



HOUSING AUTHORITY OF THE CITY OF SANTA BARBARA



FIVE YEAR ACTION PLAN
2024-2029



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INTRODUCTION

The Housing Authority of the City of Santa Barbara (HACSB) presents its 5-Year Action Plan (2024-2029), outlining our approach to addressing the community's affordable housing needs over the next five years. This plan reflects our commitment to enhancing housing accessibility and is shaped by our recent achievements despite the challenges posed by a global pandemic and subsequent local and national impacts including inflation and interest rates, supply chain disruptions and labor shortage strain.

EXECUTIVE SUMMARY

Despite facing a global pandemic, our dedicated team continued to fulfill our mission of providing housing resources and support services, strengthening our community. In the preceding five years, from 2019 to 2024, HACSB has achieved significant milestones. These accomplishments include preserving existing affordable housing, developing new affordable housing, expanding housing programs and services, and improving our business operations just to name a few:

247

Additional Housing Choice Vouchers, pioneering the utilization of Emergency Housing Vouchers

163

AFFORDABLE HOUSING UNITS ADDED TO OUR PORTFOLIO

111

Affordable housing units in the pipeline with secured development entitlements for two critical affordable housing projects: Bella Vista (48 units) for low-income family housing and Jacaranda Court (63 units) for moderate- and middle-income housing

62

Permanent supportive housing units preserved with the successful repurchase of El Carrillo Studios from the Low-Income Housing Tax Credit Investor



42

Homes saved by preventing the foreclosure of an affordable mobile home park through a partnership with the State and City of Santa Barbara

14

NEW STUDIO UNITS CREATED ON STATE STREET AS A MODEL OF ADAPTIVE RE-USE IN THE CENTRAL BUSINESS DISTRICT

4

Single-family homes acquired for diversion housing and counseling in collaboration with Good Samaritan, Behavioral Wellness, and the County of Santa Barbara

TRANSITIONED

our business management software platform to Yardi Systems

ENTERED AN AGREEMENT

with the School District to develop affordable housing on their excess land for school district employees

OBTAINED "MOVING TO WORK (MTW)" STATUS FROM HUD

enabling us to align federal affordable housing programs with local needs

In summary, our 5-Year Action Plan is driven by the imperative to address the pressing housing needs in Santa Barbara, building upon our past achievements and advocating for increased support at the national, state, and local levels. Together, we can create a just and inclusive community with housing opportunities for all.



NATIONAL HOUSING NEEDS:

The United States is grappling with a housing crisis, marked by a shortage of affordable housing, increased inflation, and diminishing available rental homes. According to the National Low-Income Housing Coalition's Gap Report (March 2023), there is a dire scarcity of 7.3 million affordable rental homes.¹ This crisis disproportionately affects extremely low-income households, with only 33 available units for every 100 such households. To address this crisis, we must advocate for increased funding for rental assistance programs and the production of affordable housing.

CALIFORNIA HOUSING NEEDS:

California mirrors the national housing crisis, with over half of its renter households at the lower income level.² The state faces a shortfall of 1,315,784 homes for low-income renter households, contributing to its high rate of homelessness, which increased by 9% in recent years.³ Legislative efforts have been made to ease housing zoning requirements and allocate funding, but more action is needed to alleviate the crisis.

SANTA BARBARA HOUSING NEEDS:

In Santa Barbara, the need for affordable housing is critical, encompassing low, moderate, and middle-income households.⁴ The City of Santa Barbara's Regional Housing Needs Allocation (RHNA) underscores the need for over 8,000 units in the next eight years, primarily for low-income households. With more than 4,000 households on HACSB's waiting list, the urgency for affordable housing is evident. Local leaders have taken steps to incentivize development and establish a housing trust fund, but collaborative efforts are essential to create inclusive housing solutions for all segments of our community.

CURRENT OPERATIONAL ASPECTS OF HACSB

The plan offers a review of HACSB's current operations and aims to illustrate both the challenges and opportunities facing the Agency, as well as strengths, in carrying out its mission and vision.

¹ National Low Income Housing Coalition GAP Report, Page 1, March 2023

² California Housing Partnership (CHPC.net) Statewide data dashboard – 2023

³ 2020 AHAR Report to Congress on Homelessness

⁴ 2023-2031 Housing Element Update – City of Santa Barbara

HACSB'S GOALS AND OBJECTIVES IN FURTHERING ITS MISSION AND VISION

In response to the challenges identified, goals and objectives have been established under this plan in six key areas:

1. Create and preserve quality affordable housing opportunities for the community.
2. Maintain HACSB's strong financial position and ability to respond to economic conditions.
3. Encourage client stability and upward mobility through community building, engagement and partnerships.
4. Foster a culture of excellence and innovation in our work environment.
5. Promote sustainable practices.
6. Continue to strengthen relationship with City and County to further HACSB's role as the City's affordable housing provider.

Each goal contains specific action steps that identify the kind of action needed for implementation.

The 5-Year Action Plan is intended to be a living document. It contains ongoing, short-term, medium-term and long-term goals, strategies and action items so that progress can be made in all phases of the Plan.

NATIONAL, STATE AND LOCAL HOUSING NEEDS

THE STATE OF HOUSING: NATIONAL

HOME OWNERSHIP

- Homeownership costs skyrocketed in 2022, pricing out 2.4 million renters. The estimated annual income needed to afford median homeownership costs rose 20% to \$117,000 — well above the national median income for renters.⁵
- Median sales price for existing homes went from \$283,000 just before the pandemic to \$375,400 in March 2023.⁶
- The homeownership rate in the U.S. as of the first quarter of 2023 was 66%. The number of U.S. households increased by 10.1 million from 2010 to 2020, fewer than in any other decade between 1950 and 2010.⁷
- The number of first-time homebuyers declined to 26% in 2022, the lowest level since the National Association of Realtors began tracking data. The figure represents a drop from 34% in 2021.⁸
- The homeownership rate among Black Americans increased just 0.4% to 44% in the last 10 years and is nearly 29 percentage points less than White Americans (72.7%). Asian and Hispanic Americans experienced the biggest homeownership rate gains over the last decade with Asian American households at 62.8% and Hispanic American households at 50.6%⁹

⁵⁻⁶ Joint Center for Housing Studies of Harvard University, The State of the Nation's Housing 2023

⁷⁻⁸ Homeowner Data and Statistics 2023, Bankrate, <https://www.bankrate.com/homeownership/home-ownership-statistics/>

⁹ More Americans Own Their Homes, but Black-White Homeownership Rate Gap is Biggest in Decade, National Association of Realtors, March 2, 2023, <https://www.nar.realtor/newsroom/more-americans-own-their-homes-but-black-white-homeownership-rate-gap-is-biggest-in-a-decade-nar>

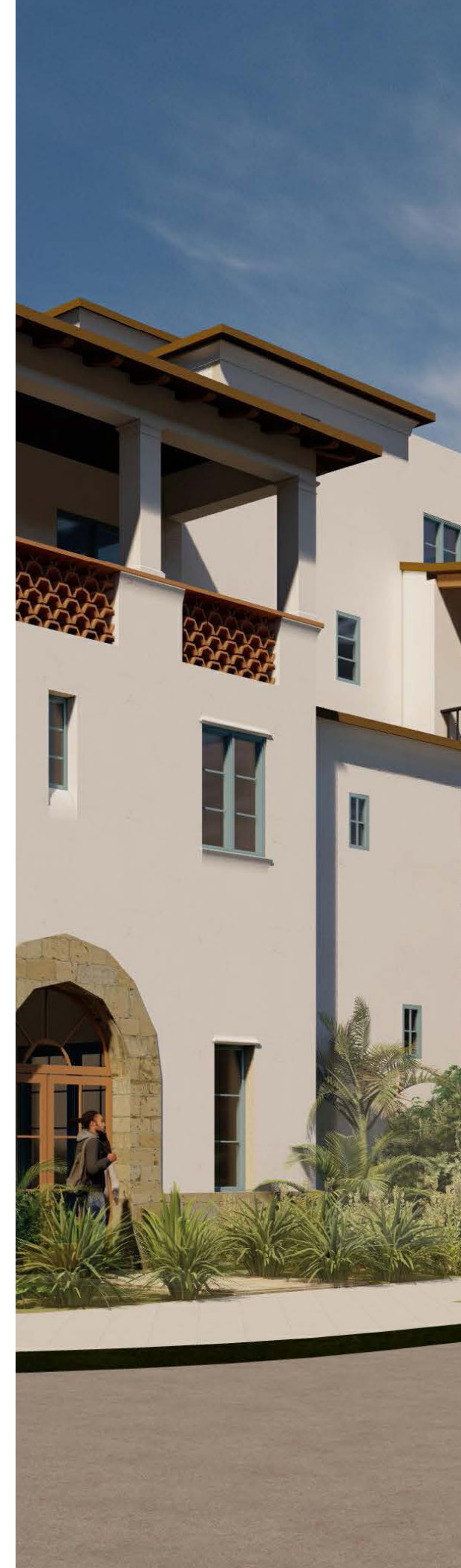
HOUSING SUPPLY

- Multifamily construction continued to rise in 2022. 547,000 new multifamily units were started in 2022, the highest number since the mid-1980s. 960,000 units in multifamily buildings were under construction as of March 2023, the highest number in half a century. Most new supply is at the upper end of the market and the number of apartments available at the lower end has diminished.¹⁰
- The supply of affordable units for lower income renters —about 30% of all renter households— has been declining consistently in recent years. In 2021, just 17.1% of rental units offered rents below \$600, the maximum amount affordable to households with incomes of \$24,000 or less. This inventory is down from 26.7% in 2011 after adjusting for inflation.¹¹
- The rising cost of land, labor, and building materials has emerged as a key challenge for homebuilders and developers and impedes efforts to build the amount and variety of housing needed.¹²
- One factor that exacerbates the shortage is the prevalence of institutional investors, who buy a large portion of housing inventory for profit. These investors accounted for more than 13% of all residential real estate purchase in 2021, according to a 2022 National Association of Realtors study.¹³
- The shortage of housing supply in the United States is caused by a range of factors and varies between markets. Many urban and suburban markets suffer from a shortage of available land or local zoning restrictions.¹⁴

¹⁰⁻¹² Joint Center for Housing Studies of Harvard University, The State of the Nation's Housing 2023

¹³ Why is housing inventory so low?, Bankrate, September 28, 2023, <https://www.bankrate.com/real-estate/low-inventory-housing-shortage/#shortage>

¹⁴ Alleviating Supply Constraints in the Housing Market, The White House, September 1, 2021, <https://www.whitehouse.gov/cea/written-materials/2021/09/01/alleviating-supply-constraints-in-the-housing-market/>





RENTAL HOUSING AFFORDABILITY

- In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week.¹⁵
- Nationally, the 2023 Housing Wage (an annual estimate of the hourly wage full-time workers must earn to afford a rental home at fair market rent without spending more than 30% of their incomes) is \$28.58 per hour for a modest two-bedroom rental home and \$23.67 per hour for a modest one-bedroom rental home.¹⁶
- The number of cost-burdened (spending more than 30% of household income on housing costs) renters and homeowners reached an all-time high: 31.8% of all households (40.6 million homeowners and renters) were cost-burdened in 2021. Of these, 20.3 million — nearly 1 in 6, or 15.9% of U.S. households — paid over half of their income on housing.¹⁷
- 85% of households with incomes below \$15,000—the approximate wages of a person working full-time at the federal minimum wage—are cost burdened, the vast majority of whom (76%) are severely burdened.¹⁸
- 71% of extremely low-income renter households are severely cost-burdened, spending more than half of their incomes on rent and utilities. They account for 72.7% of all severely cost-burdened renter households in the United States.¹⁹
- Cost-burden rates have increased across all income levels, with middle-income renter households experiencing the largest uptick.²⁰

RENTER SNAPSHOT

- Cost burdens remain persistently high for households of color, a product of long-standing discrimination in housing and labor markets.²¹
- 27% of all households—and a third of all homeowner households—are now headed by someone age 65 or older. As more of the older adult population chooses to age in the community, demand is increasing for smaller housing, accessibility features such as single-floor living, and services delivered to the home.²²
- While overall homelessness has remained steady, there has been a substantial worsening of unsheltered homelessness, defined as the number of people living in places not intended for human habitation. In 2022, unsheltered homelessness hit 233,830, a 3.4% increase over 2 years.²³

¹⁵⁻²³ National Low Income Housing Coalition Out of Reach 2023: The High Cost of Housing

HOMELESSNESS

- On a single night in 2023, roughly 653,100 people were experiencing homelessness.²⁴
- Between 2022 and 2023, experiences in homelessness increased nationwide across all household types by 12%.²⁵
- The 2023 Point-in-Time count is the highest number of people reported as experiencing homelessness on a single night since reporting began in 2007.²⁶
- People who identify as Black, African American, or African, as well as Indigenous people (including Native Americans and Pacific Islanders), continue to be overrepresented among the population experiencing homelessness.²⁷
- People who identify as Asian or Asian American experienced the greatest percentage increase among all people experiencing homelessness.²⁸
- The largest numerical increase in people experiencing homelessness was among people who identify as Hispanic, increasing by 28% between 2022 and 2023.²⁹
- 28% of people experiencing homelessness did so as part of a family with children.³⁰
- More than 34,700 people under the age of 25 experienced homelessness on their own as “unaccompanied youth.”³¹
- More than one in five people experiencing homelessness on a single night in 2023 were age 55 or older.³²
- 35,574 veterans were experiencing homelessness in the U.S., approximately 7% of all adults experiencing homelessness.³³

²⁴⁻³³ The 2023 Annual Homelessness Assessment Report (AHAR) to Congress

ACTION NEEDED

- Substantial investment is needed to invest in the existing housing supply to preserve the aging stock and respond to climate change. At 43 years of age, the median home in 2021 was the oldest it has ever been, up from 27 years of age in 1991.³⁴
- Various states and localities reformed local zoning and other housing regulations to make it easier to build affordable homes and bring down housing costs.³⁵
- The Low-Income Housing Tax Credit (LIHTC) is a tax credit to builders of low-income housing that have a proven track record of increasing the supply of affordable rental units. Increase equity cap for LIHTC and expand allocations to areas that are particularly supply constrained.³⁶
- Construct or rehabilitate affordable rental housing units using Federal subsidies to support the financing, building, and maintenance of affordable rentals. This would be done principally by expanding the HOME Investment Partnership Program, the Housing Trust Fund, and the Capital Magnet Fund.³⁷

³⁴⁻³⁵ National Low Income Housing Coalition, Out of Reach 2023: The High Cost of Housing

³⁶⁻³⁷ Alleviating Supply Constraints in the Housing Market, The White House, September 1, 2012, <https://www.whitehouse.gov/cea/written-materials/2012/09/01/alleviating-supply-constraints-in-the-housing-market/>

HOME OWNERSHIP

- The homeownership rate in California has declined from around 50% in 2000 to around 44% in 2021 with younger Californians aged 35-45 experiencing the steepest decrease.³⁸
- Compared to households in other states, fewer Californians at every stage of life are financially able to afford a home.³⁹
- Only 15% of California households can afford a median-priced single-family home of \$843,600 in the third quarter of 2023.⁴⁰
- Although wages in California are higher than in other states, over the past two decades, home values have risen significantly faster than household incomes.⁴¹
- Even with housing price volatility related to the foreclosure crisis and Great Recession, house values increased by roughly 180% between 2000 and 2019. In contrast, median household incomes in California increased by only about 23% over the same time period.⁴²

HOUSING SUPPLY

- For the past 10 years, California’s construction of new homes has been averaging less than 80,000 units against a projected need of 180,000 homes per year.⁴³
- More middle-income households are staying renters, which may decrease the available housing stock that is affordable to lower-income groups, as middle-income households are able to outbid low-income households for available units.⁴⁴
- California is 3.5 million housing units short of what is needed for its population.⁴⁵
- California has 11 of 25 U.S. metropolitan areas with the largest housing shortages.⁴⁶

RENTAL HOUSING AFFORDABILITY

- California has the highest “Housing Wage” in the U.S.: The Fair Market Rent (FMR) for a two-bedroom apartment is \$2,197. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$7,323 monthly or \$87,877 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of \$42.25.⁴⁷
- 62% of Extremely Low-Income Older Adult Households in California are paying more than half of their income on housing costs.⁴⁸
- 22,078 subsidized affordable rental homes have already been lost through conversion to market rate housing and 4,749 more homes are at risk of conversion to market rate in 2023.⁴⁹
- By 2032, more than 31,300 more affordable homes could lose their affordability. More than 40% of these apartments are home to seniors on fixed incomes and people with disabilities.⁵⁰

RENTERS SNAPSHOT

- Californians over the age of 60 account for 20% of the state’s population, and this group is projected to diversify and grow over the next 10 years. Fixed incomes and limited affordable or accessible housing options for aging in place or downsizing creates instability.⁵¹
- California continues to have the highest poverty rate among the 50 states largely due to high housing costs.⁵²
- Housing is out of reach for workers across a range of occupations and wage levels.⁵³
- Members of median- to moderate-income professions such as teachers, firefighters, police officers, and nurses are increasingly unable to afford to live in the communities that they serve.
- Californians are increasingly forced into long commutes from remote areas that are often more vulnerable to wildfires, flooding, and other climate accelerated disasters due to the lack of affordable housing.⁵⁴

³⁸⁻³⁹ “The First Step is the Hardest: California’s Sliding Homeownership Ladder”, Turner Center for Housing Innovation, May 4, 2023, <https://turnercenter.berkeley.edu/blog/homeownership-ladder-california/#:~:text=The%20study%20finds%20that%20the,45%20experiencing%20the%20steepest%20decrease>

⁴⁰ California Association of Realtors, Third quarter 2022 housing affordability, <https://www.car.org/en/aboutus/mediacenter/newsreleases/2022releases/3qtr2022affordability>

⁴¹⁻⁴² “The Landscape of Middle-Income Housing Affordability in California”, Turner Center for Housing Innovation, April 4, 2022, <https://turnercenter.berkeley.edu/research-and-policy/landscape-middle-income-housing-affordability-california/>

⁴³ California Department of Housing and Community Development – 2022 Statewide Housing Plan

⁴⁴ Turner Center for Housing Innovation, UC Berkeley, The Landscape of Middle-Income Housing Affordability in California

⁴⁵ California has Lost Population and Built More Homes. Why is there still a housing crisis?, CapRadio, August 16, 2023, <https://www.capradio.org/articles/2023/08/16/california-has-lost-population-and-built-more-homes-why-is-there-still-a-housing-crisis/>

⁴⁶ California has 11 of the largest housing shortages in US, The Orange County Register, Updated October 26, 2023, <https://www.ocregister.com/2023/10/19/california-has-11-of-largest-housing-shortages-in-us-study-says/>

⁴⁷ National Low Income Housing Coalition Out of Reach 2023: The High Cost of Housing

⁴⁸ California Housing Partnership, Santa Barbara County Housing Need, 2023

⁴⁹⁻⁵⁰ 2023 Subsidized Affording Housing at Risk Report, California Housing Partnership, <https://chpc.net/resources/2023-subsidized-affordable-housing-at-risk-report/>

⁵¹ Matt Levin, “For Aging California, Is the Future Florida?” CalMatters, Updated June 23, 2020

⁵² U.S. Census Bureau: Poverty in the United States 2022

⁵³ Turner Center for Housing Innovation, UC Berkeley, The Landscape of Middle-Income Housing Affordability in California

⁵⁴ California Department of Housing and Community Development - Statewide Housing Plan

RHNA (REGIONAL HOUSING NEEDS ALLOCATION)

- Since 1969, California has required that all local governments (cities and counties) adequately plan to meet the housing needs of everyone in the community at a variety of affordability levels.⁵⁵
- Targeted new housing units have not been achieved and it is estimated that the state will need 1.8 million units by 2025.⁵⁶
- California cities and counties continue to produce sufficient housing in only one income category: Above Moderate Income.

⁵⁵ California Department of Housing and Community Development, Annual Progress Reports, <https://www.hcd.ca.gov/planning-and-community-development/annual-progress-reports>

⁵⁶ League of Women Voters of California, "What is the Regional Housing Needs Assessment (RHNA?)", <https://my.lwv.org/california/rhna-housing-element-toolkit>

⁵⁷⁻⁶⁰ Annual Progress Reports – Housing Element Implementation and APR Dashboard, California Housing and Community Development, As of 12/29/2023, <https://www.hcd.ca.gov/planning-and-community-development/housing-open-data-tools/housing-element-implementation-and-apr-dashboard>

5TH CYCLE (04/2013 – 03/2024) RHNAs – ALL JURISDICTIONS ⁵⁷

1,153,124 Total Units Allocated

- 24.1% of allocation for Very Low Income (277,523 units)
- 16.0% of allocation for Low Income (184,921 units)
- 17.7% of allocation for Moderate Income (486,390 units)
- 42.4% of allocation for Above Moderate Income (486,390 units)

5TH CYCLE (04/2013-03/2024) PERMITS BY AFFORDABILITY ALL JURISDICTIONS ⁵⁸

- Very Low Income = 20.7% Attained (57,328 units)
- Low Income = 30.8% Attained (57,027 units)
- Moderate Income = 56.1% Attained (114,671 units)
- Above Moderate Income = 144.1% Attained (700,877 units)

6TH CYCLE (06/2019 – 01/2032) RHNAs – ALL JURISDICTIONS ⁵⁹

2,500,571 Total Units Allocated

- 25.7% of allocation for Very Low Income (642,652 units)
- 15.4% of allocation for Low Income (385,743 units)
- 16.9% of allocation for Moderate Income (421,351 units)
- 42.0% of allocation for Above Moderate Income (1,050,825 units)

6TH CYCLE (06/2019 – 01/2032) PERMITS BY AFFORDABILITY ALL JURISDICTIONS AS OF DECEMBER 6, 2023 ⁶⁰

- Very Low Income = 1.4% Attained (8,979 units)
- Low Income = 2.9% Attained (11,050 units)
- Moderate Income = 2.6% Attained (10,925 units)
- Above Moderate Income = 8.3% Attained (87,139 units)

HOMELESSNESS

- Homelessness continues to be one of the most visible symptoms of a housing system that is not meeting the needs of all Californians.
- More than half of all people in the United States experiencing homelessness as individuals were found in one of three states: California (34%), New York (11%), or Florida (5%). California accounted for half of all individuals counted in unsheltered locations (50%).⁶¹
- California had the largest number of individuals in the nation experiencing homelessness in 2023, with more than 155,000 individuals experiencing homelessness.⁶²
- While most individuals experiencing homelessness in California are unsheltered, the number of sheltered individuals increased by 11%. Expanded shelter capacity, including through Project RoomKey, provided resources to temporarily shelter people experiencing homelessness in hotel or motel rooms.⁶³
- California had the largest numerical increase with 9,750 more individuals experiencing chronic patterns of homelessness in 2023 than were counted in 2022.⁶⁴
- California’s unhoused population is aging and increasingly composed of older adults. Over 40% of unhoused Californians in adult-only households who came in contact with the homelessness response system in the 2021-22 fiscal year were aged 50 and older.⁶⁵

⁶¹⁻⁶⁴ The 2023 Annual Homelessness Assessment Report (AHAR) to Congress

⁶⁵ California Budget & Policy Center, Who is Experiencing Homelessness in California? Sustaining Diverse Housing Interventions Is Needed to End Homelessness, March 2023

⁶⁶ California Department of Housing and Community Development - 2022 Statewide Housing Plan

⁶⁷⁻⁷⁰ Evidenced-Based Solutions to California’s Homelessness and Housing Affordability Crisis, Housing California, <https://www.housingca.org/policy/solutions/>

ACTION NEEDED

- To begin to address decades of undersupply, California must plan for more than 2.5 million homes over the next eight-year cycle, and no less than one million of those homes must meet the needs of lower-income households.⁶⁶
- Land use policy has been used to prohibit the development of affordable housing and to create racial and economic-based segregation. We must reimagine how we use our land to promote healthy, affordable homes and inclusive communities.⁶⁷
- Local, state and federal funding for construction and preservation of affordable housing and for programs that provide housing and services. Substantial and reliable financial resources are fundamental to support evidence-based programs that help people permanently exit homelessness and create homes affordable to low-income households.⁶⁸
- Practices and programs that reduce the likelihood that someone will experience homelessness. This includes providing for those who have been homeless with the resources and support needed to stabilize their housing, enhance integration and social inclusion and ultimately reduce the risk of falling back into homelessness.⁶⁹
- Expanding state affordable housing rental and homeownership programs, permanently expanding the state Low-Income Housing Tax Credit program, providing funding to local jurisdictions, and allowing denser development in high-opportunity areas for affordable and mixed-income housing developments.⁷⁰

HOME OWNERSHIP

- Median cost of a home in Santa Barbara County is \$1,072,500.⁷¹ In September 2023, the median sales price on the South Coast of Santa Barbara County was \$2,350,000.⁷²
- Average home value in the City of Santa Barbara is \$1,766,791.⁷³
- Santa Barbara is among the least affordable counties in California, a minimum income of at least \$226,800 is needed to purchase a median-priced home in the county.⁷⁴
- Santa Barbara was ranked 4th Worst City for First Time Home Buyers based on factors including average cost of homeowner's insurance, cost of living, cost per square foot and real-estate tax rate.⁷⁵
- Owner occupancy rate in the City of Santa Barbara is significantly lower than in Santa Barbara County. Approximately 40.7% of households own their homes in the City whereas approximately 52.1% of households own their homes in the County.⁷⁶

HOUSING SUPPLY

- Approximately 87% of the housing stock in the City of Santa Barbara was built prior to 1990.⁷⁷
- The City of Santa Barbara has a vacancy rate of 6.5% among existing housing units. Units for seasonal, recreational, or occasional use made up the highest percentage of vacant units in both the City and the County, with a higher percentage of total vacant units in the City, approximately 41.1%.⁷⁸
- Overcrowding can serve as an indicator that a community does not have an adequate supply of affordable housing. Approximately 8% of the City's occupied housing units were considered overcrowded. Overcrowding was more common among renters (12%) than for owners (1%). About 4.8% of renter households reported severe overcrowding.⁷⁹
- Upon expiration of a project's affordability controls, affordable units are at risk of being sold or converted to market rate housing. 80 affordable rental housing units have affordability controls that will expire during the next 10 years (2023-2033) and 19 ownership projects in which covenants for 119 individual affordable ownership units could expire during the next 10 years (2023-2033).⁸⁰

RENTAL HOUSING AFFORDABILITY

- More than half (55%) of renters in the county are cost burdened and nearly one in three (29%) of households were severely cost burdened or paying more than 50% of their income for housing.⁸¹
- Renters in Santa Barbara County need to earn \$51.29 per hour — more than three times the minimum wage — to afford the average two-bedroom monthly rent of \$2,667 in Santa Barbara County.⁸²
- 64% of Extremely Low Income Older Adult Households in Santa Barbara County are paying more than half of their income on housing costs.⁸³
- The City of Santa Barbara had approximately 4,860 Extremely Low Income (ELI) households, 78.1% are renter households. Approximately 73% of these households reported to be paying more than 30% of household income on housing and 67% reported to be paying more than 50% of income on housing. Many ELI households also face other housing concerns such as overcrowding living conditions and/or living without complete kitchen or plumbing facilities.⁸⁴
- The latest State Regional Housing Needs Allocation finds that nearly 3,528 new affordable homes in the City of Santa Barbara are needed for families earning 80% of area median income or below (under \$112,000 for a family of four) by 2031.

RENTERS SNAPSHOT

- The region's elderly population is projected to increase from 16% in 2020 to 25% by 2030. Many members of the elderly population are likely to live on a fixed income; data from the 2020 census indicates that more than 7,300 seniors in Santa Barbara County are living below the federal poverty measurement.
- Over half (59%) of households in the Southcoast of Santa Barbara County are renters.⁸⁵
- Large households include 5 or more persons. Large households comprise 8.3% of all households in Santa Barbara and 67.5% are renters.⁸⁶
- Single parent households, in particular female-headed, generally have lower-incomes and experience higher living expenses. 31% of all households in the City of Santa Barbara are female headed households. 13% are with children and 87% without. Of all families under the poverty level, 48% are female-headed.⁸⁷
- City of Santa Barbara racial and ethnic make-up, 56% of residents are non-Hispanic White, 36% are Hispanic, and the remaining 7% identified as another racial/ethnic minority. Approximately 4% of residents are Asian, 1% of residents are Black or African American, and 1% of residents are Native American.⁸⁸
- Approximately 40% of residents with disabilities can't afford the housing that has accessibility features. For persons with disabilities who need both accessible and affordable housing the supply is extremely limited.⁸⁹

⁷¹ Santa Barbara Foundation, Housing Affordability Report

⁷² Santa Barbara Association of Realtors

⁷³ Zillow, Santa Barbara Home Values, As of October 31, 2023, <https://www.zillow.com/home-values/13712/santa-barbara-ca/>

⁷⁴ California Association of Realtors, Third Quarter 2023 Housing Affordability Report, <https://www.car.org/aboutus/mediacenter/newsreleases/2023-News-Releases/3qtr2023hai>

⁷⁵ WalletHub, Best & Worst Cities for First-Time Home Buyers, <https://wallethub.com/edu/best-and-worst-cities-for-first-time-home-buyers/5564>

⁷⁶⁻⁸⁰ Santa Barbara Housing Element 2023-2031

⁸¹ California Housing Partnership, Santa Barbara County Housing Need, 2023

⁸² NLIHC Out of Reach 2023

⁸³ California Housing Partnership (CHPC.net) Statewide data dashboard - 2023

⁸⁴⁻⁸⁹ Santa Barbara Housing Element 2023-2031

HOMELESSNESS

- The biennial HUD-mandated Point-in-Time Count conducted in 2023 found 1,887 individuals homeless in Santa Barbara County, 787 of these from the City of Santa Barbara. 45% were experiencing homelessness for the first time.⁹⁰
- The 2023 Point-in-Time Count revealed a 3.7% decrease in the people experiencing homelessness countywide between 2022 and 2023, a 12% decrease in the number of persons living unsheltered and a 15% increase in the number of persons sheltered.⁹¹
- The number of veterans counted decreased, 117 in 2022 and 82 in 2023 (-30%).⁹²
- The number of households with minor children counted has increased, 63 in 2022 to 93 in 2023 (47%).⁹³
- Persons living in vehicles represented 51% of the unsheltered count.⁹⁴
- Cost of City of Santa Barbara services related to homelessness in fiscal year 2023 was \$5,429,562 including provision of human services, public safety and enforcement, encampment cleanup, and staff support.⁹⁵
- Cost of City of Santa Barbara Homelessness Initiatives (Grants to Social Service Agencies) in fiscal year 2023 was \$1,572,580 including prevention, rent subsidy, shelter services, supportive services, interim housing, street outreach and coordination of services.⁹⁶

RHNA (REGIONAL HOUSING NEEDS ALLOCATION)

- Santa Barbara’s housing production mirrors the remainder of the state, producing sufficient housing in only one income category – Above Moderate Income.

5TH CYCLE (02/15/2015 – 02/15/2023)

RHNA - CITY OF SANTA BARBARA ⁹⁷

4,100 Total Units Allocated

- 23.5% of allocation for Very Low Income (962 units)
- 17.1% of allocation for Low Income (701 units)
- 20.0% of allocation for Moderate Income (820 units)
- 39.4% of allocation for Above Moderate Income (1,617 units)

5TH CYCLE (02/15/2015-02/15/2023)

PERMITS BY AFFORDABILITY – CITY OF SANTA BARBARA ⁹⁸

- Very Low Income = 12.5% Attained (120 units)
- Low Income = 16.4% Attained (115 units)
- Moderate Income = 2.0% Attained (16 units)
- Above Moderate Income = 97.8% Attained (1,581 units)

6TH CYCLE (02/15/2023 - 02/15/2031)

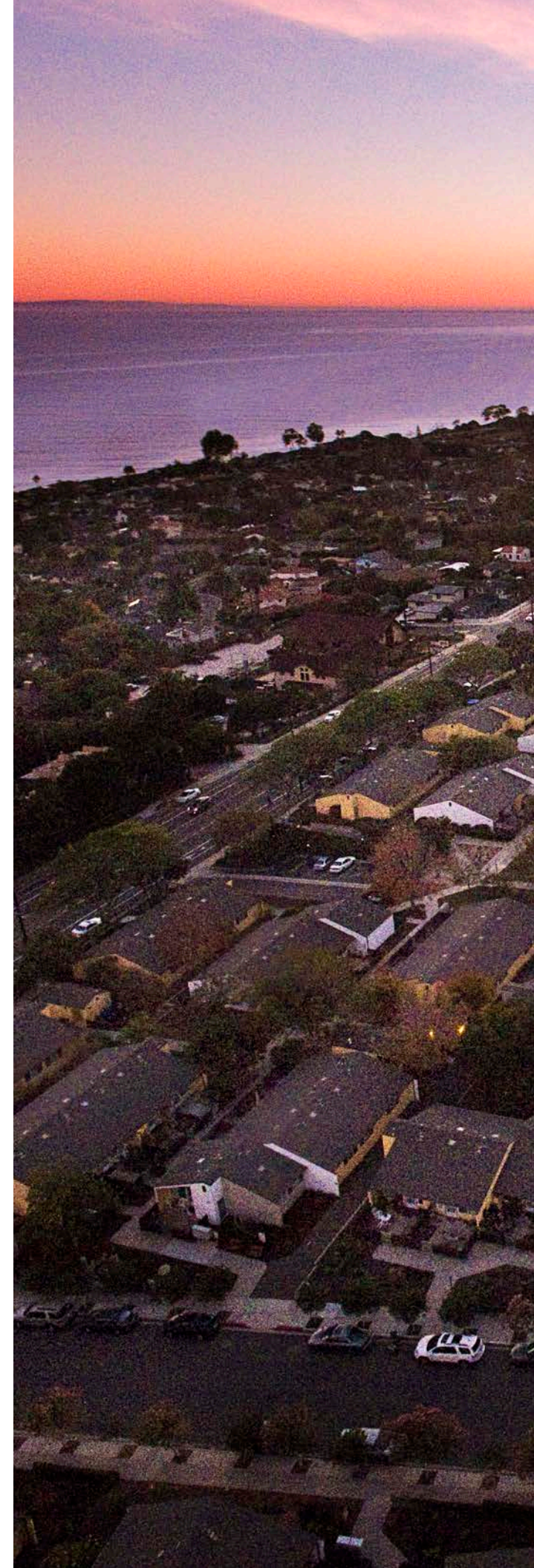
RHNA – CITY OF SANTA BARBARA ⁹⁹

- 8,001 Total Units Allocated
- 26.8% of allocation for Very Low Income (2,147 units)
- 17.3% of allocation for Low Income (1,381 units)
- 18.0% of allocation for Moderate Income (1,441 units)
- 37.9% of allocation for Above Moderate Income (3,032 units)

ACTION NEEDED

- Develop a permanent source of local funding to produce deed-restricted affordable housing.¹⁰⁰
- Prioritize housing that is affordable to the workforce and vulnerable communities, by the use of deed restrictions and other measures, over other types of development, with special emphasis on housing that meets the needs of extremely low, very low, low, moderate and middle income and special needs households.¹⁰¹
- Provide financial resources and supportive services to members of the community who need housing assistance.¹⁰²
- Coordinate with surrounding communities and regional agency partners to address regional housing issues, homelessness, and the jobs/housing balance.¹⁰³

⁹⁰⁻⁹⁴ Santa Maria/Santa Barbara County Continuum Of Care 2023 Point in Time Count Report
⁹⁵ Cost of City Services Related to Homelessness, City of Santa Barbara, <https://santabarbaraca.gov/sites/default/files/2023-12/City%20Department%20Costs%20for%20Homelessness%20FY%202023.pdf>
⁹⁶ City Costs in Grants for Homelessness, City of Santa Barbara, <https://santabarbaraca.gov/sites/default/files/2023-12/City%20Costs%20in%20Grants%20for%20Homelessness%20FY%202023.pdf>
⁹⁷⁻⁹⁹ Annual Progress Reports – Housing Element Implementation and APR Dashboard, California Housing and Community Development, As of 12/29/2023, <https://www.hcd.ca.gov/planning-and-community-development/housing-open-data-tools/housing-element-implementation-and-apr-dashboard>
¹⁰⁰⁻¹⁰³ Santa Barbara Housing Element 2023-2031



REVIEW OF CURRENT OPERATIONS

EXTERNAL OPPORTUNITIES

WORK WITH THE CITY AND COUNTY TO MEET REGIONAL HOUSING NEED ALLOCATION (RHNA) TARGETS:

In recognition of the housing crisis within the state, California is taking actions to ensure municipalities are adequately meeting housing needs, which are tracked via the RHNA targets. Jurisdictions not supplying sufficient numbers of new housing units to meet their RHNA targets risk becoming ineligible for select state funding as well as lose the ability to regulate the design and entitlement process, thereby making it easier for developers to get approvals and build more supply.

NEW HOUSING TRUST FUND AND POTENTIAL FOR DEDICATED SOURCE OF FUNDING FOR AFFORDABLE HOUSING:

HACSB has been working with the City on the establishment of a new City-controlled affordable housing trust fund and also is encouraging the creation of a new and ongoing source of funding for the development of new affordable housing. If successful, this ongoing source of funding could provide needed funding that disappeared when the redevelopment agencies were eliminated.

ACCESS AFFORDABLE HOUSING FUNDING SOURCES:

California has in recent years made a variety of funding available for new housing (in particular to address homelessness).

CONTINUE PARTICIPATION IN THE LIHTC PROGRAM:

The Low-Income Housing Tax Credits remain the primary funding source for affordable housing and Congress has continued to recognize this program as a successful funding vehicle.

ADVOCATE FOR LOCAL POLICIES TO EXPAND AFFORDABLE HOUSING:

HACSB will continue to be an active local player and weigh in on any City or other efforts that would help expand the supply of affordable housing.

STRENGTHEN RELATIONSHIP WITH THE CITY OF SANTA BARBARA:

HACSB continues to work with the City toward a shared goal of meeting the affordable housing needs of the community.

STRENGTHEN RELATIONSHIP WITH THE COUNTY OF SANTA BARBARA:

HACSB continues to work with the County toward a shared goal of meeting the affordable housing needs of the community.

PARTNERSHIP WITH SANTA BARBARA UNIFIED SCHOOL DISTRICT:

The School Board has recently approved moving ahead with a partnership with HACSB to redevelop one of their vacant school sites into a housing complex for District employees and to continue to search for additional suitable sites on District owned land.

CONTINUE COMMUNITY COLLABORATIONS:

HACSB continues to be a desirable partner to tax credit investors and non-profit community service agencies.

EXTERNAL CONSTRAINTS

LIMITED FUNDING FOR AFFORDABLE HOUSING DEVELOPMENT:

The federal Low-Income Housing Tax Credit (LIHTC) program is the primary source of capital for affordable housing developments. Putting together the funding to build a LIHTC development is difficult. Developers need to navigate an ever-changing, complex suite of funding sources and rules. Additionally, it has been oversubscribed for years and thus not all projects in need of or eligible for funding receive it.

INCREASED INTEREST RATES:

Interest rates have increased dramatically in the past several years, which will make new developments more expensive.

SANTA BARBARA IS LARGELY BUILT-OUT:

It is becoming harder to find available and suitable sites for new development at a scale that makes sense. Available land or properties are increasingly more expensive due to this lack of supply and affordable housing providers are unable to compete with private development for these sites.

RESTRICTIVE BUILDING CODES:

Building codes are becoming more restrictive making rehabilitation and new development much more expensive and therefore more difficult to achieve.

LIMITED FUNDING FOR SOCIAL SERVICES:

There is a limited supply of funding for social service providers despite increased acuity levels and a growing need for services for special needs populations.

DIVIDED FEDERAL GOVERNMENT:

The current make-up of Congress makes reliance on any consistent policy and funding decisions extremely risky. The Housing Authority's largest rental housing program – the Housing Choice Voucher program and the primary source of capital for affordable housing development – the Low-Income Housing Tax Credit program – are dependent upon continued and sufficient federal funding.

INTERNAL STRENGTHS

VALUED COMMUNITY MEMBER:

HACSB has a positive reputation and track record of success in the community. This credibility is critical in the achievement of many of our objectives as we can provide support and evidence of our positive contribution and response to the community.

DEDICATED STAFF AND BOARD:

HACSB has a talented and energetic staff, and dedicated Board, that have a shared belief and commitment to HACSB's mission, vision and core values.

SOUND FINANCIAL POSITION:

HACSB operates on sound financial footing and adheres to best-in-class financial management principles.

INSPIRED RESIDENT PROGRAMS:

HACSB has deepened outreach to residents and is constantly improving programs with the goal to improve the lives of residents.

DEVELOPMENT AND CONSTRUCTION EXPERTISE:

HACSB has extensive experience and expertise in development and construction management. This allows HACSB to develop its own projects, a relative rarity amongst housing authorities.

WELL-MAINTAINED PROPERTIES:

HACSB has experienced maintenance staff that keep our properties in great condition. This provides goodwill in the community and helps maintain the value of our assets, which allows us the potential of leveraging the assets for additional investments.

SUCCESSFUL TECHNOLOGY INTEGRATION:

HACSB is an early adopter of up-to-date technology, allowing for efficient access to accurate information and ensure efficient operations.

ESSENTIAL COMMUNITY PARTNER:

HACSB's management and staff remain engaged with community organizations and serve on several advisory boards. This active interaction with the community has resulted in meaningful partnerships with other agencies and non-profits which has led to new housing developments.

OPPORTUNITIES FOR IMPROVEMENT

NEW DATABASE MANAGEMENT SYSTEM:

HACSB began the process to convert over to Yardi in 2023, a new management software system. Once this conversion has been completed, there should be significant operating efficiencies to be gained.

BETTER NAME RECOGNITION:

Recent polling results on a housing funding initiative revealed that HACSB's name recognition could be improved. This will be explored through more targeted publicity and/or consideration of a name change to something that sounds less bureaucratic.

GREEN INITIATIVES:

As time goes on, HACSB will continue to pursue greenhouse gas reduction initiatives in the way our business is conducted. This will include more electric vehicle charging stations at our properties, more electrical vehicles in our fleet, gradual conversion to electric heat pump technology rather than gas water heaters and furnaces, etc.



GOALS + OBJECTIVES

GOAL I: CREATE AND PRESERVE QUALITY AFFORDABLE HOUSING OPPORTUNITIES FOR THE COMMUNITY.

ACTION STEPS

1. Continue to expand HACSB's low-to moderate-income rental housing inventory.

- Plan developments to serve changing demographics, including special needs housing for the homeless and the disabled, to the aging baby-boomer population.
- Locate under-utilized land, such as property owned by the City or through the Suitable Sites Inventory, faith-based organizations, or other non-profit organizations, to promote the development of affordable housing.
- Expand housing through partnerships and mixed-use developments – residential and commercial, in particular the central business district.
- Explore employer sponsored housing with public and private entities.

- Develop employer sponsored housing with local school district to provide affordable housing for teachers and school district staff.
- Expand housing to neighborhoods with no or low affordable housing stock.
- Review all properties in portfolio for redevelopment opportunities with the potential to create additional housing stock, and obtain redevelopment entitlements for:
 - Monteria Village (increasing unit count from 28 to 52 units)
 - Presidio Springs (increasing unit count from 122 to 350 plus units).
- Create mixed income developments that will diversify and strengthen their financial feasibility and sustainability, including the development of Jacaranda Court for low to moderate income workforce households.
- Complete purchase of Artisan Court and Bradley Studios under 15 Year repurchase agreement from the partnerships
- Complete construction of Bella Vista for low-income families.

2. Preserve and expand HACSB's affordable housing programs.

- Implement HACSB's Department of Housing and Urban Development's Moving To Work (MTW) status, to provide greater flexibility in the delivery of housing policy and service to best meet the community's need.
- Anticipate new state mandates to increase density and HACSB's potential role, impact and opportunity.
- Expand marketing and outreach efforts to appeal to applicants for workforce housing, including those at newly adopted 160% AMI income level.
- Identify and implement programs to create a continuum of care for those aging in place.
- Actively educate Santa Barbara's rental property owner's on benefits of participating in HACSB's rental assistance payment programs.
- Achieve 100% lease-up and program utilization to ensure HACSB is serving the maximum number of households.
- Maintain average vacancy turnover period to no more than 14 days.
- Promote open market housing opportunities for current HACSB residents who have attained higher incomes.
- Continue to work with the City of Santa Barbara, County of Santa Barbara and nonprofit home ownership providers, such as Habitat for Humanity, to explore home ownership opportunities.

3. Advocate for, and proactively pursue, all federal, state and local funding sources available for affordable housing.

- Continue to advocate to HUD and Congress to grant an increase in the Exception Fair Market Rents or define a new OMB (Office of Management and Budget) housing market for the South Coast of Santa Barbara County to effectively address the drastic differences in rental housing costs between North and South County.
- Advocate for legislation that will create a new local permanent source of funding for affordable housing.
- Utilize HACSB's affiliate non-profits, 2nd Story Associates & Garden Court, Inc., and its instrumentality, Santa Barbara Affordable Housing Group, as well as local foundations, to expand housing and revenue sources.

4. Remain a key partner in the local efforts to end homelessness.

- Partner with community-based organizations to create new affordable housing opportunities including transitional or bridge housing to serve the most vulnerable homeless (e.g. Housing First and master leasing models) and assist with stabilizing existing housing stock.

GOAL 2:

MAINTAIN HACSB'S STRONG FINANCIAL POSITION AND ABILITY TO RESPOND TO ECONOMIC CONDITIONS.

ACTION STEPS

1. Control expenditures and seek other revenue sources to sustain and develop new housing opportunities.
2. Periodically assess staffing and business needs and implement changes as necessary.
3. Develop and/or improve existing long-term capital plans for all properties.
4. Maintain liquid, undesignated reserves in HACSB's local Non-HUD Fund of at least \$3.5 million.
5. Promote HACSB's fiscal stability by maintaining a healthy economic mix of lower income and otherwise eligible residents in our various housing programs.
6. Seek out additional grants for both supportive services and housing development, through federal, state, local and philanthropic opportunities.

GOAL 3:

ENCOURAGE CLIENT STABILITY AND UPWARD MOBILITY THROUGH COMMUNITY BUILDING, ENGAGEMENT AND PARTNERSHIPS

ACTION STEPS

1. Access available resources for the enhancement of key Resident Services initiatives.
2. Collaborate with community partners to strengthen HACSB's response to critical community needs and issues.
3. Continue HACSB's involvement in community needs and issues by Commissioners, staff and residents' service on boards, task forces and commissions related to the promotion of affordable housing, a sustainable community and self-sufficiency.
4. Promote self-sufficiency and mobility among HACSB residents and participants through programs, services, partnerships and initiatives.
5. Promote education and employment as strategies for youth to rise out of poverty and attain self-sufficiency.
6. Continue to strengthen and expand housing retention and supportive services to vulnerable residents.
7. Include Cultural Competency training to learn about different cultures and backgrounds and explore potential biases with the goal to provide effective services.

GOAL 4: FOSTER A CULTURE OF EXCELLENCE AND INNOVATION IN OUR WORK ENVIRONMENT

ACTION STEPS

1. Continue to incorporate HACSB's core values of Compassion, Commitment, Cooperation, Competence and Communication in all aspects of work.

2. Continue to review the method and manner in which we do our work in order to accomplish our mission, embrace our vision and be open to change.

- Enhance Human Resources practices including performance evaluation processes.

3. Continue to reward innovation, initiative, problem solving and promote team building.

- Provide a fair and equitable compensation and benefits package to attract and retain high performing employees.

- Enhance employee training and educational opportunities for professional development.
- Provide leadership and management training to support effective coaching and feedback.
- Provide performance evaluations designed to provide timely, fair and meaningful feedback, aligning individual staff's goals with HACSB's 5 Year and Annual Action Plans.
- Continue to analyze the organizational structure and identify staff's talents and interests so positions are structured to motivate staff, capitalize on employees' strengths and promote efficient operations.
- Implement successful succession planning strategies by identifying critical knowledge, skills and talents the organization will need in the future.
- Develop emerging and future leaders by promoting the development of high potential employees to take on a variety of critical and leadership roles in the future.

4. Maximize the use of technology for innovation, efficiencies and increased security.

- Research software systems that better integrate various programs and meet all departments' requirements and needs.
- Assess use of technology to enhance safety of residents, staff and visitors at HA offices, properties and community centers.
- Improve applicant's access to individual waitlist information and capability for online job applications.

5. Continue excellence in customer service by providing respectful, empathic, timely and effective service to all.

6. Continue efforts to further the Agency's Diversity, Equity and Inclusion plan.

- Focus on inclusion and belonging – with specific attention to strategic and targeted communication, to provide opportunities for giving and receiving input on individual performance, as well as organizational functions.
- Educate all to achieve a level of DEI competence and confidence needed to create a diverse, equitable and inclusive organization.
- Purposely expand diverse and inclusive teams with the goal to improve team performance and services to our clients and community.



GOAL 5: PROMOTE SUSTAINABLE PRACTICES

ACTION STEPS

1. Pursue and utilize all proven/practical “Green Building” techniques and strategies with respect to all construction related activities e.g. electric heat pumps, photovoltaic panels, electric vehicle charging stations, etc.
2. Identify and implement sustainable practices throughout the agency to minimize impact on the environment.
 - As vehicle fleet replacement occurs, replace with fuel-efficient hybrids or zero emission vehicles as comparable vehicles become available.
 - Judicious use of landscape irrigation at all properties and ongoing conversion to drought-tolerant planting palette, where feasible.
3. Promote, encourage and educate residents, contractors and vendors about conservation, recycling and sustainable practices in HACSB operations and properties.
4. Encourage and participate in regional solutions to housing, transportation and sustainability issues.
 - Seek and/or participate in funding opportunities available for energy efficiency upgrades or rehabilitation at existing housing developments.

GOAL 6: CONTINUE TO STRENGTHEN RELATIONSHIP WITH THE CITY AND COUNTY TO FURTHER HACSB’S ROLE AS THE CITY’S AFFORDABLE HOUSING PROVIDER

ACTION STEPS

1. Enhance the communication and partnership HACSB staff has developed with City and County Staff.
 - Institute joint meetings between HACSB’s Commission, the City Planning Commission and the City Council to discuss affordable housing policy.
 - Evaluate and reassess City/HACSB function overlap.
 - Collaborate with the City and County on property development and acquisition.
2. Provide expertise and input to City towards development and refining the of City’s Housing Policy. Continue to work closely with City staff on the City’s annual Consolidated Plan and Housing Element updates to ensure affordable housing elements are in line with policy.
 - Assist City in their efforts to meet the affordable housing needs pursuant to City’s stated goal within the Housing Element.
3. Promote affordable housing locally.
 - Continue to advocate for more dedicated funding sources for affordable housing (e.g. inclusionary housing, development fees, etc.).
 - Advocate for public policy and building regulations that promote and support the development of affordable housing.
 - Increase public awareness of HACSB’s mission and work.
 - Advocate for reduced development fees for 100% affordable housing.
 - Advocate for priority treatment for all-affordable housing development applications.

WHO WE SERVE

SECTION 8 HOUSING CHOICE VOUCHER STATISTICS

	NATIONAL	STATE	LOCAL
TOTAL NUMBER OF ASSISTED HOUSEHOLDS	2,718,084	360,999	2,925
TOTAL NUMBER OF PEOPLE	5,175,323	671,718	5,288
RACE			
% White, Hispanic	15%	25%	43%
% White, Non-Hispanic	30%	28%	45%
% Black, Hispanic	2%	1%	0%
% Black, Non-Hispanic	48%	32%	6%
% Native American, Non-Hispanic	1%	1%	1%
% Asian or Pacific Islander, Non-Hispanic	3%	12%	2%
% Multiple Race	2%	1%	2%
% Other Hispanic	1%	1%	3%
ETHNICITY			
% Hispanic or Latino	18%	27%	46%
% Non-Hispanic	82%	73%	54%
HOUSEHOLD COMPOSITION			
% One Adult with Children	35%	24%	18%
% Two Adults with Children	4%	5%	5%
% All Female Headed Household with Children	35%	25%	18%
% Female Head of Household	77%	70%	63%
% Disabled, among Head, Spouse, Co-head, aged 61 years or less	35%	37%	41%
% Disabled, among Head, Spouse, Co-head, aged 62 years or older	67%	69%	50%
% Disabled, among all persons in household	25%	29%	27%
AGE OF HEAD / SPOUSE			
% 24 years or less (Head or spouse)	2%	1%	2%
% 25 to 49 years (Head or spouse)	45%	33%	29%
% 51 to 60 years (Head or spouse)	21%	22%	18%
% 62 or more (Head or spouse)	32%	43%	51%
% 85 or more (Head or spouse)	2%	5%	5%

	NATIONAL	STATE	LOCAL
DISTRIBUTION BY LENGTH OF STAY			
% Moved in Past Year	10%	8%	9%
Number of people per unit	2.2	2.1	1.8
DISTRIBUTION BY NUMBER OF BEDROOMS (%)			
% 0-1 Bedrooms	34%	44%	66%
% 2 Bedrooms	34%	34%	22%
% 3 Bedrooms	32%	23%	11%
DISTRIBUTION BY AVERAGE ANNUAL INCOME			
% Extremely Low Income - Below 30% of Median	77%	80%	77%
% of local median (household income)	21%	21%	22%
MISC.			
% Overhoused	22%	16%	6%
% in Poverty	18%	15%	11%
% Minority	46%	56%	32%
Average months on waiting list	27	30	34
% with utility allowance	85%	82%	71%
Average utility allowance	\$143	\$116	\$79
DISTRIBUTION BY ANNUAL INCOME (%)			
% \$1-\$4,999	8%	5%	3%
% \$5,000-\$9,999	12%	7%	4%
% \$10,000-\$14,999	37%	40%	35%
% \$15,000-\$19,999	13%	12%	13%
% Above \$20,000	30%	36%	45%
ANNUAL INCOME (\$)			
Per household	\$16,610	\$20,181	\$24,886
Per person	\$7,543	\$9,600	\$13,784
DISTRIBUTION OF SOURCE OF INCOME <i>(SOME FAMILIES HAVE MULTIPLE SOURCES OF INCOME)</i>			
% Wages major source of income	27%	25%	30%
% Public assistance (Welfare) major source of income	3%	9%	2%
% Other as major sources of income	63%	63%	66%
\$ Average Monthly Rent	\$420	\$528	\$595
\$ Overall Average Assistance Payment (HAP)	\$948	\$1,415	\$1,386

HUD Office of Policy Development and Research
Picture of Subsidized Households 2023

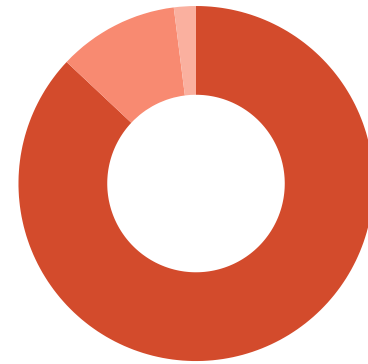
WAITING LIST DATA

SECTION 8 HOUSING CHOICE VOUCHER*

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

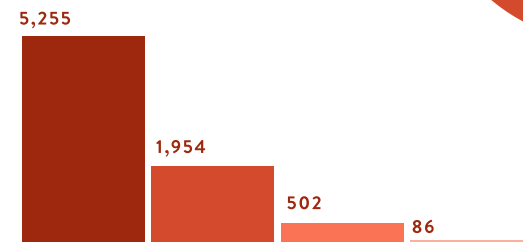
* List includes non-residents of Santa Barbara

SECTION 8 WAIT LIST DISTRIBUTION BY INCOME



SECTION 8 WAIT LIST DISTRIBUTION BY BEDROOM SIZE

STUDIO / 1 BR	4 BR
2 BR	5 BR
3 BR	



2023 INCOME LIMITS

HOUSEHOLD SIZE	1	2	3	4	5	6	7	8
80% AMI (Low Income)	82,950	94,800	106,650	118,500	128,000	137,500	146,950	156,450
50% AMI (Very Low Income)	51,800	59,200	66,600	73,950	79,900	85,800	91,700	97,650
30% AMI (Extremely Low Income)	31,050	35,500	39,905	44,350	47,900	51,450	55,000	58,550

For 2023: Median Family Income (Family of Four) = \$107,300

*Data as of 10/3/2023



CORE VALUES

COMMITMENT

We are dedicated to our mission and values with an overall attitude of ownership. We act accountably and productively; we are efficient and responsible. We bring passion and enthusiasm to the work that we do.

COMPASSION

We act in a friendly and respectful way. We practice the human virtues of kindness and forgiveness. We remain open and calm.

COMPETENCY

We are knowledgeable and feel confident about the work that we do. We are creative and courageous, taking on new things and being self-motivated. Our positive and upbeat staff act honestly and morally – with integrity.

COOPERATION

We work together as one team, showing respect and appreciation for each person. We are open and receptive to others' contributions and efforts, and we strive to create and achieve common goals. Humor and happiness are part of our work life.

COMMUNICATION

We strive to understand each other, as well as to be understood. We recognize that effective and professional communication and good listening play an important role in the work that we do, and we endeavor to communicate in an open, direct and honest manner, with each other, and with our clients. We embrace an attitude of helpfulness.

OUR MISSION

To create safe, affordable, and quality housing opportunities for families and individuals while promoting self-sufficiency and neighborhood revitalization.

VISION

HACSB envisions a community where families and individuals have access to affordable housing and pathways to self-sufficiency.

BOARD OF COMMISSIONERS

Patricia Wheatley | CHAIR
Lisa Carlos | VICE CHAIR
Steven Faulstich
Mary Fenger
David Rowell

MANAGEMENT

Rob Fredericks
EXECUTIVE DIRECTOR
CHIEF EXECUTIVE OFFICER

Tiffany Carter
HUMAN RESOURCES MANAGER

Dale Fathe-Aazam
DEPUTY EXECUTIVE DIRECTOR/
REAL ESTATE & TECHNOLOGY

Veronica Loza
DEPUTY EXECUTIVE DIRECTOR/
PROGRAMS & OPERATIONS

Robert Peirson
DIRECTOR OF FINANCE

Clarissa Montenegro Uhl
PROPERTY & DEVELOPMENT MANAGER

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Derek Aleksander	Stefan Ornelaz
Dulce Astorga	Teresa Orozco
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Sami Heggen-Wilcox	Heladio Vega
Adrian Hernandez	Perla Vega
Antonia Hood	Angel Velasquez
Jose Manuel Jauregui Cruz	Damasio Velasquez
Dulce Lopez	Gerardo Velazquez
Christina Mathieu	Alice Villarreal Redit
Clarissa Montenegro Uhl	Timothy Waaler
Jerry Morales	Dane Ward
Tiffany Morten	Kiana Zaragoza
Scott Myrvold	Leticia Zuniga



HOUSING AUTHORITY OF THE CITY OF SANTA BARBARA

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