Strategic Plan, the County will prioritize funding for activities that most effectively address these goals over the next five years. This strategy will emphasize using CDBG and HOME funds to help individuals and families rise out of poverty to long-term self-sufficiency.

The implementation of CDBG and HOME activities meeting the goals established in this Strategic Plan will help to reduce the number of poverty-level families by:

- Providing public services designed to address the needs of low- and moderate-income residents to ameliorate the effects of poverty
- Assisting homeless residents and those at-risk of homelessness with emergency shelter, affordable housing, flexible funds, and supportive services to prevent and reduce homelessness
- Improving public facilities and infrastructure to benefit low- and moderate-income residents or those presumed under HUD regulations to be low- and moderate-income such as the elderly and disabled adults
- Supporting activities that preserve the existing housing stock and increase the supply of housing that is affordable to low- and moderate-income households
- Providing Tenant-Based Rental Assistance (TBRA) to low-income households to alleviate housing cost burdens and ensure housing stability

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

The goals of this Strategic Plan are aligned to benefit low- and moderate-income residents and to reduce the number of poverty-level families. For example, the affordable housing goal will include activities that develop new affordable housing to increase the number of options for extremely low- and low-income households. Additionally, this goal supports the provision of Tenant-Based Rental Assistance (TBRA) for low-income families to alleviate housing cost burdens and ensure housing stability. The public services goal will include funding for activities targeted at families in poverty and other low- and moderate-income households with specific service needs. Lastly, the homeless services goal includes activities that provide emergency housing and supportive services to prevent and reduce homelessness. Providing this range of targeted services ensures households have the appropriate support and resources to thrive in Santa Barbara County.

SP-80 Monitoring

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

To ensure that CDBG and HOME funds are used efficiently and in compliance with applicable regulations, the County provides technical assistance to all subrecipients at the beginning of each program year and monitors subrecipients throughout the program year.

Technical Assistance

To enhance compliance with federal program regulations, the County provides an annual Notice of Funding Availability (NOFA) workshop to review the Plan goals, program requirements, and available resources with potential applicants. Subsequent to the approval of the Annual Action Plan, a mandatory subrecipient workshop is held to review program regulations in detail, to provide useful forms and resources for documenting compliance and to review the County's compliance procedures and requirements. Additionally, individualized technical assistance is provided on an as-needed basis throughout a program year.

Activity Monitoring

All activities are monitored, beginning with a detailed review upon receipt of an application to determine eligibility, conformance with a National Objective and conformance with a Plan goal. This review also examines the proposed use of funds, eligibility of the service area, eligibility of the intended beneficiaries and likelihood of compliance with other federal requirements such as the National Environmental Policy Act, the System for Award Management (SAM) debarment list, prevailing wage, Minority and Women Business Enterprise, Section 3 and federal acquisition and relocation regulations, as applicable.

Subrecipients are required to submit an audit and other documentation to establish their capacity, and any findings noted in the audit are reviewed with the applicant. Eligible applications are then considered for funding. Once funded, desk monitoring includes ongoing review of required quarterly performance reports.

For CDBG public service activities, an on-site monitoring is conducted once every two (2) years, or more frequently as needed to ensure compliance. These reviews include both a fiscal and programmatic review of the subrecipient's activities. The reviews determine if the subrecipient is complying with the program regulations and County contract. Areas routinely reviewed include overall administration, financial systems, appropriateness of program expenditures, program delivery, client eligibility determination and

documentation, reporting systems, and achievement toward achieving contractual goals. Following the monitoring visit, a written report is provided delineating the results of the review and any findings of non-compliance and the required corrective action. Subrecipients normally have 30 days to provide the County with corrective actions taken to address any noted findings. Individualized technical assistance is provided, as noted above, as soon as compliance concerns are identified. For CDBG capital projects, monitoring also includes compliance with regulatory agreement requirements.

For HOME funded activities, annual monitoring is undertaken to ensure that for renter occupied units, household income, rents and utility allowances are in compliance with applicable limits pursuant to the affordability covenant. For ownership units, annual monitoring of occupancy is conducted throughout the affordability period.

Action Plan

AP-15 Expected Resources

Introduction

The projects and activities included in the 2025-2026 Action Plan are based on resources that are reasonably anticipated to be available to the County from July 1, 2025, through June 30, 2026. The actual resources available to support activities during the implementation of the remainder of the 2025-2029 Consolidated Plan may vary significantly due to factors outside of the County's control. For example, HUD formula grant allocations are subject to change each year based on several factors such as the amount of the national appropriation, changes in ACS population data applied to the CPD grant formulas, statutory changes to the grant programs, the addition or removal of entitlements receiving a particular grant, and the availability of reallocated funds.

For the 2025-2026 Program Year, the County anticipates it will receive \$1,183,009 in CDBG funds and \$1,079,860.37 in HOME funds. In addition, the County will be reallocating \$258,437.82 in prior year unprogrammed CDBG funds and \$5,183,546.06 in prior year unprogrammed HOME funds during the 2025-2026 program year.

Anticipated Resources

Table 58 - Expected Resources – Priority Table

Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan:	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
		\$	\$	\$	\$	\$	
CDBG	Admin and Planning Housing Public Improvements Public Services	\$1,183,009.00	\$133,710.46	\$124,727.36	\$1,441,446.82	\$4,732,036.00	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.
HOME	Multifamily Rental Construction TBRA	\$1,079,860.37	\$2,270,929.76	\$2,912,616.30	\$6,263,406.43	\$4,319,441.48	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

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

As a jurisdiction with substantial housing and community development needs, Santa Barbara County needs to leverage its CDBG and HOME entitlement grants with a variety of funding resources in order to maximize the effectiveness of available funds. Additionally, Community Services Department, Division of Housing and Community Development, has worked closely with other County departments as well as City, State, and Federal partners to identify other available resources authorized through the American Rescue Plan (ARP) Act, the Small Business Administration (SBA), and Federal Emergency Management Agency (FEMA) that may be leveraged to maximize the impact of these investments.

Federal Resources

- Continuum of Care (CoC) Program
- Emergency Solutions Grants (ESG), as pass-through from the State
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Federal Low-Income Housing Tax Credit (LIHTC) Program

State Resources

- State Low-Income Housing Tax Credit Program
- Permanent Local Housing Allocation (PLHA)
- CalHome Program
- Multifamily Housing Program (MHP)
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Justice Assistance Grant (JAG) Program
- Homeless Emergency Aid Program (HEAP)
- Project Roomkey

Local Resources

- Housing Authority of the County of Santa Barbara (HASBARCO)
- General fund

Private Resources

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- People's Self-Help Housing

HOME Match Requirements

Under federal HOME regulations, the County of Santa Barbara must contribute a 25 percent local match to HOME-funded projects. The County works closely with members of the HOME Consortium and subrecipients to ensure the HOME match requirement is met.

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

As of the preparation of this Consolidated Plan, the County has identified nine County-owned sites on the South Coast that may be suitable for addressing the needs identified in this plan. These publicly owned properties offer strategic advantages such as reduced land acquisition costs, favorable zoning, and streamlined permitting processes, which help overcome the primary barriers to developing affordable housing in high-cost, amenity-rich locations.

According to the County's most recently adopted Housing Element, these sites have the potential to support the development of approximately 320 housing units. More specifically, an estimated 271 of these units are anticipated to be affordable to low- and moderate-income households which aligns with the affordable housing goal outlined in this plan. As such, the County is committed to exploring opportunities to leverage these publicly owned sites in combination with CDBG and HOME funds to attract qualified housing developers and maximize the impact of limited public funding to meet high priority housing needs.

Discussion

During the 2025-2026 Program Year, the County anticipates that these funds will be leveraged with other public and private funding. Along with leveraged dollars, the County expects to invest approximately \$1,441,446.82 of CDBG and \$6,263,406.43 of HOME funds during the program year on public services, affordable housing preservation and development, as well as public facility and infrastructure improvement activities that promote suitable living environments and decent housing.

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 59 – Goals Summary

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2026	Affordable Housing	Countywide	Increase the supply of affordable housing	HOME: \$6,155,420.43	Tenant-Based Rental Assistance: 110 Households Assisted
						Preserve the supply of affordable housing		Rental units constructed: 26 Households / Housing Units
						Ensure equal access to housing opportunities	CDBG: \$206,153.00	Homeowner housing rehabilitated: 27 Households / Housing Units
2	Homeless Services	2025	2026	Homeless	Countywide	Prevent and reduce homelessness	CDBG: \$80,000.00	Public service activities other than Low/Mod Income Housing Benefit: 820 Persons Assisted
3	Public Services	2025	2026	Non-Housing Community Development	Countywide	Expand public services for LMI residents	CDBG: \$97,450.00	Public service activities other than Low/Mod Income Housing Benefit: 676 Persons Assisted
4	Public Facilities & Infrastructure Improvements	2025	2026	Non-Housing Community Development	Countywide & CDBG Eligible Areas	Address material barriers to accessibility Improve public facilities and infrastructure	CDBG: \$821,242.82	Public facility or infrastructure activities other than Low/Mod Income Housing Benefit: 5,070 Persons Assisted
5	Program Administration	2025	2026	All	Countywide	All	CDBG: \$236,601.00	Other: 1
							HOME: \$107,986.00	Other: 1

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Increase the supply of affordable rental housing for low- and moderate-income households, including units for residents with special needs and persons experiencing homelessness.</p> <p>Preserve the supply of safe, decent, and affordable housing for low- and moderate-income households. This includes the rehabilitation of existing owner-occupied housing units, with a focus on improving accessibility and addressing health and safety hazards. Where appropriate, energy efficiency improvements and conservation measures will be implemented to increase sustainability, reduce monthly household utility costs, and promote long-term affordability. This also includes the provision of rental assistance to individuals and families experiencing economic distress and at-risk of homelessness.</p>
2	Goal Name	Homeless Services
	Goal Description	<p>Strengthen the system of care to meet the unique needs of individuals and families experiencing or at-risk of homelessness. This includes investments in prevention and shelter diversion strategies, expanded emergency shelter and transitional housing capacity, and supportive pathways to stable, permanent housing through flexible financial assistance and comprehensive wraparound services.</p>
3	Goal Name	Public Services
	Goal Description	<p>Expand and support a comprehensive network of public services that address the critical needs of low- and moderate-income households and residents with special needs, such as seniors, individuals with disabilities, and survivors of domestic violence. These programs are intended to promote safety, stability, and self-sufficiency for underserved populations and prevent crises such as homelessness and ameliorate the effects of poverty.</p>
4	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	<p>Invest in the improvement of public facilities and infrastructure that primarily serve low- and moderate-income residents. Improvements may include parks, youth and senior centers, emergency shelters, sidewalks, street lighting, and other critical infrastructure that enhances neighborhood safety, accessibility, and quality of life. Priority will be given to projects that serve predominantly low- and moderate-income areas, or residents presumed under HUD regulations to be low- and moderate-income such as seniors, severely disabled adults, survivors of domestic violence, and residents experiencing homelessness. Where possible, improvements will remove material and architectural barriers to accessibility, in compliance with the Americans with Disabilities Act (ADA). This includes facilities owned and operated by the County as well as facilities owned and operated by non-profit organizations that serve the public during normal business hours.</p>
5	Goal Name	Planning and Administration
	Goal Description	<p>Provide for the timely and compliant administration of the CDBG and HOME programs in accordance with HUD policy and federal regulations. Activities include overall program oversight, planning, performance evaluation, reporting, and coordination with community stakeholders to ensure resources are aligned with community needs and priorities.</p>

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 91.215(b).

The County of Santa Barbara anticipates providing affordable housing to 163 low- and moderate-income households through the following activities:

- Tenant-Based Rental Assistance (TBRA) – 110 households assisted
- Affordable Rental Housing Development – 26 households / housing units
- Homeowner Home Repair – 27 households / housing units

AP-35 Projects

Introduction

To address the high priority needs identified in the Strategic Plan to the 2025-2029 Consolidated Plan, the County of Santa Barbara will invest CDBG and HOME funds in projects that provide public services to low- and moderate-income households and homeless residents, preserve and develop affordable housing, and improve public facilities and infrastructure. Together, these projects will address the housing and community development needs of residents.

Projects

Table 60 – Project Information

	Project Name
1	Affordable Housing
2	Homeless Services
3	Public Services
4	Public Facilities and Infrastructure Improvements
5	Program Administration

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

Based on the Strategic Plan, the County is allocating 100 percent of its CDBG and HOME funds (excluding program administration) for program year 2025-2026 toward projects and activities that benefit low- and moderate-income people. Due to the nature of certain activities to be undertaken, investments in public facilities and infrastructure improvements may be targeted to the designated Low- and Moderate-Income Areas (LMA) while other activities benefit low- and moderate-income clientele and are available countywide.

The primary obstacles to meeting the underserved needs of low- and moderate-income residents include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income households, and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the County is investing CDBG and HOME funds through the 2025-2026 Action Plan in projects that develop and preserve affordable housing, provide public services to low- and moderate-income households and homeless residents, and improve public facilities and infrastructure.

AP-38 Project Summary

Project Summary Information

1	Project Name	Affordable Housing
	Target Area	Countywide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve the supply of affordable housing & Increase the supply of affordable housing & Ensure equal access to housing opportunities
	Funding	HOME: \$6,155,420.43 CDBG: \$206,153
	Description	Preserve and increase the supply of affordable housing for low- and moderate-income households, residents with special needs, and persons experiencing homelessness. This includes support for the Tenant-Based Rental Assistance (TBRA) program, the development of affordable rental units, and the rehabilitation of existing homeowner housing.
	Target Date	6/30/26
	Estimate the number and type of families that will benefit from the proposed activities	110 Households Assisted 26 Rental Households / Housing Units Added 27 Homeowner Households / Housing Units Rehabilitated
	Location Description	Countywide
	Planned Activities	City of Santa Maria: TBRA Program (65 Households) - \$150,000 City of Lompoc: TBRA Program (45 Households) - \$103,180 HASBARCO: Perkins Place (11 Households/Housing Units) - \$1,000,000 HASBARCO: Hollister Lofts (11 Households/Housing Units) - \$2,057,850 GSS: Life House II (4 Household/Housing Unit) - \$200,000 TBD: CHDO Set-Aside - \$323,960 TBD - \$2,320,430.43 CAPSLO: Home Repair Program (27 Households/Housing Units) - \$206,153
2	Project Name	Homeless Services
	Target Area	Countywide
	Goals Supported	Homeless Services
	Needs Addressed	Prevent and reduce homelessness
	Funding	CDBG: \$80,000
	Description	Assist homeless residents and those at-risk of homelessness with emergency shelter, affordable housing, flexible funds, and supportive services to prevent and reduce homelessness.
	Target Date	6/30/26
	Estimate the number and type of families that will benefit from the proposed activities	820 persons assisted
	Location Description	Countywide
	Planned Activities	GSS: Freedom Warming Centers (550 Persons) – \$50,000 Channel Islands YMCA: Noah’s Anchorage (270 Persons) - \$30,000

3	Project Name	Public Services
	Target Area	Countywide
	Goals Supported	Public Services
	Needs Addressed	Expand public services for low- and moderate-income residents
	Funding	CDBG: \$97,450
	Description	Provide a range of public services for low- and moderate- income residents to ameliorate the effects of poverty.
	Target Date	6/30/26
	Estimate the number and type of families that will benefit from the proposed activities	676 persons assisted
	Location Description	Countywide
4	Project Name	Public Facilities and Infrastructure Improvements
	Target Area	Countywide / CDBG Eligible Areas
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Improve public facilities and infrastructure & Address material barriers to accessibility
	Funding	CDBG: \$821,242.82
	Description	Improve public facilities and infrastructure to benefit low- and moderate-income residents or those presumed under HUD regulations to be low- and moderate-income such as elderly and disabled adults.
	Target Date	6/30/26
	Estimate the number and type of families that will benefit from the proposed activities	5,070 persons assisted
	Location Description	Countywide / CDBG Eligible Areas
5	Project Name	Program Administration
	Target Area	Countywide
	Goals Supported	All
	Needs Addressed	All
	Funding	CDBG: \$236,601 HOME: \$107,986
	Description	Overall administration of the CDBG and HOME program which includes preparation and submission of the Action Plan and CAPER, IDIS data input, provision of technical assistance, monitoring, and fiscal management.
	Target Date	6/30/26
	Planned Activities	County of Santa Barbara: CDBG Administration - \$236,601 County of Santa Barbara: HOME Administration - \$107,986

AP-50 Geographic Distribution

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

Assistance will be primarily directed to activities that serve low- and moderate-income residents countywide. During the 2025-2026 program year, one public facility and infrastructure project relies on the established low- and moderate-income area. Those are the CDBG-eligible portions of the Franklin Creek Trail Improvements project.

The low- and moderate-income census tract/block groups are shown on the map included in Appendix B of this Consolidated Plan. Based on 2016-2020 ACS data, the CDBG Urban County qualifies as an “exception grantee” with an exception threshold of 47.5%. This means that, for the purposes of the CDBG program, an area is considered low- and moderate-income if at least 47.5% of residents have household incomes at or below 80% of AMI. Consequently, CDBG-funded activities that qualify under the area benefit criteria must serve areas where at least 47.5% of residents are low- and moderate-income.

Geographic Distribution

Table 61 - Geographic Distribution

	Target Area	Percentage of CDBG Funds	Percentage of HOME Funds
1	Countywide	92%	92%
2	Buellton	2%	0%
3	Carpinteria	6%	0%
4	Santa Maria	0%	6%
5	Lompoc	0%	2%
6	Goleta	0%	0%

Rationale for the priorities for allocating investments geographically

As the lead entity for both the CDBG Urban County Partnership and the HOME Consortium, the County administers each program on behalf of its participating jurisdictions. Under the CDBG Urban County Partnership, each jurisdiction receives a distribution of CDBG funds, which may be awarded to eligible projects within their respective communities or pooled with the County’s allocation to be awarded by the County. Similarly, under the HOME Consortium, each member jurisdiction receives a share of HOME funds, which may be used to support eligible projects locally or combined with the County’s distribution to support projects throughout the County.

For the 2025-2026 program year, the County will invest \$1,441,446.82 of CDBG and \$6,263,406.43 of HOME funds that will benefit low- and moderate-income residents. Of this amount, \$59,200, or 4%, of all CDBG resources will be invested in capital improvement activities that serve areas where at least 47.5% of residents are low- and moderate-income. Due to the nature of the activities to be undertaken, investments in activities such as the Franklin Creek Trail improvements are targeted to the designated CDBG Low- and Moderate-Income Areas (LMA), while other activities serve low- and moderate-income clientele are available countywide.

Discussion

The County of Santa Barbara is allocating 100% percent of its non-administrative CDBG and HOME funds for program year 2025-2026 to activities that benefit low- and moderate-income residents.

AP-55 Affordable Housing

Introduction

Two high priority affordable housing needs are identified in the 2025-2029 Consolidated Plan and one Strategic Plan goal is established to provide the framework necessary to invest CDBG and HOME funds to address the affordable housing needs of the CDBG Urban County and HOME Consortium. During the 2025-2026 program year, the County will implement the following affordable housing activities:

- TBRA Program – 110 households
- Affordable Rental Housing Development – 26 households / housing units
- Homeowner Home Repair - 27 households / housing units

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	159
Special Needs	0
<i>Total</i>	163

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

One Year Goals for the Number of Households to be Supported	
Rental Assistance	110
The Production of New Units	26
Rehab of Existing Units	27
Acquisition of Existing Units	0
<i>Total</i>	163

Discussion

During the 2025-2026 program year, the County plans to utilize \$253,180 of HOME funds to provide rental assistance to 110 eligible tenants. As it relates to expanding the supply of affordable housing, the County intends to partner with HASBARCO and invest \$3,057,850 in HOME funds toward developing 22 affordable rental units. Additionally, the County will support Good Samaritan Shelter with \$200,000 in HOME funds to develop transitional housing. The County will also partner with CAPSLO and invest \$205,000 of CDBG funds toward preserving the existing supply of affordable homeowner housing.

AP-60 Public Housing

Introduction

The Housing Authority of the County of Santa Barbara (HASBARCO) plays a vital role in addressing the affordable housing needs of residents throughout the County. By building, acquiring, owning, managing, and maintaining residential rental units for extremely low- and low-income households, HASBARCO ensures residents have access to stable and affordable housing.

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

The HOME Consortium has provided funding on a project-by-project basis to HASBARCO in the past. For example, HASBARCO was granted authority to convert 52 public housing units in Guadalupe to 80 new Section 8 units under HUD's Rental Assistance Demonstration (RAD) program in 2020. The 80-unit project, known as Escalante Meadows, was completed during the 2024-2025 program year. The County will continue to work in conjunction with HASBARCO to identify additional opportunities to address the needs of extremely low- and low-income households.

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

The Housing Authority of the County of Santa Barbara (HASBARCO) encourages resident involvement and actively seeks input from residents on the management and implementation of HASBARCO policies and procedures in each local housing area. HASBARCO also partners with various organizations that provide supportive services designed to assist clients with attaining self-sufficiency, including homeownership education.

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

Not applicable, HASBARCO is designated as a High Performing PHA.

Discussion

Through participation in the Program Coordination Committee (PCC), the County continues to support HASBARCO in effective administration of its limited affordable housing resources. The County also continues to work with the agency to include the residents with Housing Choice Vouchers in the federally funded programs administered by the County.

AP-65 Homeless and Other Special Needs Activities

Introduction

Preventing and reducing homelessness is a HUD priority addressed regionally through the coordination of strategies carried out locally by government agencies and wide variety of community-based organizations.

As the lead agency for the Santa Maria/Santa Barbara County Continuum of Care (CoC), the County participated in the development of the Community Action Plan to Address Homelessness. The Plan includes a comprehensive work plan with the following five key strategies to address homelessness:

- Increase access to safe, affordable housing
- Use best practices to deliver tailored support services
- Build a collective action plan
- Strengthen support system to obtain and maintain housing
- Build provider capacity to address complex needs

Consistent with this approach, the County continues to support the efforts of the CoC and its member organizations that address homelessness throughout the County of Santa Barbara. In alignment with this strategy, the County will use CDBG, HOME, and other resources to support service providers that conduct street outreach, provide rapid re-housing assistance, prevent homelessness through rental assistance, and to preserve and expand the supply of affordable housing throughout the jurisdiction. The construction of new affordable housing developments assisted with HOME funds is anticipated to include designated permanent supportive housing units for persons moving from 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

The County of Santa Barbara works closely with regional service providers to ensure that homeless individuals have access to housing assistance, supportive services, and case management. The County will continue working with its partners to expand housing-first programs, increase emergency shelter capacity, and strengthen outreach initiatives to connect individuals with available support services.

During the 2025-2026 program year, the County will invest \$618,111 of CDBG and \$253,180 of HOME funds to the following activities that prevent and reduce homelessness:

- City of Santa Maria: TBRA Program (65 households assisted) - \$150,000
- City of Lompoc: TBRA Program (45 households assisted) - \$103,180
- GSS: Hedges House of Hope Rehabilitation (50 persons assisted) - \$538,111
- GSS: Freedom Warming Centers (550 persons assisted) - \$50,000
- Channel Islands YMCA: Noah's Anchorage (270 persons assisted) - \$30,000

Addressing the emergency shelter and transitional housing needs of homeless persons

The ultimate solution to ending homelessness is transitional to permanent housing closely aligned with supportive services that ensure housing stability can be maintained. However, one of the most pressing challenges is the lack of emergency and transitional housing options. The existing shelter system does not have enough capacity to serve all individuals in need, particularly families with children and unaccompanied youth. Limited funding for public services also restricts the County's ability to expand supportive housing programs and case management services. To address these gaps, the County will support Good Samaritan Shelter (GSS) with rehabilitating the Hedges House of Hope to fill vital gaps in emergency shelter and developing Life House II to provide transitional housing necessary to address the needs of homeless persons.

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

To address the needs of homeless families, families with children, veterans and their families, the County will to support Channel Islands YMCA and GSS which provide case management with the goal of helping these individuals enter their own permanent housing. Additionally, the CoC was awarded \$5.3 million in Youth Homeless Demonstration Program (YHDP) funds. A collaborative team of service providers, educational institutions, and local jurisdictions are implementing a Coordinated Community Plan (CCP) to end youth homelessness through funding youth specific projects.

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

To help low-income individuals and families avoid becoming homeless, the County will support Channel Islands YMCA and GSS which provides a range of services to connect residents experiencing or at-risk of homelessness to existing short-term housing and assistance programs based on their eligibility and need. Moreover, the HOME Consortium will continue implementing its TBRA program which provides rental assistance to help low-income households avoid becoming homeless.

Additionally, the County intends to partner with Good Samaritan Shelter to support the development of Life House II, which is a transitional housing project that will serve individuals experiencing homelessness who have serious mental illness and are facing felony charges. The program will provide housing and supportive services as an alternative

to incarceration, helping divert individuals from institutional settings and reducing recidivism, while addressing their behavioral health and housing needs. The County continues to coordinate with members of the CoC and other subrecipients receiving CDBG funds to ensure that its HUD-funded programs are targeted, to the greatest extent feasible, to address the discharge of persons from publicly funded institutions or systems of care so that these individuals and families have access to public services and affordable housing opportunities necessary to prevent homelessness. The County will continue to explore additional ways to prevent and address homelessness caused by discharge from public institutions.

Discussion

The County will use CDBG, HOME, and other funds to support service providers to prevent homelessness and to expand the supply of affordable housing in Santa Barbara County for extremely low- and low-income residents.

AP-75 Barriers to affordable housing

Introduction:

A barrier to affordable housing is a public policy or regulation that constrains the development and preservation of affordable housing such as tax policy, land use controls, zoning ordinances, building codes, growth limits, environmental protection, and fees. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on information gathered and resident feedback, the primary barriers to affordable housing in Santa Barbara County are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply, and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households, finding and maintaining decent affordable housing is difficult due to the high cost of housing. Based on the Needs Assessment and Market Analysis, there is a high need for housing units affordable for low- and moderate-income households. Approximately 67% of the County's low- and moderate-income households experience a cost burden, meaning they pay more than 30% of their income for housing. Consistent with available data, responses to the Resident Survey indicate a high need for additional affordable housing throughout the County.

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

To address these barriers, Santa Barbara County is implementing a coordinated strategy that combines targeted investment of federal funds with policy reforms set forth in the 2023-2031 Housing Element, adopted in 2023. The Housing Element includes six overarching goals, implemented through 25 programs and 99 actions designed to facilitate the development of affordable housing and remove or reduce governmental constraints.

As part of this strategy, the County will invest a significant portion of CDBG and HOME funds in 2025-2026 to preserve 27 existing owner-occupied housing units, develop 23 new affordable rental units, and provide tenant-based rental assistance to 110 low-income households. More specifically, the County plans to partner with HASBARCO to support the Hollister Lofts project, which is a supportive housing development approved under AB 2162 that allows qualifying projects by right. This project reflects the County's broader strategy of leveraging publicly owned land and HUD funds to attract qualified developers and meet the housing needs of low- and moderate-income residents. The County has also updated

its zoning ordinances to align with State law and better facilitate the development of affordable housing, including:

- Low-Barrier Navigation Centers (AB 101): In February 2024, the County adopted zoning ordinance amendments to allow LBNCs by-right in qualifying zones, with objective development standards and streamlined permit procedures.
- State Density Bonus Law (SDBL): The County prepared ordinance updates to incorporate changes from eight new State bills (AB 1763 (2019), AB 2345 (2020), AB 634 (2021), SB 728 (2021), SB 290 (2021), AB 682 (2022), AB 1287 (2023), and AB 323 (2023)), to encourage developers to increase the number of affordable units in their housing projects by expanding density bonus incentives and clarifying approval procedures.
- Supportive Housing (AB2162): Ordinance amendments now allow qualifying supportive housing projects as a use by-right in zones permitting multifamily and mixed-use development, eliminating discretionary review and environmental (CEQA) requirements.
- Qualifying Housing Streamlined Review (SB 35): Drafted ordinance amendments that support the streamlined processing of projects where at least 50% of units are affordable to lower income households.
- Objective Design Standards: To comply with AB 2162, SB 35, Housing Accountability Act (Government Code section 65589.5), and other State laws, the County adopted objective design standards for multifamily and mixed-use housing in areas outside the Montecito Plan Area and Coastal Zone in 2023, and within the Montecito Plan Area and Coastal Zone in early 2024.
- The County has also promoted the development of Accessory Dwelling Units (ADUs) through updates to the zoning ordinances. These amendments reduced the development standards and streamlined the permitting process for most ADUs. As a result, the County has seen a significant increase in ADUs, many of which are affordable to low- and moderate-income households.

Through these ongoing efforts, the County is taking a comprehensive and proactive approach to addressing barriers to affordable housing by aligning land use policies and strategically deploying federal funds to expand access to affordable housing.

Discussion:

To address housing affordability and the lack of monetary resources for affordable housing, the County will continue to leverage its CDBG and HOME funds to attract private and other available resources to incentivize the development of new affordable housing units and the preservation of existing affordable housing.

AP-85 Other Actions

Introduction:

In the implementation of the 2025-2026 Annual Action Plan, the County will invest CDBG and HOME resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacles to meeting the underserved needs of low- and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income households, and the lack of home improvement financing in the private lending industry. To address these obstacles, the County is investing CDBG and HOME funds through the 2025-2026 Action Plan in activities that provide public services to low- and moderate-income residents and those that are homeless. Additionally, the County will support a variety of financial assistance programs that will enable eligible households to receive rental support. Lastly, the County will finance the development of new housing units that are affordable to low- and moderate-income residents.

Actions planned to foster and maintain affordable housing

During the 2025-2026 program year, the County will invest HOME funds to preserve and maintain affordable housing through the TBRA program by financially assisting low-income residents who are at risk of experiencing homelessness through rental payments. In addition, Santa Barbara County will allocate HOME funds to develop housing units that are affordable to low- and moderate-income households.

Actions planned to reduce lead-based paint hazards

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. To reduce lead-based paint hazards, the County of Santa Barbara will conduct lead-based paint testing and risk assessments for each property assisted that was built prior to January 1, 1978 and will incorporate safe work practices or abatement into the scope of work as required to reduce lead-based paint hazards in accordance with 24 CFR Part 35.

Actions planned to reduce the number of poverty-level families

The implementation of CDBG and HOME activities meeting the goals established in this Consolidated Plan will help to reduce the number of poverty-level families by:

- Providing public services designed to address the needs of at-risk youth, seniors, and residents with special needs

- Assisting homeless residents and those at-risk of homelessness with emergency shelter, affordable housing, flexible funds, and supportive services to prevent and reduce homelessness
- Improving public facilities and infrastructure to benefit residents in predominantly low- and moderate-income areas or those presumed under HUD regulations to be low- and moderate-income such as the elderly and disabled adults
- Supporting activities that preserve the existing housing stock and increase the supply of housing that is affordable to low- and moderate-income households
- Providing Tenant-Based Rental Assistance (TBRA) to low-income households to alleviate housing cost burdens and ensure housing stability

In addition to these efforts, mainstream state and federal resources also contribute to reducing the number of individuals and families in poverty. Federal programs such as the Earned Income Tax Credit and Head Start provide pathways out of poverty for families who are ready to pursue employment and educational opportunities. Additionally, in California, the primary programs that assist families in poverty are CalWORKs, CalFresh (formerly food stamps) and Medi-Cal. Together, these programs provide individuals and families with employment assistance, subsidies for food, medical care, childcare and cash payments to meet basic needs such as housing, nutrition and transportation.

Actions planned to develop institutional structure

The County of Santa Barbara's institutional delivery system is highly collaborative, well-structured, and equipped with experienced public and private sector partners. One of the key strengths of the system is the diverse network of service providers capable of leveraging CDBG and HOME funds to address affordable housing, public services, and community development needs. To enhance the effectiveness of the institutional delivery system and address service gaps, the County will collaborate with affordable housing developers and nonprofit agencies receiving CDBG and HOME funds through the 2025-2026 Action Plan to ensure that the needs of low- and moderate-income residents are met as envisioned within the 2025-2029 Consolidated Plan.

Actions planned to enhance coordination between public and private housing and social service agencies

To enhance coordination between public and private housing and social service agencies, the County will continue consulting with and inviting the participation of a wide variety of agencies and organizations involved in the delivery of housing and supportive services to low- and moderate-income residents throughout Santa Barbara. With improvements in technology, the County will expand its outreach efforts to enhance coordination with public and private housing and social service agencies through social media platforms such as Facebook, Twitter, Instagram, etc.

Discussion:

In the implementation of the 2025-2026 Annual Action Plan, the County will invest CDBG and HOME resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

AP-90 Program Specific Requirements

Introduction:

In the implementation of programs and activities under the 2025-2026 Annual Action Plan, the County will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program, and recapture requirements for the HOME program.

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	\$0
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.	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
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	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income:	\$0

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. 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. The County will meet this requirement over the 2025-2026 program year.	100.00%

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

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

The County will not use any other forms of investment beyond those identified in Section 92.205.

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:

RECAPTURE

During the 2025-2026 program year, the County of Santa Barbara will not implement any HOME-assisted homebuyer activities. However, if the County were to add homebuyer activities in the future, it will incorporate recapture provisions into written agreements and long-term affordability covenants as required by 24 CFR 92.254.

The recapture provision ensures that all or a portion of the County's HOME assistance to homebuyers or homeowners is recaptured if the housing does not continue to be the principal residence of the family for the duration of the applicable period of affordability. In establishing this provision, the County is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investments due, the County can only recapture a portion of the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds), capital improvements, and any closing costs.

In the event of a mortgage default, the County has the right of first refusal before foreclosure and may use additional HOME funds to acquire the housing in order to preserve the housing's affordability. However, notwithstanding a foreclosure situation, the County intends to recapture all or some of its HOME funds invested during or at the end of the established affordability period, if practicable. Recaptured HOME funds consist of loan payments (including interest) and/or a loan payoff, upon sale, if the assisted owner is no longer residing in the assisted residence, or for any other breaches of the agreement with the County. Recaptured funds may be used for any HOME eligible activity.

These recaptured funds are identified in the County's accounting system by a unique recaptured revenue object number. Any recaptured funds will be used by the County before any additional HOME funds.

RESALE

The resale provision ensures that HOME-assisted housing remains affordable to subsequent buyers for the duration of the affordability period, regardless of changes in ownership. The affordability period is based on the amount of HOME assistance provided and is enforced through a deed restriction or other legally binding mechanism approved by the County. Under the resale model, if the original homebuyer sells the property before the end of the affordability period, the new buyer must be low-income

and occupy the home as their principal residence. The resale price must also be affordable to a reasonable range of low-income buyers.

The County will establish a maximum resale price formula that considers the original purchase price, documented capital improvements made by the homeowner, and a reasonable rate of return. This ensures the original homebuyer receives a fair return on investment, while preserving the unit's long-term affordability. The County will also ensure the unit is marketed to income-eligible households in a fair and equitable manner, and will provide oversight during the resale process to ensure compliance with all applicable requirements.

If a HOME-assisted property subject to the resale requirement goes into foreclosure or if other circumstances arise that challenge enforcement, the County will evaluate its available options to preserve affordability to the extent feasible. In all cases, the County will retain responsibility for monitoring compliance with the affordability restrictions and will maintain appropriate documentation to demonstrate adherence to federal regulations.

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:

Periods of affordability. The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The per unit amount of HOME funds and the affordability period that they trigger are described in the table below:

Amount of HOME Assistance	Minimum Period of Affordability
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

RECAPTURE

During the affordability period, if there is a property sale, transfer, or program default of the conditions of the promissory note or the Affordable Housing Restriction, the County will provide for the recapture of HOME funds in accordance with the following:

A. Upon the occurrence of a sale, transfer, or program default of the conditions of the promissory note or the Affordable Housing Restriction, the entire amount of the HOME Assistance provided by the County will be due to the County.

B. Notwithstanding the preceding, in the event that the Net Proceeds resulting from a sale are not sufficient to provide for the full return of the borrower's investment inclusive of the original down payment and capital improvements performed on the

acquired property (subject to County verification and approval), then the borrower shall be entitled to recover their original down payment amount and County-approved capital improvement amounts before the County recapture of the HOME investment amount (the County HOME Assistance). For the purposes of this calculation, net proceeds shall mean the sales price minus the repayment of the Primary Loan undertaken to acquire the Property (other than HOME funds) and any closing costs. Capital improvements means those improvements legally made by Homeowner to the Property after the closing of Homeowner's purchase of the Property, with a minimum cost of Two Thousand Five Hundred Dollars (\$2,500) per item, and a useful remaining economic life of not less than five (5) years, as approved by the County and documented by invoices and receipts which the Homeowner certifies to be true and correct. In the event the net proceeds are not sufficient to repay the full amount of the HOME assistance plus enable the Qualified Homebuyer to recover their initial investment in the home and documented costs of any Capital Improvements, the Qualified Homebuyer shall share the Net Proceeds with the County. For the purpose of this provision, the "initial investment in the home" shall mean the Qualified Homebuyer's down payment. Share of Net Proceeds shall be calculated as set forth in the following mathematical formulas: 24 CFR 92.254(a)(5)(ii)(A)(3)

$$\frac{\text{HOME investment}}{\text{HOME investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured}$$

$$\frac{\text{homeowner investment}}{\text{HOME investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{amount to homeowner}$$

The affordability period will be evidenced by a promissory note, secured by a deed of trust or mortgage, which provides the affordability period and details the formula under which the HOME funds will be recaptured by the County.

The affordability period and recapture requirements will be evidenced by a deed restriction or covenant indicating the affordability period and restricting future sales.

RESALE

During the affordability period, if the original buyer sells or transfers the property, the County will enforce resale provisions to ensure that the HOME-assisted unit remains affordable to low-income households. These requirements will be outlined in a deed restriction or covenant and secured by legally binding agreements recorded against the property at the time of purchase.

Under the resale provision, the unit must be sold to a new, income-eligible buyer whose household income does not exceed 80% of AMI, and who will occupy the unit as their principal residence. The resale price must be affordable to a reasonable range of low-income buyers, ensuring that the housing cost does not exceed 30% of the household's gross income. The County will monitor resale transactions to confirm compliance with

affordability requirements, including household income verification, resale pricing, and owner-occupancy.

To provide a fair return to the original homeowner while preserving long-term affordability, the resale price may include the homeowner's initial investment (such as a down payment), the value of documented and County-approved capital improvements, and a limited, reasonable return on investment based on the length of time the homeowner occupied the unit. Capital improvements must meet minimum threshold requirements (e.g., cost of at least \$2,500 per item and a useful life of five years or more), and must be supported by verifiable documentation.

In the event of foreclosure or other involuntary transfer, the County will make reasonable efforts to preserve affordability through the purchase of the property or other means, as feasible. The resale restrictions will remain in effect for the duration of the affordability period, regardless of changes in ownership, unless otherwise determined by HUD regulations or guidance.

The affordability period and resale restrictions will be enforced through a deed restriction or covenant that specifies the duration of affordability, resale terms, and County monitoring responsibilities. The County will maintain appropriate systems and procedures to track compliance with these requirements for the duration of the affordability period.

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 County does not intend to use HOME funds under the 2025-2026 Annual Action Plan to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.



APPENDIX A

Citizen Participation



APPENDIX B

Grantee Unique Appendices



APPENDIX C

SF-424, HUD-424B, & Certifications