



# HOUSING AUTHORITY OF THE CITY OF SANTA BARBARA



**FIVE YEAR ACTION PLAN  
2019-2024**







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# INTRODUCTION



The national goal of “a safe, decent and sanitary home for every American” was established with the adoption of the 1937 Federal Housing Act. This national housing policy has resulted in the development of many affordable homes for families and individuals over the last 80 years. However, it has fallen short in providing stable and affordable living for everyone.

We are living in unprecedented times, and access to safe, decent, affordable housing has never been more important. There is an acute housing shortage that is gripping the nation. This supply/demand imbalance is no more evident than in Santa Barbara with a near zero vacancy factor and the median home price approaching record levels.

We desperately need low-income housing to support our most fragile residents, including children, families, and seniors who are either on the verge of homelessness or already call the streets their home. We also need more moderate and middle income housing so that our workforce, which includes police officers, fire fighters, lifeguards, nurses, and teachers, do not have to reside outside of City limits to find housing that is within their price range.

Families, whether low-income or middle-income, are being priced out of Santa Barbara. More than at any other time, there is a lack of housing that low-income people can afford. Without housing options, people face eviction, instability and homelessness.

HACSB envisions a community where families and individuals have access to affordable housing and pathways to self-sufficiency. The overall goal of this 5-Year Action Plan, in line with HACSB’s mission, is to further the development of new housing, preserve existing affordable housing, and improve the overall quality of life for Santa Barbara residents.





# EXECUTIVE SUMMARY

This 5-Year Action Plan sets forth the perspective of the Housing Authority of the City of Santa Barbara (HACSB) on the community's affordable housing needs and charts a course to help address these demands for the period of April 2019 to March 2024. HACSB updates the plan every five years to reassess its goals and refine its action steps.

The plan examines and provides an overview of the following elements:

- National, state and local affordable housing trends, constraints and needs.

- Current operational aspects of HACSB.

- HACSB's goals and objectives in furthering its mission and vision.

## NATIONAL, STATE AND LOCAL AFFORDABLE HOUSING TRENDS, CONSTRAINTS AND NEEDS

In the aftermath of the great recession, neither incomes nor housing construction has kept pace with housing needs. As homeownership rates have declined, the rise in the rental population has led to significant decreases in vacancies, as well as surging monthly payments. Housing costs now present a challenge even for middle-class employees in growing sectors of employment such as the medical and educational fields.

For low-income and especially minimum waged workers, securing quality affordable housing has become nearly impossible without financial assistance.

In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a two-bedroom rental home at fair market rent by working a standard 40-hour week.<sup>1</sup>

California's housing wage is \$32.68 an hour ("housing wage" refers to the hourly wage a full-time worker must earn to afford a modest apartment while spending no more than 30% of his or her income on rent and utilities).<sup>2</sup>

National, state and local funding for affordable housing construction and rehabilitation has declined, and falls far short of that necessary to meet the dire need for affordable homes.

Today, 11 million extremely low-income households pay at least half of their income toward housing, putting them at risk of housing instability and homelessness.<sup>3</sup>

At any given moment, there are more than half a million people living without permanent housing in the United States.<sup>4</sup>

## 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.



## 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:

**Create and preserve quality affordable housing opportunities for the community.**

**Maintain Agency's strong financial position and ability to respond to economic conditions.**

**Encourage client stability and upward mobility through community building, engagement and partnerships.**

**Foster a culture of excellence and innovation in our work environment.**

**Promote sustainable practices.**

**Continue to strengthen relationship with City to further HACSB's role as the City's affordable housing arm.**

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, & LOCAL HOUSING NEEDS

## THE STATE OF HOUSING: NATIONAL <sup>5</sup>

National home prices have exceeded their previous peak in 2007 in nominal terms but are still below the peak in real (inflation-adjusted) terms.

Rental markets are extremely tight; the vacancy rate nationally has fallen for seven straight years and - at 6.9% - is the lowest level in more than three decades.

A minimum-wage worker cannot afford a modest 2-bedroom apartment anywhere in the U.S.

The tight rental markets have caused rent increases to outpace inflation. Most new supply is at the upper end of the market and the number of apartments available at the lower end has diminished.

In 2016, 38.1 million people were housing cost-burdened (i.e. paid more than 30% of their income on housing) and 18.8 million were severely cost-burdened (i.e. paid more than 50% of their income). While the number of such burdened households has lowered in recent years for homeowners, it has remained relatively flat for renters and is particularly acute for the lowest income households.

Seventy-one percent 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.

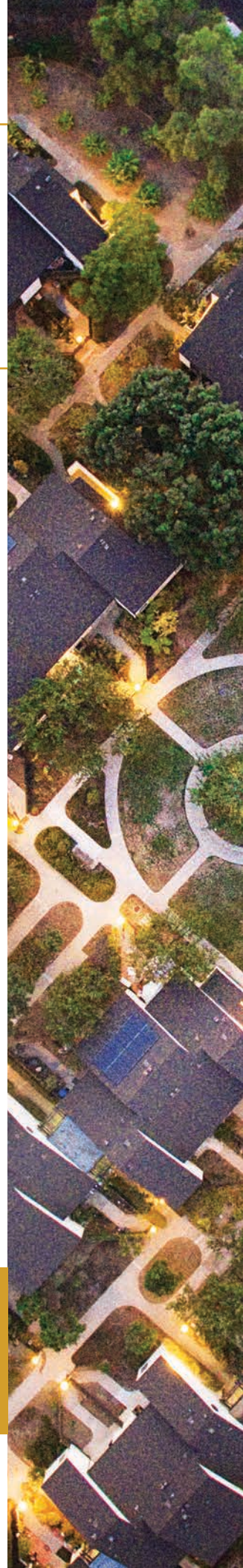
Of the eight million severely cost-burdened extremely low-income renter households, 84% are seniors, persons with disabilities, or are in the labor force. Many others are enrolled in school or are single adults caring for a young child or a person with a disability.

The supply of affordable housing nationally remains inadequate. A recent National Low Income Housing Coalition study found that there were only 35 affordable rental units, in adequate condition and available for every 100 extremely low-income renters.

IN 2018, THE 2-BEDROOM  
NATIONAL HOUSING  
WAGE IS **\$22.10**

A full-time worker must earn at least **\$22.10 an hour** to afford a modest two-bedroom apartment without spending more than 30% of income on rent. This wage varies from state to state.

Stats from 2019 Out of Reach: National Low Income Housing Coalition







## THE STATE OF HOUSING: CALIFORNIA <sup>6</sup>

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.

California has 12% of the nation's population, but a disproportionate 22% of the nation's homeless population. California has an even greater share of the chronically homeless, with 39% of the nation's total.

Production of housing in California using the Low Income Housing Tax Credit program declined 45% from 2016 to 2017 in anticipation of federal tax reform.

After the elimination of redevelopment and state bond funding, there was a 14% rise in homelessness in the state.

A renter in the state of California needs to earn 3.5 times the state minimum wage in order to be able to afford the average monthly asking rent of \$2,004.

When housing costs are considered, the state's poverty rate rises from 15.4% to 20.4%.

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.

**1,306,034**  
**OR 22%**  
Renter Households  
that are extremely  
low-income

**119**  
Work hours/week at  
minimum wage to afford  
two-bedroom rent  
**THREE FULL-TIME JOBS**

**-1,019,190**  
Shortage of rental  
homes affordable and  
available for extremely  
low-income renters

**\$32.68**  
State housing wage.  
**46%**  
Renters.

**76%**  
Percent of extremely  
low-income renter  
households with severe  
cost burden

## THE STATE OF HOUSING: SANTA BARBARA <sup>7</sup>

In Santa Barbara, only 20% of households are able to afford the median priced house, currently estimated at \$1,105,000 according to Trulia.com, "Real Estate Market Trends."

98.5% of extremely low-income, 85.1 % of very low-income, and 98.7 % moderate-income renter households are cost burdened, paying more than 30 percent of their gross income for housing.

The region's elderly population is projected to increase from 13% in 2010 to 16% by 2020. Many members of the elderly population are likely to live on a fixed income; approximately 27% of elderly households have annual earnings less than \$35,000.

The 2015 "State of the Commute Report" (Santa Barbara County Association of Governments) concludes that the South County has more jobs than housing. The South County jobs-housing imbalance negatively affects economic, social, and public health interests throughout the county.

The biennial HUD-mandated Point-in-Time Count conducted in 2019 found 1,803 individuals homeless in Santa Barbara County, 887 of these from the City of Santa Barbara.

**61%**  
Renter Households  
that are extremely  
low-income

**\$2,600**  
Average two-  
bedroom rent

**\$50**  
Housing wage

**\$104,000**  
Annual income  
needed to afford two-  
bedroom rent

**167**  
Work hours/week at  
minimum wage to afford  
two-bedroom rent  
**FOUR FULL-TIME JOBS**

# REVIEW OF CURRENT OPERATIONS

## EXTERNAL OPPORTUNITIES

### **WORK WITH CITY 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.

### **ACCESS AFFORDABLE HOUSING FUNDING SOURCES**

California recently approved legislation to create dedicated funding sources for affordable housing (through real estate closing fees, bond offerings, etc.).

### **CONTINUE PARTICIPATION IN THE LIHTC PROGRAM**

There are proposals in Congress to expand the LIHTC program as counter-weight to the reduced effectiveness of the program due to lowering the corporate tax rate.

### **ADVOCATE FOR LOCAL POLICIES TO EXPAND AFFORDABLE HOUSING**

The City of Santa Barbara has been working through its Housing Task Force to create and develop new methods to address the housing needs of the City. If adopted, ideas such as inclusionary zoning and development fees for a dedicated housing fund would help to 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.

### **CONTINUE COMMUNITY ENGAGEMENT**

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



# EXTERNAL CONSTRAINTS

## LIMITED FUNDING THROUGH LIHTC PROGRAM

The federal LIHTC program is the primary source for finding capital for affordable housing developments. It has been oversubscribed for years (i.e. not all projects requiring funding receive it). Federal tax reform has led to lowered demand for tax credits, further exacerbating the problem.

## INCREASED INTEREST RATES

Interest rates appear to be in an upward trend, which will make new developments more expensive.

## SANTA BARBARA IS LARGELY BUILT-OUT

It is becoming harder to find available development sites at a scale that makes sense for new development. Available land or properties are increasingly more expensive due to this lack of supply.

## RESTRICTIVE BUILDING CODES

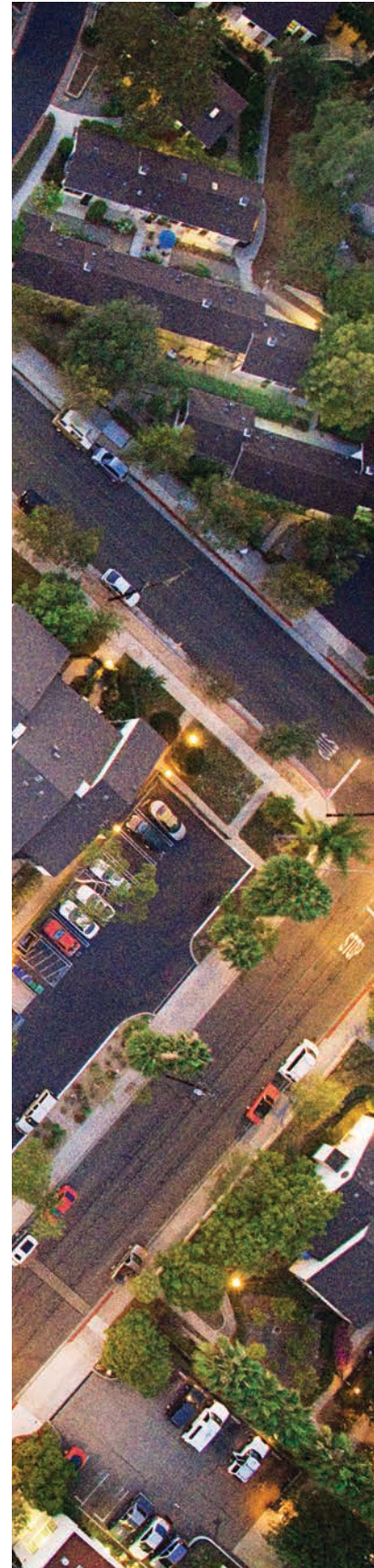
Building codes are becoming more restrictive and making rehabilitation and new development much more expensive and therefore more difficult to achieve.

## LIMITED FUNDING FOR SOCIAL SERVICES

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

## LACK OF FEDERAL SUPPORT FOR AFFORDABLE HOUSING

The current administration in Washington is generally not supportive of the need for affordable housing. The current funding outlook is not conducive to affordable housing over the next several years. To date, Congress has overruled the wishes of the administration and maintained somewhat level funding. This appears to be an ongoing challenge.



# INTERNAL STRENGTHS

## **VALUABLE 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 since 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 and vision.

## **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 make a difference in 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 run our business more efficiently.

## **ESSENTIAL COMMUNITY PARTNER**

HACSB's management and staff remain engaged with community organizations and serve on several advisory boards.









# GOALS & OBJECTIVES



# GOAL 1: CREATE AND PRESERVE QUALITY AFFORDABLE HOUSING OPPORTUNITIES FOR THE COMMUNITY.

## ACTION STEPS

### **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, 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.

Explore employer sponsored housing with public and private entities, including development opportunities 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.

Create mixed income developments that will diversify and strengthen their financial feasibility and sustainability.

Complete purchase of El Carrillo studios.

### **Preserve and expand HACSB's affordable housing programs.**

Analyze the Department of Housing and Urban Development's expanded Moving To Work (MTW) Program and apply for MTW status, should the program 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.

Recycle approximately 4% of family tenancies per year through resident self-sufficiency programs. Properly track and report the efficacy of this action on a quarterly basis.

Reduce vacancy turnover rate to 14 days (average is currently 20 days from the day the departing resident leaves to the day the new tenant moves in).

Promote open market housing opportunities for current HACSB residents who have attained higher incomes.

Explore affordable home purchase opportunities for low- to moderate-income households and if viable implement a program within the planning period.

Continue to communicate with HUD on impracticable requirement for 75% of new Section 8 admissions

to be at or below the extremely low-income limit for HACSB.

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

Continue to implore 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 permanent source of funding for affordable housing.

Work with HUD to allow HACSB to utilize the retained earnings from the former Public Housing Senior units that were recapitalized through Section 18 Disposition for new affordable housing acquisition and development opportunities.

Utilize HACSB's affiliate non-profit, 2nd Story Associates, and its instrumentality, Santa Barbara Affordable Housing Group, as well as local foundations, to expand housing and revenue sources.

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

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

# GOAL 2:

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

## ACTION STEPS

Control expenditures and seek other revenue sources to sustain and develop new housing programs.

Periodically assess staffing and business needs and implement changes as necessary.

Develop and/or improve existing long-term capital plans for all properties.

Maintain liquid, undesignated reserves in HACSB's local Non-HUD Fund of at least \$2 million.

Refine cost allocation methodology to ensure HACSB is adequately reimbursed for administrative services provided by HACSB employees to the Santa Barbara Affordable Housing Group.

Promote HACSB's fiscal stability by maintaining a healthy economic mix of lower income and otherwise eligible residents in our various housing programs.

Seek out additional grants for both supportive services and housing programs.





# GOAL 3:

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

## ACTION STEPS

Access available resources for the enhancement of key Resident Services initiatives.

Collaborate with strategic community partners to strengthen HACSB's response to critical community needs and issues.

Continue HACSB's involvement in community needs and issues by Commissioners, staff and residents' service on boards, task forces and commissions related to the promotion of affordable housing, a sustainable community and self-sufficiency.

Promote self-sufficiency and mobility among HACSB residents and participants through programs, services, partnerships and initiatives.

Promote education and employment as strategies for youth to rise out of poverty and attain self-sufficiency.

# GOAL 4:

FOSTER A CULTURE OF EXCELLENCE AND INNOVATION IN OUR WORK ENVIRONMENT

## ACTION STEPS

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

**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.**

**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 staff growth.

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 and promoting the development of high potential employees to take on a variety of critical and leadership roles in the future.

**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 HACSB offices, properties and community centers.

Improve applicant's access to individual waitlist information and capability for online job applications.

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





# GOAL 5:

PROMOTE  
SUSTAINABLE  
PRACTICES

## ACTION STEPS

Pursue and utilize all proven/practical “Green Building” techniques and strategies with respect to all construction related activities.

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 when practical.

Judicious use of landscape irrigation at all properties and ongoing conversion to drought-tolerant planting palette, where feasible.

Promote, encourage and educate residents, contractors and vendors about conservation, recycling and sustainable practices in HACSB operations and properties.

Encourage and participate in regional solutions to housing, transportation and sustainability issues.

# GOAL 6:

CONTINUE TO STRENGTHEN  
RELATIONSHIP WITH CITY TO  
FURTHER HACSB’S ROLE AS THE  
CITY’S AFFORDABLE HOUSING ARM

## ACTION STEPS

**Enhance the communication and partnership HACSB staff has developed with City 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.

**Provide expertise and input to City towards development of City 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.

**Promote affordable housing locally.**

Continue to advocate for more dedicated funding sources for affordable housing (e.g. inclusionary housing, development fees, etc.).

Advocate for inclusionary housing/AUD and looser building restrictions to promote affordable housing.

Increase public awareness of HACSB’s mission and work.

# CONCLUSION

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During the next 5 years (April 1, 2019 to March 31, 2024), the Housing Authority will continue to dedicate itself to being **more than just housing**. We shall work to match the programs we operate and the projects we build to the identified needs of the community. Our past successes will help guide our future endeavors. Upcoming efforts include the development of The Gardens on Hope, a 90-unit housing complex for frail seniors (patterned on the highly successful Garden Court) and Johnson Court, a 17-unit project for homeless veterans.

With income inequality worsening over the past decade, the share of households with these low-incomes has continued to grow. Meanwhile the stock of low-cost housing that these households can afford and available federal rental assistance continues to shrink. This underscores the importance of our core mission—the provision of high quality and affordable rental housing to Santa Barbara residents in need.

For the Housing Authority, our core values, the “5-C’s”, are necessary values for the operation of an organization such as ours, where excellence in customer service to the client and the community is our foundation. This 5 Year Action Plan is an important and necessary planning tool if we are to seriously examine and successfully address the affordable housing needs of our community.

The Housing Authority carries out its work not as a governmental bureaucracy administering programs, but as developers, operators and stewards of one of Santa Barbara’s most prized assets—its affordable housing. To those that embrace our work and respect our approach and track record, we say thank you. We could not have accomplished all that we have, nor tend to what lies ahead, without your support, encouragement and recognition of the importance of affordable housing in sustaining and protecting the diversity of the Santa Barbara we all know and embrace.



## OUR MISSION

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

## OUR VISION

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

## HACSB's FIVE C's

### 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.

# WHO WE SERVE

## SECTION 8 HOUSING CHOICE VOUCHER STATISTICS

	NATIONAL	STATE	LOCAL
<b>TOTAL NUMBER OF HOUSEHOLDS (ACC)</b>	2,528,224	341,521	2,673
<b>RACE</b>			
White Only	47%	56%	90%
Black Only	47%	32%	5%
Native American Only	1%	1%	1%
Asian Only	2%	10%	1%
Native Hawaiian / Pacific Islander Only	1%	1%	0%
Any Other Combination	1%	0%	1%
<b>ETHNICITY</b>			
Hispanic or Latino	18%	27%	73%
Non-Hispanic	82%	47%	53%
<b>HOUSEHOLD COMPOSITION</b>			
Families w/ Children	43%	31%	25%
All Female Headed Household w/ Children	39%	28%	21%
Elderly	26%	39%	43%
Disabled	45%	51%	42%
<b>DISTRIBUTION OF HOUSEHOLD MEMBERS AGE</b>			
0-5	11%	8%	5%
6-7	31%	25%	22%
18-50	35%	33%	32%
51-61	11%	14%	12%
62-82	11%	18%	25%
83+	1%	3%	4%



	NATIONAL	STATE	LOCAL
<b>DISTRIBUTION BY LENGTH OF STAY</b>			
Moved in Past Year	15%	11%	12%
1+ to 2 Years	9%	7%	11%
2+ to 5 Years	19%	15%	22%
5+ to 10 Years	21%	20%	19%
10+ to 20 Years	29%	37%	28%
Over 20 Years	7%	11%	8%
<b>DISTRIBUTION OF HOUSEHOLD SIZE</b>			
1 Person	44%	47%	59%
2 Persons	20%	22%	17%
3 Persons	15%	12%	10%
4 Persons	11%	8%	6%
5 Person	6%	6%	5%
6 Persons	2%	3%	2%
7 Persons	1%	1%	1%
8+ Persons	0%	0%	0%
Average Household Size	2.3	2.2	1.9



HUD Public and Indian Housing Information Center (PIC) System  
Resident Characteristics Report as of January, 2019

# SECTION 8

	NATIONAL	STATE	LOCAL
<b>DISTRIBUTION BY NUMBER OF BEDROOMS</b>			
0 Bedrooms	3%	6%	16%
1 Bedrooms	28%	35%	48%
2 Bedrooms	35%	36%	24%
3 Bedrooms	27%	18%	10%
4 Bedrooms	6%	5%	1%
5+ Bedrooms	1%	1%	0%
<b>DISTRIBUTION BY AVERAGE ANNUAL INCOME</b>			
Extremely Low Income - Below 30% of Median	73%	77%	69%
Very Low Income - 50% of Median	19%	16%	22%
Low Income - 80% of Median	3%	3%	8%
Above Low Income	0%	0%	1%
Income Unavailable	7%	3%	0%
<b>DISTRIBUTION BY ANNUAL INCOME</b>			
No Income \$0	4%	2%	1%
\$1-\$5,000	9%	5%	2%
\$5,000-\$10,000	25%	10%	5%
\$10,001-\$15,000	25%	41%	39%
\$15,001-\$20,000	14%	16%	15%
\$20,001-\$25,001	8%	9%	10%
Above \$25,000	13%	18%	28%
<b>AVERAGE ANNUAL INCOME</b>	<b>\$14,504</b>	<b>\$17,199</b>	<b>\$21,130</b>
<b>DISTRIBUTION OF SOURCE OF INCOME</b>			
<i>Some families have multiple sources of income</i>			
With any wages	35%	33%	40%
With any public assistance (Welfare)	27%	23%	3%
With any SSI/SS/pension	58%	65%	70%
With other income	24%	17%	18%
With no income	3%	1%	1%
<b>AVERAGE MONTHLY RENT</b>	<b>\$343</b>	<b>\$411</b>	<b>\$503</b>
<b>OVERALL AVERAGE ASSISTANCE PAYMENT (HAP)</b>	<b>\$624</b>	<b>\$793</b>	<b>\$1045</b>



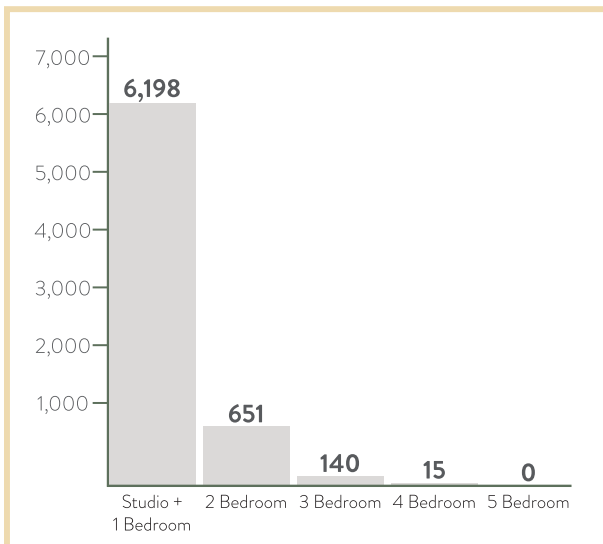




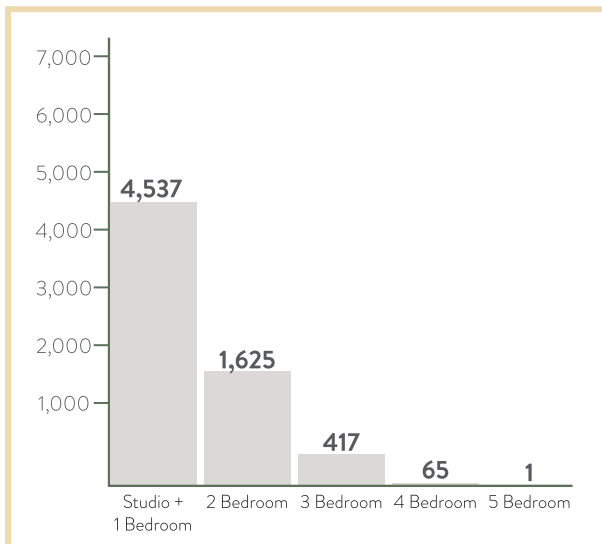


# WAITING LIST DATA

**OWNED/MANAGED  
WAITING LIST BY BEDROOM SIZE**



**SECTION 8 HOUSING CHOICE VOUCHER  
WAITING LIST NEED BY BEDROOM SIZE**





## 2019 AREA MEDIAN INCOME BY FAMILY SIZE

HOUSEHOLD SIZE	1	2	3	4	5	6	7	8
80% AMI	\$56,250	\$64,250	\$72,300	\$80,300	\$86,750	\$93,150	\$99,600	\$106,050
50% AMI	\$35,150	\$40,150	\$45,150	\$50,150	\$54,200	\$58,200	\$62,200	\$66,200
10% AMI	\$21,090	\$24,090	\$27,090	\$30,090	\$32,520	\$34,920	\$37,320	\$39,720

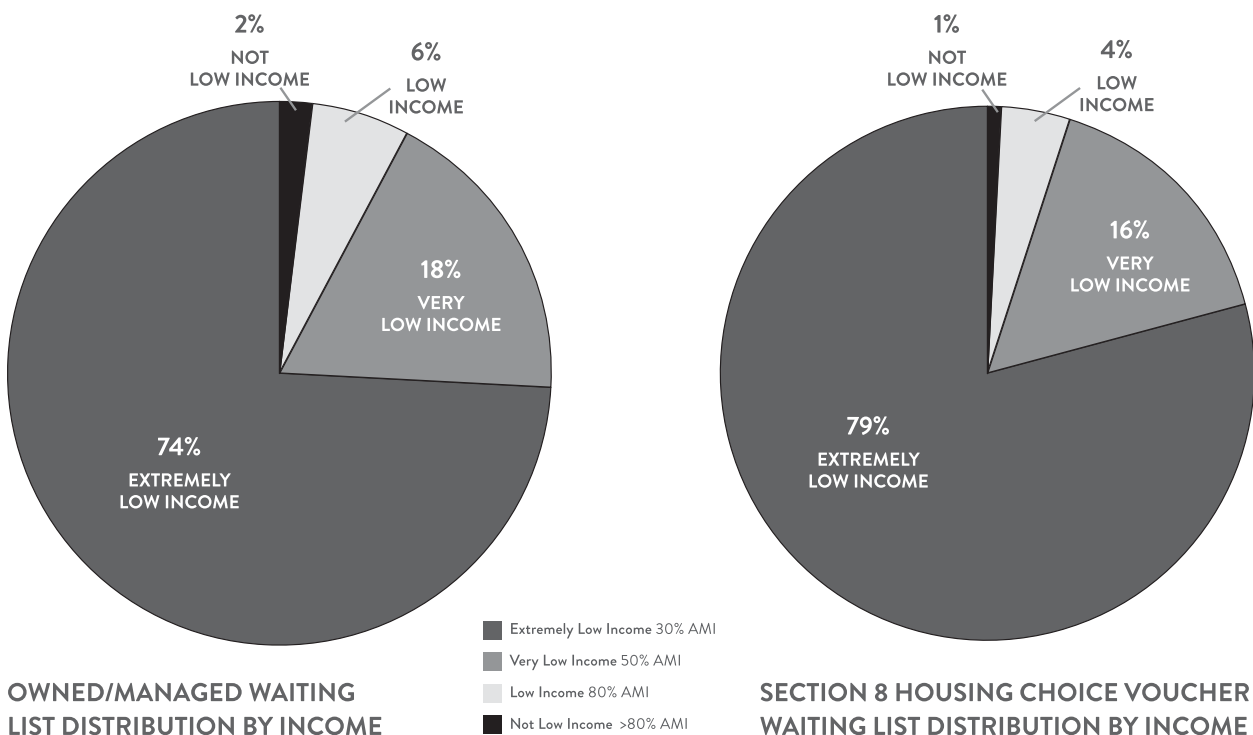
For 2018: Median Family Income (Family of Four) = \$79,600

DESCRIPTION	SECTION 8 HOUSING CHOICE VOUCHER   WAIT LIST FIGURES*
TOTAL HOUSEHOLDS	6,645
NUMBER OF SENIOR FAMILIES	1,167
FAMILIES WITH CHILDREN	2,608
TOTAL NUMBER OF CHILDREN	5,404
FAMILIES WITH DISABILITIES	2,308
HOMELESS FAMILIES	2,262
VETERAN FAMILIES	235

\*List includes non-residents of Santa Barbara

DESCRIPTION	OWNED/MANAGED HOUSING   WAIT LIST FIGURES*
TOTAL HOUSEHOLDS	7,004
NUMBER OF SENIOR FAMILIES	2,477
FAMILIES WITH CHILDREN	1,157
TOTAL NUMBER OF CHILDREN	2,083
FAMILIES WITH DISABILITIES	2,645
HOMELESS FAMILIES	135
VETERAN FAMILIES	480

\*List includes non-residents of Santa Barbara; households may be on multiple lists



# 2019 PORTFOLIO

SANTA BARBARA AFFORDABLE HOUSING GROUP			
ADDRESS	NAME	UNITS	TYPE
1831 DE LA VINA ST.	N/A	4	SENIOR
2721 MIRADERO DR.	ARROYO MIRADERO	10	SENIOR
175 S. LA CUMBRE LN.	VISTA LA CUMBRE	36	SENIOR
401-404 TRANSFER AVE.	CASTILLO COURT	8	SENIOR
721 LAGUNA ST.	PRESIDIO SPRINGS	122	SENIOR
716 N. SALSIPUEDES ST.	N/A	2	FAMILY
602 PICO AVE.	N/A	2	FAMILY
217-227 S. SALINAS ST.	N/A	10	FAMILY
221-223 W. VICTORIA ST.	N/A	12	FAMILY
125 S. VOLUNTARIO ST.	N/A	3	FAMILY
519-521 N. ALISOS ST.	N/A	4	FAMILY
602 EUCALYPTUS AVE.	N/A	4	FAMILY
422 OLD COAST HWY.	OLD COAST TOWNHOUSES	5	FAMILY
902 OLIVE ST.	OLIVE TOWNHOUSES	6	FAMILY
3931-3937 VIA DIEGO	N/A	24	FAMILY
82 N. LA CUMBRE RD.	N/A	11	FAMILY
305 RANCHERIA ST.	MONTERIA VILLAGE	4	FAMILY
512-524 W. MONTECITO ST.	MONTERIA VILLAGE	24	FAMILY
630 BATH ST.	N/A	2	FAMILY
231-233 W. ORTEGA ST.	N/A	4	FAMILY
323-327 S. VOLUNTARIO ST.	PASEO VOLUNTARIO	9	FAMILY
606 W. MICHELTORENA ST.	N/A	1	FAMILY
1507 SAN PASCUAL ST.	N/A	2	FAMILY
219-231 MEIGS RD.	N/A	18	FAMILY
1934-1938 ELISE WAY	N/A	16	FAMILY
818-826 LAGUNA ST.	PRESIDIO GARDENS	8	FAMILY
821 VINE AVE.	PRESIDIO GARDENS	6	FAMILY
820-824 VINE AVE.	PRESIDIO GARDENS	4	FAMILY
825 OLIVE ST.	PRESIDIO GARDENS	4	FAMILY
511-515 E. ORTEGA ST.	PRESIDIO GARDENS	12	FAMILY
714-720 OLIVE ST.	PRESIDIO GARDENS	12	FAMILY
1913 SAN PASCUAL ST.	N/A	10	FAMILY
610-616 W. CARRILLO ST.	CASA CARRILLO	7	FAMILY
1203-1215 CASTILLO ST.	WILSON COTTAGES	16	FAMILY
416-422 W. ANAPAMU ST.	WILSON COTTAGES	8	FAMILY
28-38 N. VOLUNTARIO ST.	HOIT GARDENS	6	FAMILY
1112-1120 E. MASON ST.	HOIT GARDENS	4	FAMILY
620-652 CASTILLO ST.	LA CASA CASTILLO	17	FAMILY
<b>TOTAL SBAHG UNITS</b>		<b>457</b>	
COMMUNITY-BASED SUPPORTIVE HOUSING			
ADDRESS	NAME	UNITS	TYPE
3030 DE LA VINA ST.	FIREHOUSE	1	16 BED TRANSIT
2612 MODOC RD.	SARAH HOUSE	11	GROUP HM/FAM
1020 PLACIDO AVE.	N/A	1	12 BED DETOX
2904 STATE ST.	N/A	8	FAMILY
<b>TOTAL COMMUNITY-BASED UNITS</b>		<b>21</b>	



## LOCALLY OWNED / NON-HUD

ADDRESS	NAME	UNITS	TYPE
922 CASTILLO ST.	CASA DE LAS FUENTES	42	WORKFORCE
1616 - 1618 CASTILLO ST.	N/A	9	WORKFORCE
2120 - 2124 OAK PARK LANE	N/A	9	WORKFORCE
509-515 W. VICTORIA ST.	N/A	11	WORKFORCE
633 DE LA VINA ST.	N/A	8	WORKFORCE
2941 STATE ST.	N/A	6	WORKFORCE
425-431 E. ORTEGA ST.	N/A	3	WORKFORCE
705 OLIVE ST.	N/A	3	WORKFORCE
801-835 OLIVE ST.	N/A	18	WORKFORCE
630 W. ARRELLAGA ST.	N/A	4	WORKFORCE
309-311 S. VOLUNTARIO ST.	PASEO VOLUNTARIO	18	WORKFORCE
810 VINE ST.	N/A	1	WORKFORCE
809-811 OLIVE ST.	N/A	3	WORKFORCE
821 E. FIGUEROA ST.	N/A	6	WORKFORCE
2525 DE LA VINA ST.	N/A	6	WORKFORCE
616 W. MISSION ST.	N/A	6	WORKFORCE
1910 SAN PASCUAL ST.	N/A	12	WORKFORCE
1022 GARDEN ST.	N/A	6	WORKFORCE
100 N. LA CUMBRE	N/A	19	WORKFORCE
1012-1024 E. DE LA GUERRA ST.	CASITAS DE LA GUERRA	15	SENIOR/WORKFORCE
224 W. ORTEGA ST.	N/A	6	SENIOR
816 VINE AVE.	N/A	6	SENIOR
817 OLIVE ST.	N/A	1	SENIOR
1027 E. ORTEGA ST.	N/A	6	SENIOR
<b>TOTAL NON-HUD UNITS</b>		<b>224</b>	

TAX CREDIT			
ADDRESS	NAME	UNITS	TYPE
422 E. COTA ST.	ARTISAN COURT	56	HMLESS/WORKFORCE
315 W. CARRILLO ST.	EL CARRILLO	62	HMLESS/WORKFORCE
512 BATH ST.	BRADLEY STUDIOS	54	HMLESS/WORKFORCE
227 W. DE LA GUERRA ST.	COTTAGE GARDENS	17	SENIOR
1116 DE LA VINA ST.	GARDEN COURT	98	SENIOR
418 SANTA FE PLACE	VILLA SANTA FE I	107	SENIOR
521 N. LA CUMBRE RD.	VILLA SANTA FE II	60	SENIOR
3869 STATE ST.	GRACE VILLAGE	58	SENIOR
13-21 S. SOLEDAD ST.	PEARL GARDENS	15	FAMILY
211-221 SYCAMORE LN.	SYCAMORE GARDENS	20	FAMILY
518 E. CANON PERDIDO ST.	ELEANOR APARTMENTS	8	FAMILY
251 S. HOPE AVENUE	THE GARDENS ON HOPE	90	UNDER CONSTRUCTION
813 E. CARRILLO ST.	JOHNSON COURT	17	UNDER CONSTRUCTION
<b>TOTAL TAX CREDIT UNITS</b>		<b>662</b>	

SECTION 8 HOUSING CHOICE VOUCHER / CONTINUUM OF CARE			
ADDRESS	NAME	UNITS	TYPE
DISPERSED THROUGHOUT THE CITY	SECTION 8 RENTAL ASSISTANCE	2633	FAMILY/SENIOR
DISPERSED THROUGHOUT THE CITY	CONTINUUM OF CARE	61	FAMILY/SENIOR
<b>TOTAL SECTION 8 HCV/COC</b>		<b>2,694</b>	
<b>TOTAL HOUSING UNITS</b>		<b>4,058</b>	



## END NOTES

“Out of Reach 2018 – The High Cost of Housing”, National Low Income Housing Coalition, page 1.

“Out of Reach 2018 – The High Cost of Housing”, National Low Income Housing Coalition, page 12.

“Homelessness in America”, National Alliance to End Homelessness.

“2017 Annual Homeless Assessment Report”, Department of Housing and Urban Development.

All data taken from “The State of the Nation’s Housing 2017”, Joint Center for Housing Studies of Harvard University, “Out of Reach 2018 – The High Cost of Housing”, National Low Income Housing Coalition, and “The Gap – Shortage of Affordable Homes, 2018”, National Low Income Housing Coalition.

All data taken from “Santa Barbara County Community Indicators”, University of California, Santa Barbara Economic Forecast Project, 2017, and Santa Barbara County Housing Element 2015-2023.

All data taken from “California’s Housing Future: Challenges and Opportunities”, California Department of Housing and Community Development, February 2018, “California’s Housing Emergency: State Leaders Must Immediately Reinvest in Affordable Homes”, California Housing Partnership Corporation, March 2018, “The McKinsey Global Institute: Housing Affordability”, October 2017, and 2014 “State of the Commute Report”, Santa Barbara County Association of Governments.



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