Analysis of Impediments to Fair Housing Choice

County of Santa Barbara HOME Consortium

County of Santa Barbara
HOME Consortium
Analysis of Impediments to Fair Housing
2020

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Section I: Executive Summary

Introduction

This document is an update to the 2015 Analysis of Impediments to Fair Housing Choice (AI) for the County of Santa Barbara HOME Consortium. An AI is required by the U.S. Department of Housing and Urban Development (HUD) for any community that receives federal housing funds.

Analysis of Impediments Purpose

An Analysis of Impediments to Fair Housing Choice, or AI, is a U.S. Department of Housing & Urban Development (HUD) mandated review of impediments to fair housing choice in the public and private sector. The AI is required for the Consortium to continue to receive federal housing and community development funds. The AI involves:

- A review of a jurisdiction's laws, regulations and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location availability and accessibility of housing;
- An assessment of public and private sector conditions affecting fair housing choice; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Fair Housing Laws

The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. The Fair Housing Act—Amended (FHAA) covers most types of housing including rental housing, home sales, mortgage and home improvement lending and land use and zoning. Excluded from the FHAA are owner-occupied buildings with no more than four units, single family

housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members and housing for older persons.

The State of California has a substantially equivalent law prohibiting discrimination in housing. The Fair Employment & Housing Act (FEHA) is the primary state law prohibiting discrimination in the sale, rental, lease negotiation, or financing of housing based on a person's race, religion, national origin, color, sex, marital status, ancestry, family status, disability, sexual orientation, and source of income. The state's law exceeds the protections in the Federal Fair Housing Act by including protected classes of marital status, sexual orientation and source of income. In addition, the law defines physical and mental disability as a condition that limits a major life activity; this definition of disability is broader than the federal definition, which requires a "substantial limitation." The FEHA also incorporates the protections of the Unruh Act which includes medical condition as a protected category.

Geographic Scope of Analysis

The geographic scope of this AI covers the Santa Barbara County HOME Consortium and Urban County Partnership, referred to throughout this document as "Consortium." Data presented for the Consortium as a whole reflect the entirety of the County excluding the City of Santa Barbara and the City of Guadalupe. Consortium jurisdictions are as follows:

- City of Buellton
- City of Carpinteria
- City of Goleta
- City of Lompoc
- City of Santa Maria
- City of Solvang
- Unincorporated County of Santa Barbara

Methodology

The impediments and observations in this AI were developed through a variety of research methods including demographic and housing market analyses; reviews of complaints and legal cases; analysis of mortgage lending data; a review of zoning and land use policies; interviews and meetings with stakeholders; as well as focus groups with residents.

Executive Summary of Impediments and Recommendations

The following summary documents the impediments to fair housing choice identified in the research, analysis and public process conducted for the AI documented in detail in Sections II, III and IV of this report. Section V of this report discusses the impediments and the recommended action plan in greater detail.

Section II: Community Participation Process

Fair Housing Survey

The County of Santa Barbara conducted online surveys that were available to residents and other community stakeholders in both English and in Spanish. In addition to the surveys being available online (using computers, smart phones, and other handheld devices), the surveys were also made available to residents in a paper-based version. Access to the survey was provided through the County of Santa Barbara website, through stakeholder email lists, posted in public convening locations, and published in print with QR Codes made available for residents to scan and link to the survey. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction.

The survey was meant to get a sense of community positions on fair housing and more general housing and economic development issues. It was comprised of 32 questions covering a range of data points including demographic information, residential information, knowledge of fair housing rights, experiences with fair housing discrimination, opinions on access to information on fair housing, and questions related to housing and community development more generally.

There were 386 responses overall, with 379 responses in English and 7 in Spanish. The average response time was 15 minutes and the completion rate was 87%. The low Spanish participation rate points to an area of improvement in community engagement for future processes. The County has provided all materials in multiple languages and connected to community organizations that cater to the Hispanic community for assistance with outreach, but the effort did not result in active participation. The survey was open for 3 months with multiple opportunities and reminders for stakeholders and residents to participate.

Respondent Profile

The respondents to the citizen survey were mostly white (68%) and women (69%). Thirty-nine percent (39%) identified as Hispanic/Latino. African Americans made up 1% of respondents, Asian respondents made up 2% of respondents, 9% responded that they were more than one race, and 4% were Native American.

English was the most common language spoken at home at 94%, 7% said they speak Spanish at home, and 1% of respondents said that they speak a language other than Spanish or English. 19% of those that responded said they have a disability or disabling condition.

The ages of respondents were as follows: 16% were between 25-34, 21% were 35-44, 39% were between 45 and 64, and 23% were older than 65 years of age. They were mostly long-time residents of the County, with 79% of them having lived in the County for more than 10 years. The respondents were distributed throughout the County, with people from zip codes 93436 and 93117 participating more than in other zip codes. Zip code 93460 saw the fewest respondents.

In terms of earnings data, 16% of respondents said they earned $132,000 per year or above, 43% earned between $55,000-$131,999, and 42% earned below $55,000. Of note is that nearly half of the 42% that earned below $55,000 stated they earned less than $27,000 per year. Twenty-eight percent (28%) of respondents live with 3-4 other people. Fifty percent (50%) of the respondents own their home, and of those that do, 38% have a mortgage. Forty-three percent (43%) are renters, and of those, 13% rent with some form of subsidy.

When asked what the most common issues they had faced in the last two years related to their housing and neighborhoods, the most common response at 40% was that they had difficulty paying their rent or mortgage. Thirty-four percent (34%) said that they experienced problems with the maintenance of their plumbing, electrical, appliances and other items in their homes. Thirty percent (30%) said that they had difficulty paying their utilities. Twenty-eight percent (28%) said that they had not been able to make needed repairs to their homes. Twenty-six percent (26%) said their neighborhoods had abandoned homes or homes in disrepair. Twenty-three percent (23%) cited vandalism as a problem, and the same number were dissatisfied with the local services including trash pickup and street maintenance.

The main barriers to good housing options in Santa Barbara County that were cited included cost the of housing (89%), concentration of affordable housing only in certain areas of the County (49%), and lack of funds for security deposit (46%).

Fair Housing Questions

There were 12 questions in the survey that specifically focused on fair housing; beginning with whether or not respondents were familiar with fair housing or anti-discrimination laws. Twenty-three percent (23%) of those who answered were not familiar with the laws. Thirty-nine percent (39%) were somewhat familiar, and 36% were familiar or very familiar. Three percent (3%) were unsure. When asked about protected classes, most respondents knew about religion, race, familial status, and age, but were less sure about the other classes. When the questions delved deeper into whether people were aware of their rights, the responses were split between those that did know their rights (54%) and those that did not (45%). Twenty-one percent (21%) said that they were aware of incidents of housing discrimination, 60% said that they were not aware of any incidents, and 19% said they were unsure.

Out of the 21% who said they were aware of an incident, when asked to choose all reasons for discrimination that applied, the top reasons were: income level (64%); source of income (35%); race/ethnicity (30%); age (23%); and criminal background (22%). The rest of the responses to this question were distributed among the 10 other possible choices. According to the survey, these incidents occurred in both single-family neighborhoods and in apartment complexes, however, the majority cited that it occurred in apartment complexes (60%). Over half of respondents did not report the incident (78%), and the most common reason given was that they did not think it would make a difference (32%).

In terms of education on fair housing issues, half of the respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (50%), and the majority of them (85%), have never participated in any kind of educational opportunity.

Open Responses

Throughout the survey, there were opportunities to give open responses. Some telling responses are as follows:

"Actually I live in one of the safest areas in our city however I rated as a 7 [out of 10] because of all the homeless camping out by the Library as well as other parts of the city." Zip Code 93436

"Nightly gun violence in Lompoc is distressing. Lompoc is home to a homeless population that is growing in numbers. Lompoc is the city where the county seems to want to stash all the poor people they don't want living in the other SB County cities." Zip Code 93436

"I appreciate living in subsidized housing, however maintenance doesn't leave notices when entering the unit, management is not consistent with keeping meetings, and the expectations of the residents isn't enough for privacy and the expectation that people are doing well rather than breaking the rules would be greatly appreciated." Zip Code 93436

"Lack of any housing in general, not enough affordable housing for everyone that needs housing." Zip Code 93436

"Our city needs to look at other cities that have successfully addressed the downturn in retail, e.g., mixed usage residential and commercial downtown properties." Zip Code 93105

“Students attending UCSB are dealing with food insecurities and renters are taking FULL advantage of these students, charging so much to live close to campus as many do not have more than a bike to travel. It’s really sad!” Zip Code 93117

“The major property managing companies have several people applying for the homes. An ex-offender can’t compete. I cannot establish a small group home for their re-entry because of discrimination in this way.” Zip Code 93458

In word cloud format, the open answers to the request to please share any additional comments regarding fair housing or discrimination yielded the following word cloud:

Focus Group Discussions

Four community and stakeholder focus groups were held in several areas of the County of Santa Barbara. Meetings were held on the following dates and in the following locations:

- November 20 – Santa Maria – 9 residents and 4 city/county representatives attended.
- November 21 – Lompoc – 3 residents and 7 city/county representatives attended.
- November 21 – Goleta – 14 residents and 8 city/county representatives attended.
- November 22 – Santa Barbara – 9 residents and 4 city/county representatives attended.

Participants in the meetings included but were not limited to community residents as well as members of organizations covering a range of services including economic development and job training, social services, housing, those serving the elderly and vulnerable populations. The focus groups covered a broad range of issues including housing, community development, and fair housing.

The focus group discussions were guided and facilitated, however, it was made clear that participants should feel free to discuss the topics that were on top of their minds. Participation was encouraged, and it was pointed out that community input is a critical component of the Analysis of Impediments (AI) processes. To encourage thinking about suggestions for solutions, time was set aside at the end of the 90-minute sessions to talk about priorities and thoughts around action items. Participants were encouraged to think of these plans that can help guide solutions to barriers and priority issues identified.

Based on the focus groups and conversations, the following observations were raised as priorities worth further support and consideration. These issues were the top concerns across all focus groups with specific emphasis on subtopics in specific locations as noted below:

- Affordable housing that is decent and safe is a top priority for many of the participants across all of the focus groups.
- Growing number of homeless is an area of concern in terms of housing them and providing for their social service needs.
    - Goleta's focus group, which consisted primarily of non-profit service providers, had a particular emphasis on the need to pair services with housing for these populations and the desire to improve interagency coordination.
- There are two key vulnerable populations that were highlighted at all of the focus group meetings – veterans and children. For veterans, it was reported that there is a housing and services need and, for children, there were concerns of the lack of affordable childcare and access to afterschool programs.
    - The meeting in Santa Maria had an especially engaged group of veterans through the Band of Brothers organization.
- Farmworkers were represented at the Santa Maria focus group, which gave an important voice to a vulnerable population.

- While housing affordability was a top priority for communities across the County, workforce training was brought up as an important issue for areas in the northern part of the County. At the meeting in Lompoc, which focused on economic development issues, small business assistance was noted as a concern.

List of Key Points

While the survey was broader in scope than just fair housing issues, it touched on many elements that contribute to fair housing choice. The priority challenge for those responding to the survey was overwhelmingly the cost of housing at 84%. That said, there were other issues that contribute to fair housing choice that respondents called out as important. Those included workforce development, improved infrastructure like sidewalks, lighting, and crosswalks, and access to mental health and substance abuse services. While some of these issues seem far removed from fair housing choice, they contribute to a gainfully employed, healthy community, that can get to and from the places they work, live, and play safely.

Section III: Demographic and Housing Profile

Community Profile

The first step is to develop a community profile. The goal of the community profile is to provide an overview of the current demographic, economic, and housing trends of the Santa Barbara County HOME Consortium region. This data are important tools to aid decision makers in affirmatively furthering fair housing and utilizing grant funds. The Community Profile is broken into two key sections.

The first section is the Demographic and Economic Profile, which looks at the region from the perspective of its people. Race and Ethnicity, age, disability status, income, employment, and other variables are explored. This section provides the necessary foundation for determining who lives in the jurisdiction and what their needs are. This outlines the demand for housing by looking at households' preferences and what they can afford.

The second section is the Housing Profile that looks at the Consortium region's housing stock. Multiple angles are explored, including home values, rents, occupancy, and age of housing stock, providing a snapshot of the physical environment of the region. This section establishes the supply of the available housing and how that matches up with the demand. Together, these pieces provide a data-driven view of the Consortium region that will advance and inform fair housing planning and identify conceivable impediments to fair housing choice.

Location of Santa Barbara County within the State of California

Report Notes

The members of the Santa Barbara County HOME Consortium are Santa Barbara County, and the cities of Buellton, Carpinteria, Goleta, Lompoc, Santa Maria, and Solvang. Where data are provided for the Consortium as a whole, the cities of Santa Barbara and Guadalupe are excluded. Where data are not available for the Consortium, data for the entire County are used instead.

Unless otherwise noted, the primary data sources are from the US Census Bureau including the Decennial Census and American Community Survey (ACS) 5-Year Estimates. The most recent, available Census data are from 2017. The most important aspect of this analysis is identifying and addressing the observed trends over time and geography, and not specific static measurements.

Demographic and Economic Profile

Population

There are 344,240 people living in the Santa Barbara County HOME Consortium, which represents a 7.1% growth since 2010. This growth rate is slightly higher than the statewide growth rate of 6.4% during the same time period. The table below details the change in population for the Consortium and state. Within the Consortium, Buellton and Santa Maria experienced the most growth, while Carpinteria had the least.

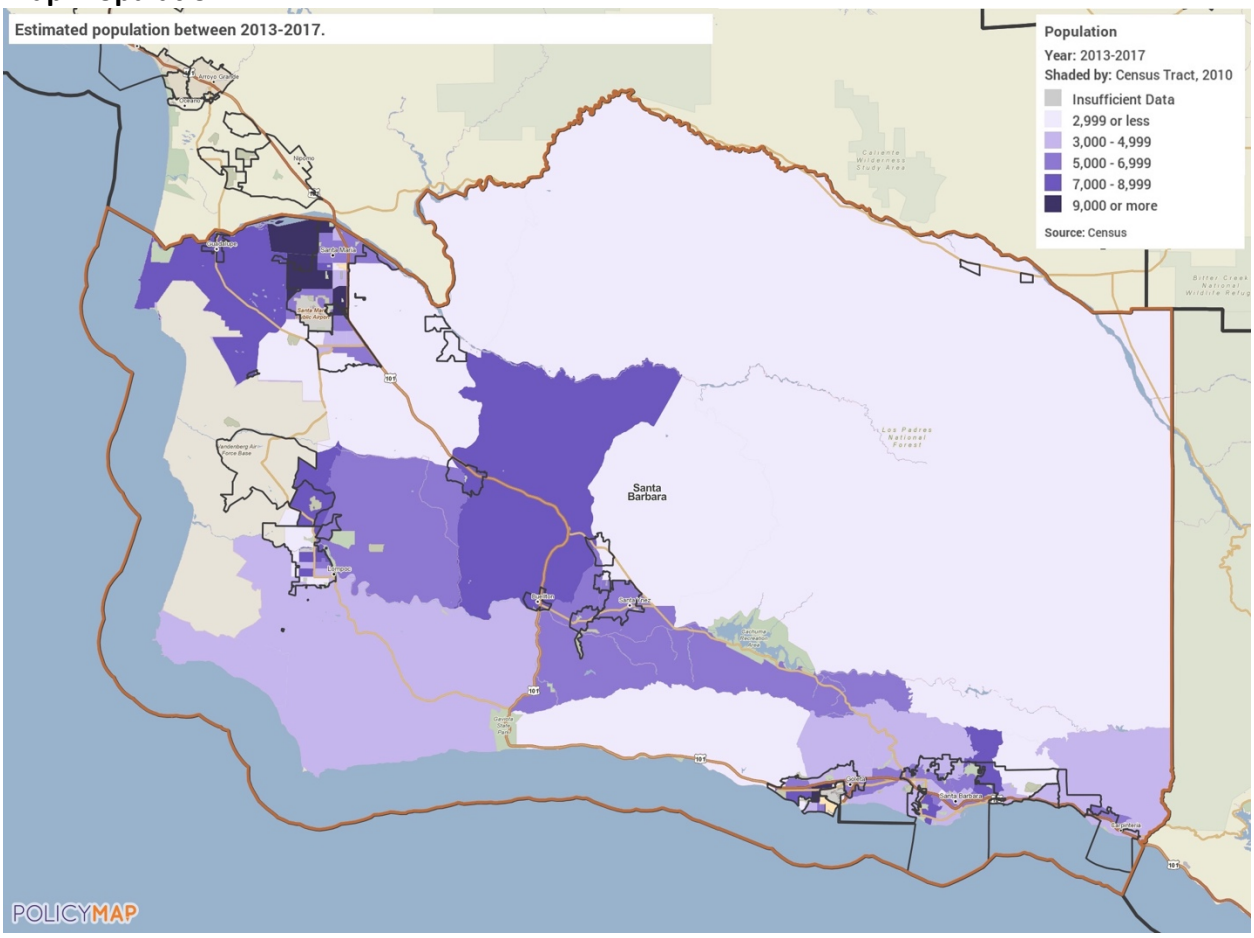
Table: Population Change from 2000 to 2017

Municipality	2000	2010	2017	% Change 2000-2010	% Change 2010-2017
Consortium	301,363	321,422	344,240	6.7%	7.1%
Buellton	3,828	4,609	5,087	20.4%	10.4%
Carpinteria	14,194	13,122	13,593	-7.6%	3.6%
Goleta	*55,204	29,397	30,847	n/a	4.9%
Lompoc	41,103	41,864	43,762	1.9%	4.5%
Santa Maria	77,423	94,645	104,791	22.2%	10.7%
Solvang	5,332	5,218	5,650	-2.1%	8.3%
California (state)	33,871,648	36,637,290	38,982,847	8.2%	6.4%

Source: 2000 Census, 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP05)
Data note: Does not include the cities of Santa Barbara and Guadalupe.
*Goleta incorporated as a city in 2002. In 2000 Goleta was an unincorporated census-designated place (CDP) and a significant portion of the CDP did not incorporate into the new city.

Within the Consortium there are several Census Tracts with a higher concentration of residents. Census Tract boundaries are determined every ten years by the US Census Bureau; each tract generally averages 4,000 people in terms of population. Areas with relatively large populations may reflect areas of population growth and appear concentrated near cities, particularly Santa Maria, Lompoc, and the south coast area of Santa Barbara County. Low population tracts may represent areas of a reducing population and tend to be more rural.

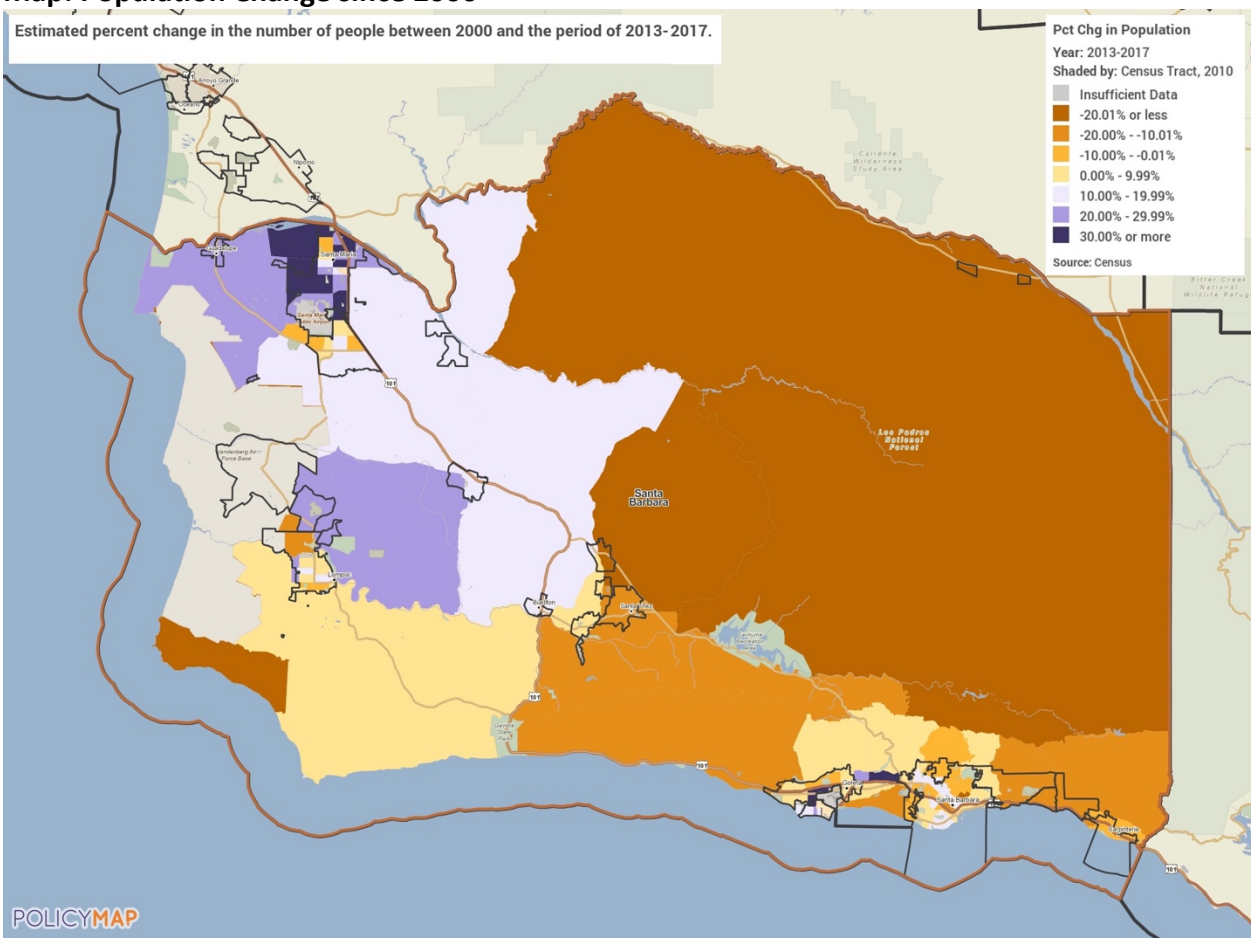
Map: Population



Source: 2013-2017 ACS via PolicyMap

The Consortium has experienced steady population growth since 2000; however, there were also certain areas that experienced varying increases/decreases. As displayed in the map below, since 2000, Santa Maria clearly had the largest population growth in the region. Although, not nearly as rapidly as in Santa Maria, much of the population growth also occurred around the cities of the Consortium. Population declines were experienced in much of the rural areas, which suggests signs of urbanization.

Map: Population Change since 2000



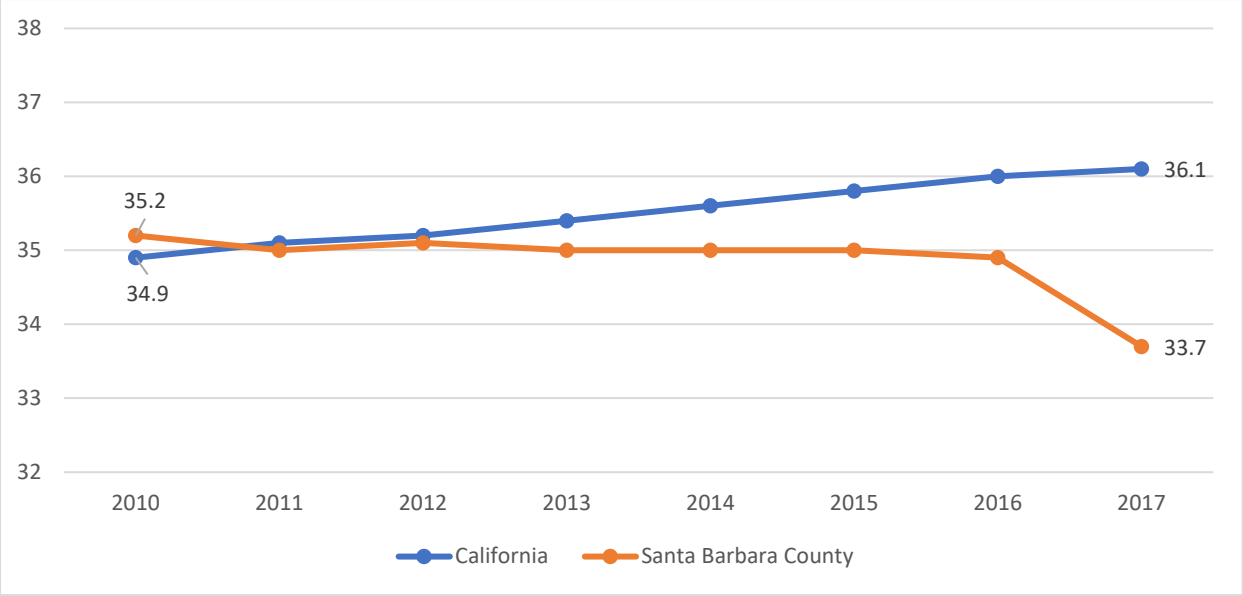
Source: 2013-2017 ACS via PolicyMap

Age

The Consortium's population has been getting younger, which runs counter to the statewide trend of an aging population. Since 2010, the median age has decreased from 35.2 years to 33.7 years in Santa Barbara County while the median age has increased from 34.9 years to 36.1 years in the state.

Table: Age Distribution				
Age Cohort	**Consortium**		**California**	
	# of People in Age Group	**% of People in Age Group**	**# of People in Age Group**	**% of People in Age Group**
Under 5 years	23,015	6.7%	2,493,545	6.4%
5 to 9 years	22,388	6.5%	2,526,231	6.5%
10 to 14 years	22,329	6.5%	2,543,419	6.5%
15 to 19 years	31,544	9.2%	2,609,110	6.7%
20 to 24 years	39,427	11.5%	2,859,724	7.3%
25 to 34 years	43,477	12.6%	5,822,872	14.9%
35 to 44 years	37,910	11.0%	5,180,070	13.3%
45 to 54 years	39,544	11.5%	5,202,333	13.3%
55 to 59 years	20,407	5.9%	2,453,244	6.3%
60 to 64 years	17,752	5.2%	2,143,851	5.5%
65 to 74 years	25,350	7.4%	2,946,809	7.6%
75 to 84 years	14,334	4.2%	1,509,528	3.9%
85 years and over	6,763	2.0%	692,111	1.8%
Median Age	*33.7	(x)	36.1	(X)
Source: 2013-2017 American Community Survey 5-Year Estimates (DP05) Data note: Median age is for Santa Barbara County.				

Chart: Median Age from 2010 to 2017



Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)
Data note: Median age is for Santa Barbara County.

Age Dependency Ratio

Age dependency ratios relate the number of working-aged persons to the number of dependent-aged persons (children and the elderly). An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce these same goods and services. It is important to note that these measures are not entirely precise – not everyone under the age of 18 or over 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are nonetheless helpful indicators in gauging the effect and impact of shifting age structures.

Santa Barbara County has a slightly higher age dependency ratio than the state as a whole. Within the Consortium the cities of Buellton, Santa Maria and Solvang all have high dependency ratios. Buellton and Solvang's high age dependency ratio is from the higher Old-age Dependency ratio, and Santa Maria's is from the higher Child Dependency ratio.

Table: Age Dependency Ratio								
Dependency Ratio	**Santa Barbara County**	**Buellton**	**Carpinteria**	**Goleta**	**Lompoc**	**Santa Maria**	**Solvang**	**California (state)**
Age ratio (both)	57.9	75.4	54.8	57.6	61.7	70.3	75.8	57.7
Old-age ratio	22.5	34.8	27.6	24.7	17.1	16.8	40.8	20.8
Child ratio	35.4	40.5	27.3	32.9	44.6	53.6	35.0	36.9
Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)								

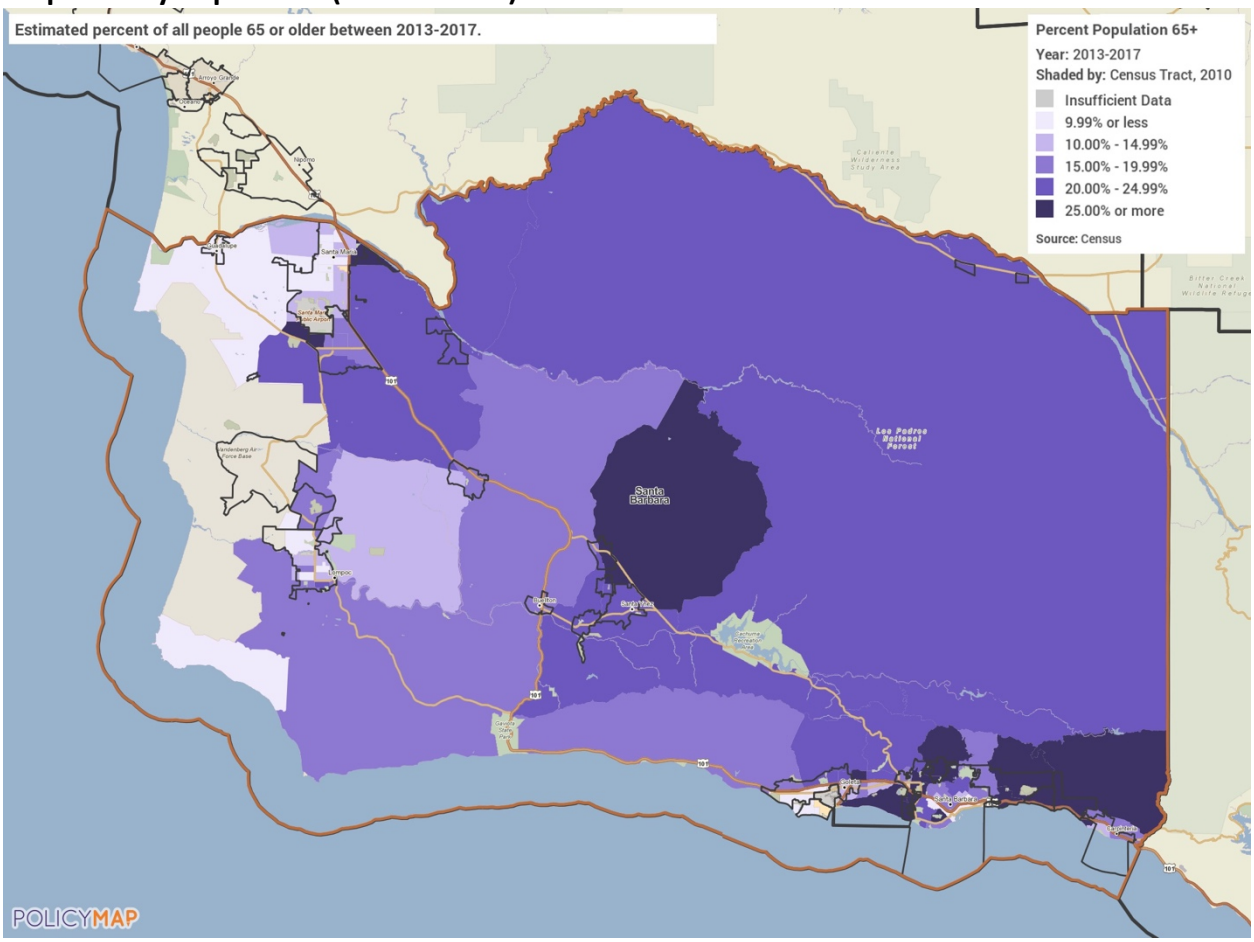
Elderly

Persons aged 65 and over may have distinct housing needs. As people age they tend to require new types of social services, healthcare, and housing. As communities across the nation grow proportionately older, the needs of the elderly become an increasingly important aspect of both public and private decision-making. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible, and located in close proximity to services and public or other transportation options. Housing is one of the most essential needs of the elderly as the affordability, location, and accessibility in terms of where they live may impact their ability to access health and social services, in terms of financial burden and physical practicality.

In 2017, elderly 65 years and older were 13.6% of the total population in the Consortium. That represents an increase of 1.3% from 2010, when this same figure represented 12.3% of the total population. In numerical terms the population of elderly in the region grew from 39,533 persons in 2010 to 46,447 persons in 2017.

The map below highlights the geographic distribution of the elderly population throughout the Consortium region. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations. Many of the rural areas that experienced declines in population are also areas with relatively higher percentages of the elderly. These areas may require greater attention and resources to ensure these elderly residents have access to services and support addressing their needs.

Map: Elderly Population (65 and older)



Source: 2013-2017 ACS via PolicyMap

Race and Ethnicity

According to the 2013-2017 ACS 5-Year estimates, White residents make up the majority of the Consortium population, representing roughly three-quarters of the population, or 74.1% of the population as a whole; Asians comprise 5.8% of the population and Blacks 2.0%. This differs from statewide figures where Asians comprise 14.1% and Blacks 5.8% of the state's total population. Persons identified categorically as "Some Other Race" accounted for 12.7% of the population of the Consortium region, which is similar to that of the state as-a-whole. As is the case throughout most of the country, persons who self-identify as "Some Other Race" are also likely to be Hispanic; however, in and of itself this does not necessarily provide an accurate account of the Hispanic population in the region.

The ACS also reports the number of persons who identified ethnically as Hispanic, which was 46.0% of the population – comprising the largest minority group in the Consortium. Persons can

identify as both ethnically Hispanic and racially as another group – in this case as White. The table below provides a detailed breakdown of the racial and ethnic composition of the Consortium and the state.

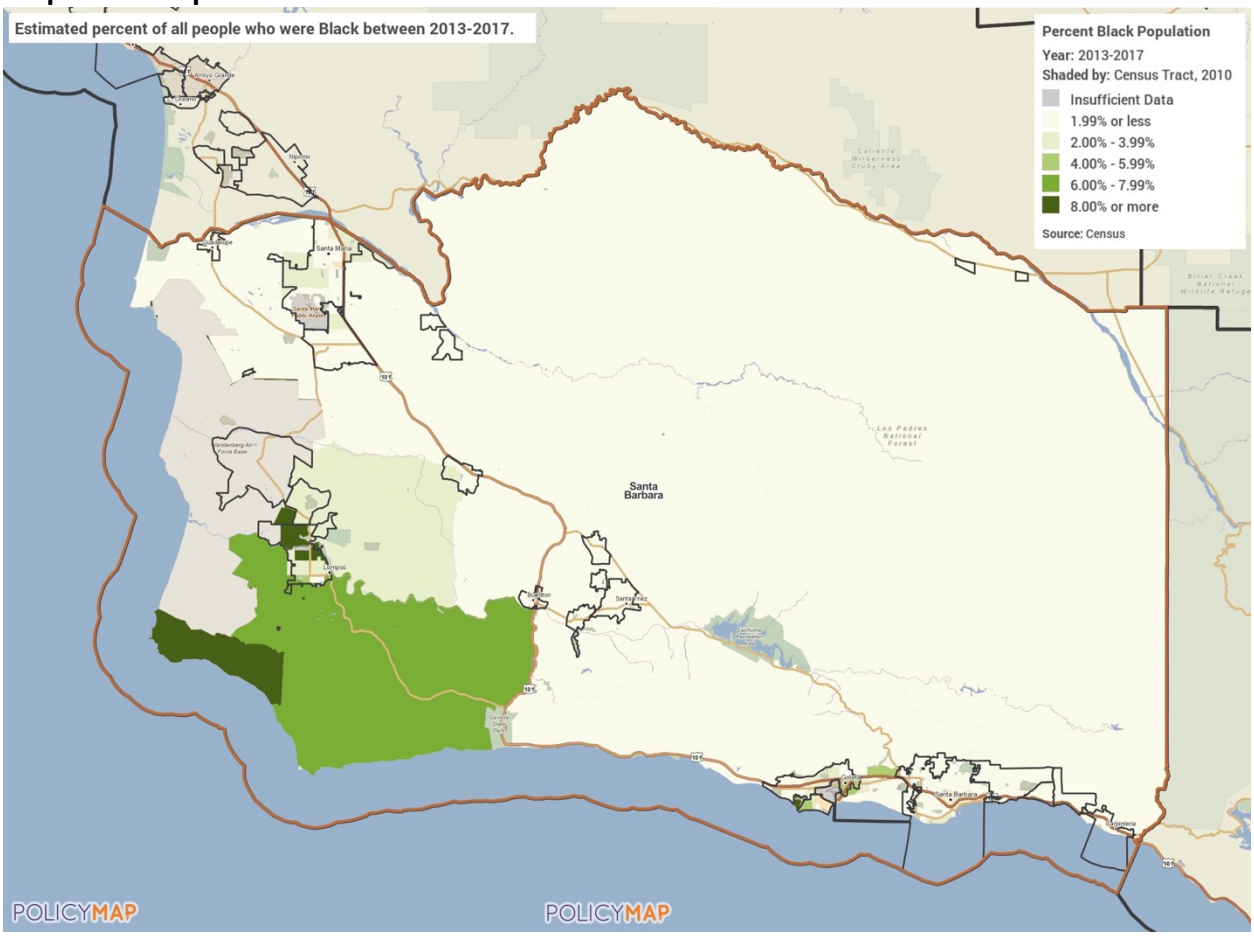
Table: Racial and Ethnic Composition				
Race	**Consortium**		**California (state)**	
	Estimate	**% of total**	**Estimate**	**% of total**
White	330,827	74.1%	23,607,242	60.6%
Black or African American	8,307	2.0%	2,263,222	5.8%
Am. Indian/Alaska Native	3,869	0.9%	292,018	0.7%
Asian	23,927	5.8%	5,503,672	14.1%
N. Hawaiian/Other Pac	732	0.2%	152,027	0.4%
Some other race	55,909	12.7%	5,329,952	13.7%
Two or more races	19,425	4.6%	1,834,714	4.7%
Ethnicity				
Hispanic	198,556	46.0%	15,105,860	38.8%
Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)				

As noted and displayed in the prior population growth map, Santa Maria is the fastest growing city within the Consortium and this growth largely reflected the increase in the Hispanic population. Currently, Santa Maria's population is 74.6% Hispanic whereas in 2010 it was 69.4%, a 5.2% increase during this timeframe. In contrast, the percent of Whites, Asians and Blacks each experienced small declines in population. Lompoc and Goleta, the second and third largest cities in the Consortium, demonstrated similar demographic shifts.

Table: Racial and Ethnic Composition, Member Cities						
Race	**Buellton**		**Carpinteria**		**Goleta**	
	Estimate	**% of total**	**Estimate**	**% of total**	**Estimate**	**% of total**
White	4,364	85.8%	9,964	73.3%	21,319	69.1%
Black or African American	137	2.7%	50	0.4%	601	1.9%
Am. Indian/Alaska Native	38	0.7%	127	0.9%	177	0.6%
Asian	22	0.4%	510	3.8%	2,689	8.7%
N. Hawaiian/Other Pac	0	0.0%	0	0.0%	30	0.1%
Some other race	310	6.1%	2,535	18.6%	4,467	14.5%
Two or more races	216	4.2%	407	3.0%	1,564	5.1%
Ethnicity						
Hispanic	1,495	29.4%	6,128	45.1%	11,235	36.4%
Race	**Lompoc**		**Santa Maria**		**Solvang**	
	Estimate	**% of total**	**Estimate**	**% of total**	**Estimate**	**% of total**
White	28,183	64.4%	76,912	73.4%	5,018	88.8%
Black or African American	2,229	5.1%	1,376	1.3%	0	0.0%
Am. Indian/Alaska Native	842	1.9%	438	0.4%	16	0.3%
Asian	1,432	3.3%	5,465	5.2%	101	1.8%
N. Hawaiian/Other Pac	126	0.3%	91	0.1%	0	0.0%
Some other race	7,713	17.6%	17,530	16.7%	365	6.5%
Two or more races	3,237	7.4%	2,979	2.8%	150	2.7%
Ethnicity						
Hispanic	24,821	56.7%	78,224	74.6%	1,531	27.1%
Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)						

Overall, the Black population is relatively small in the Santa Barbara area and most represented in the southwest corner of the Consortium approximate to Vandenberg Air Force Base. However, even here, Blacks comprise approximately 8% of the total population.

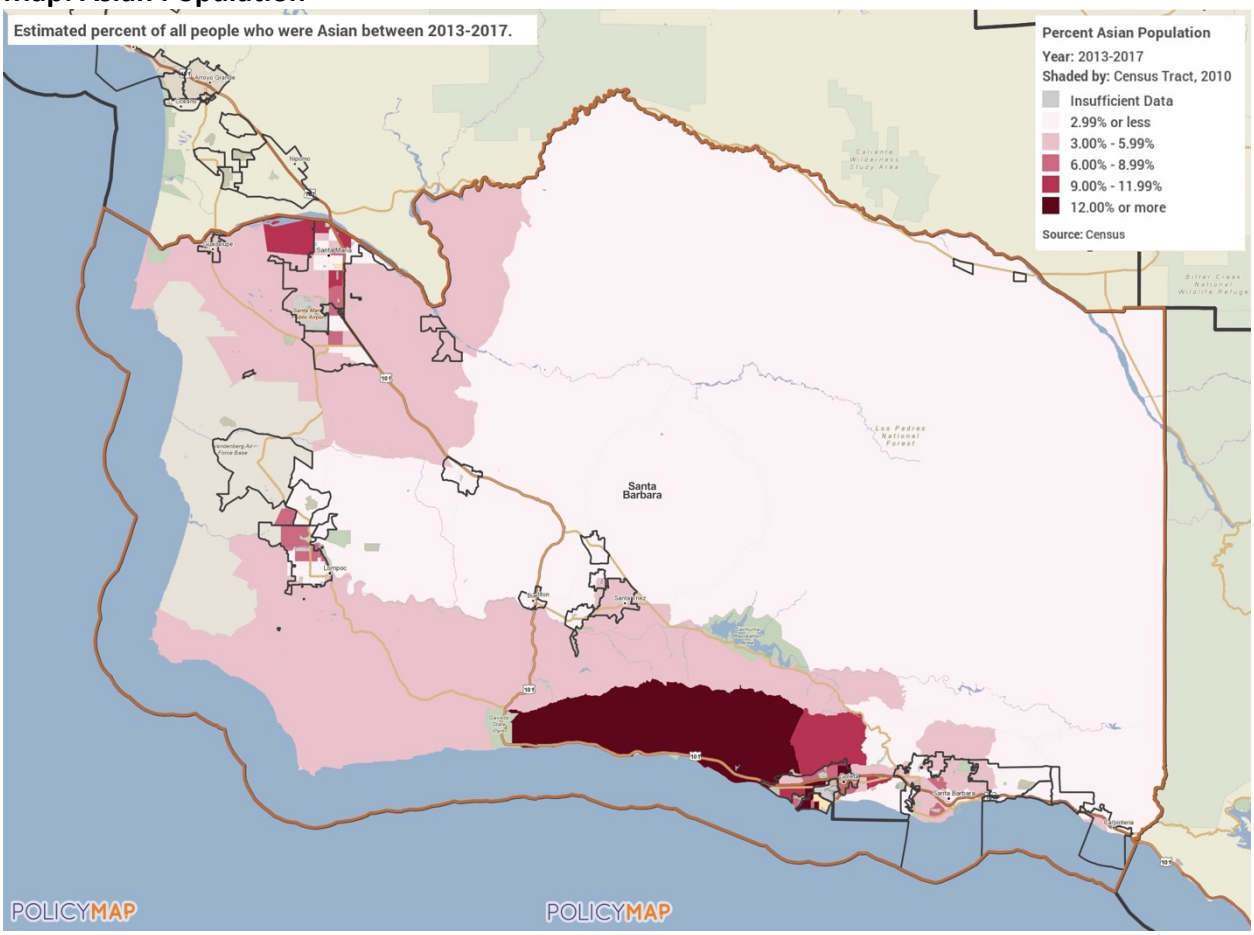
Map: Black Population



Source: 2013-2017 ACS via PolicyMap

While somewhat larger than the Black population, the Asian population is also relatively small within the Consortium. There are areas with a concentration of Asian residents along the south coast from the area of Gaviota State Park to the north down to the City of Goleta to the south. While not as concentrated, there is also a higher percentage of Asians residing in Lompoc and Santa Maria.

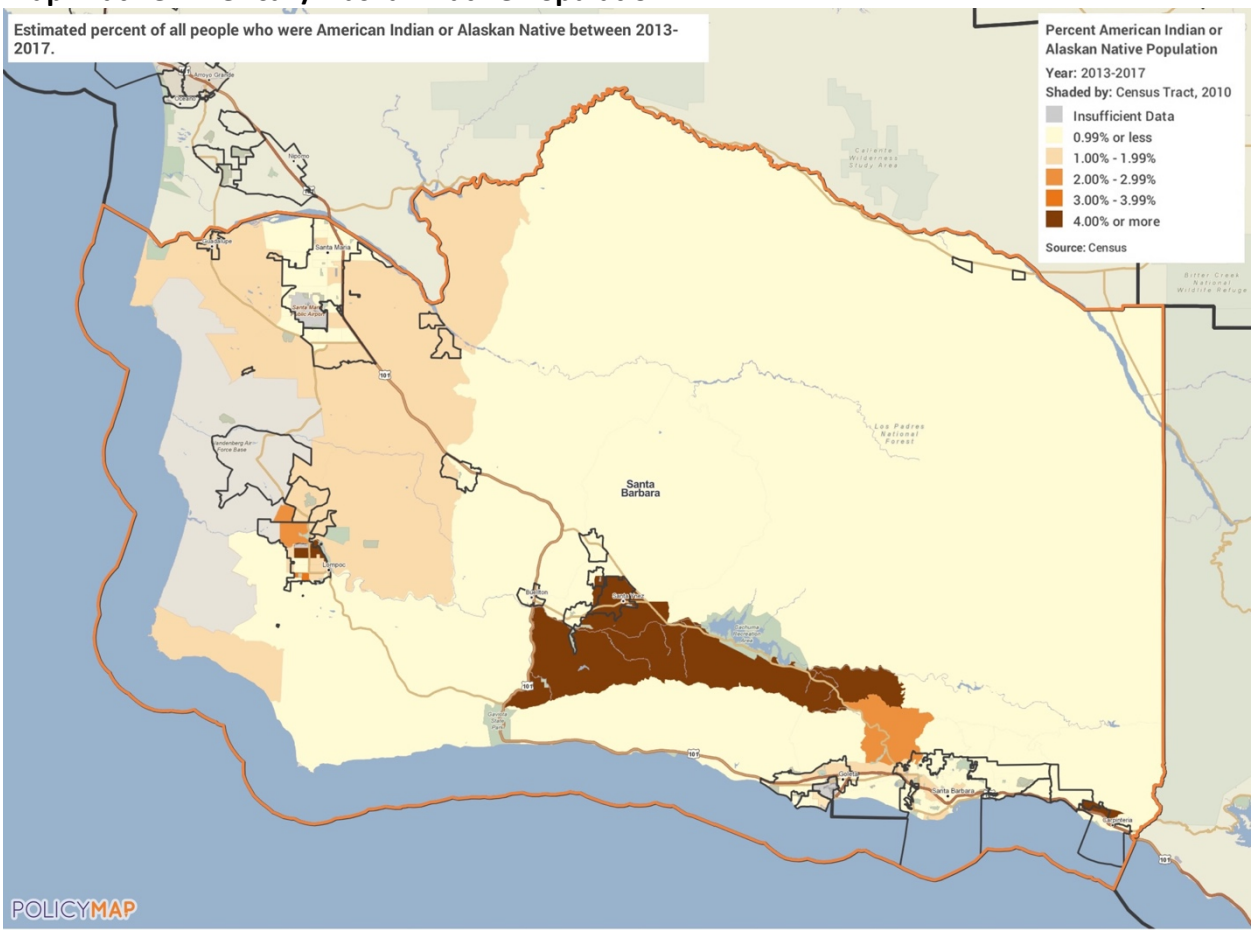
Map: Asian Population



Source: 2013-2017 ACS via PolicyMap

The Native American and Alaskan Native population is very small, representing just under 1% of the total population and principally concentrated in census tracts stretching north from Gaviota State Park to south around the Cachuma Lake Recreational Area; other areas of concentration of Native American and Alaskan Natives are in Lompoc and Carpinteria.

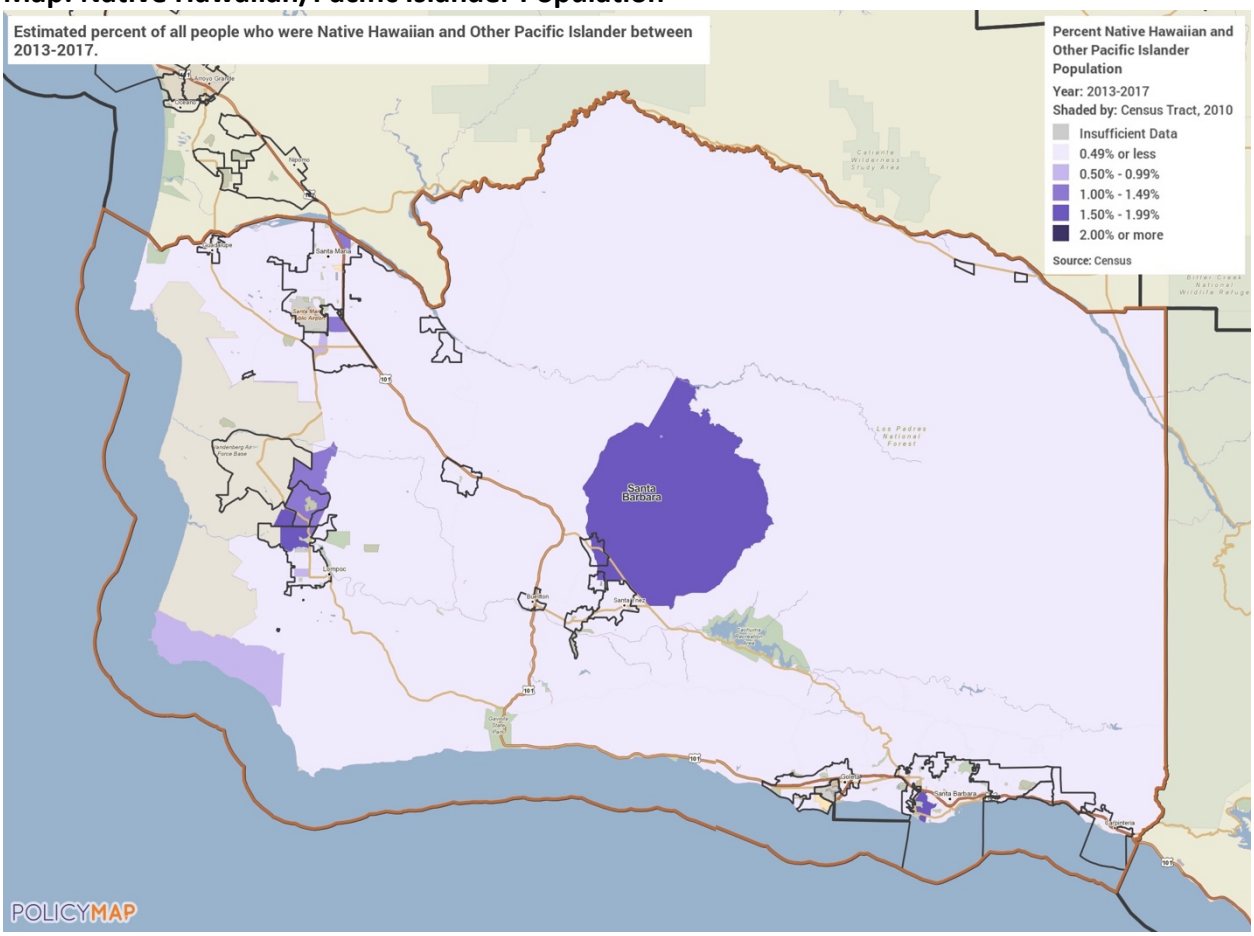
Map: Native American/Alaskan Native Population



Source: 2013-2017 ACS via PolicyMap

Native Hawaiian and Pacific Islanders comprise 0.2% of the Consortium region's population with concentrations in urban areas as well as in the center of the county in and around the area bordering the Los Padres National Forest. While this central tract (06083001905) encompasses a large swath of land, the total Hawaiian and Pacific Islanders population in this tract represented slightly over 40 persons.

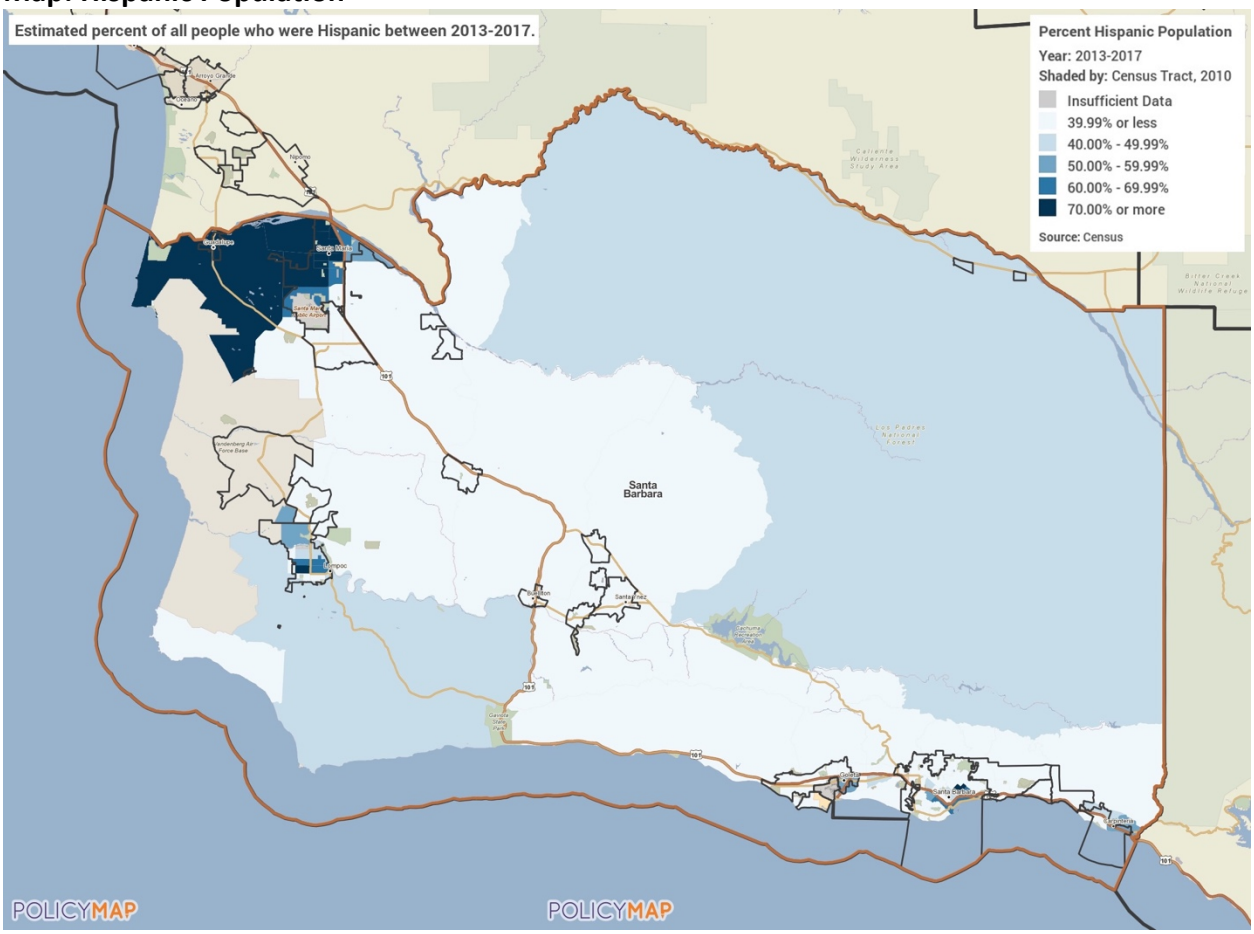
Map: Native Hawaiian/Pacific Islander Population



Source: 2013-2017 ACS via PolicyMap

Hispanic residents make up the largest minority group in the Consortium and is most concentrated in the northwest part of the County surrounding the cities of Santa Maria and Guadalupe. The Hispanic population in this general area was greater than 70%. A few tracts around Lompoc and cities along the Consortium's south coast Consortium also showed concentrations of residents identifying themselves as Hispanic.

Map: Hispanic Population



Source: 2013-2017 ACS via PolicyMap

Limited English Proficiency (LEP)

Limited English Proficiency (LEP), is defined as "speaks English less than 'very well.'" There are 7,909 households representing 7.5% of all Consortium households that indicated Limited English Proficiency. Of these households, 83.5% are Spanish speaking while 11.4% speak languages of Asian origin. Approximately 69.5% of these households reside in the cities of Santa Maria and Lompoc.

Table: Limited English Proficiency

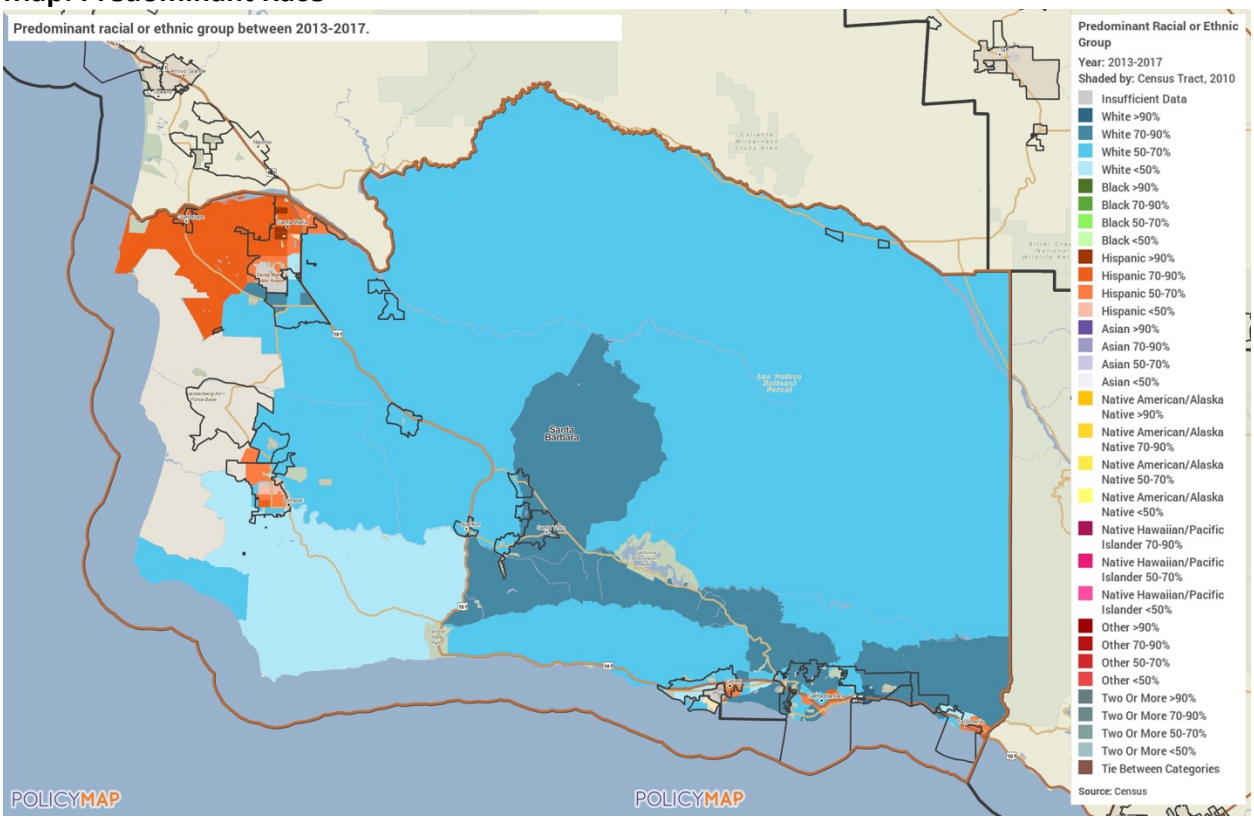
	All Households	# LEP	% LEP	# Spanish	# Asian	# Other Indo-Euro	# Other Language
Consortium	105,957	7,909	7.5%	6,611	899	194	205
Buellton	1,956	69	3.5%	69	0	0	0
Carpinteria	5,136	258	5.0%	234	24	0	0
Goleta	10,896	563	5.2%	330	190	43	0
Lompoc	13,410	1,012	7.5%	958	32	0	22
Santa Maria	27,771	4,486	16.2%	4,061	268	12	145
Solvang	2,324	105	4.5%	105	0	0	0
California (state)	12,888,128	1,189,745	9.2%	665,765	376,729	119,133	28,118

Source: 2010 Census, 2013-2017 American Community Survey 5-Year Estimates (S1602)

Diversity

The diversity map below provides a visual representation of the predominant race within the Consortium. While White residents make up the majority, there are areas of the Consortium that are primarily other racial or ethnic groups. Hispanic residents make up the majority in northeastern part of the Consortium, as well as in Lompoc, Goleta, and Carpinteria. Although race/ethnicity is just one factor that may affect fair housing choice, it is a useful tool in understanding the demographics of individual tracts across the region.

Map: Predominant Race



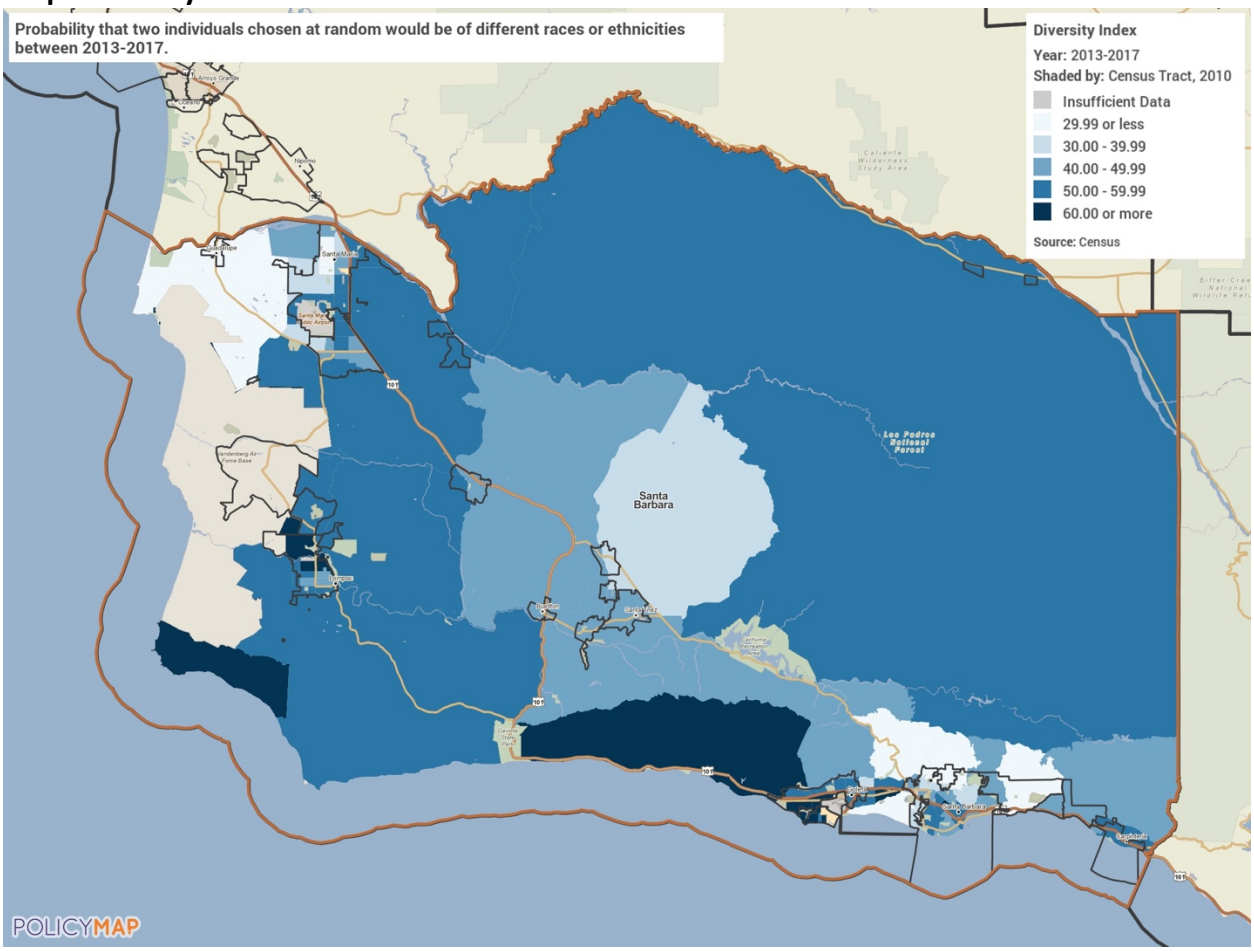
Source: 2013-2017 ACS via PolicyMap

The map below displays the Diversity Index ranking for census tracts in the Consortium, based on data from Policy Map. As Policy Map explains:

> "The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity (diverse). Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers."

Most tracts in the Consortium are relatively diverse, particularly in areas around Lompoc and Goleta. The most homogenous areas are in the northwest area and primarily Hispanic. Suburban tracts in the southwestern area are also highly homogenous and largely represented by concentrations of persons self-identifying as White.

Map: Diversity Index



Source: 2013-2017 ACS via PolicyMap

Disability

In addition to having to overcome barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities face financial hardships at much higher rates than the average person. An estimated 9.4% of the total population of the Consortium (32,314 people) had a disability of some sort. Unfortunately, accessible and affordable housing remains firmly out of reach for a large portion of the disabled population.

The following table provides data on the number of people with a disability in the Consortium, broken down by age and compared to the state. As is typical across the state and the country, the elderly experience a higher rate of disability in comparison to other age cohorts: nearly half of all residents 75 years and over have a disability while less than 10% of those aged 35 to 64 years old have a disability.

Table: Disability and Age

Age	Consortium		California (state)	
	# w/ disability	% of age group	# w/ disability	% of age group
Persons with a disability	32,314	9.4%	4,088,523	10.6%
Under 5 years	100	0.4%	16,039	0.6%
5 to 17 years	2,031	3.5%	279,466	4.2%
18 to 34 years	4,072	4.1%	469,908	4.9%
35 to 64 years	10,699	9.5%	1,525,378	10.3%
65 to 74 years	5,350	21.3%	702,349	24.1%
75 years and over	10,062	49.5%	1,095,383	51.3%

Source: 2013-2017 American Community Survey 5-Year Estimates (S1810)
Data note: "# w/ disability" is the estimate of disabled persons in age group and "% of age group" is the percent of the age group with a disability.

The following table provides data on the extent of disabilities among different racial and ethnic groups for the cities of the Consortium. Carpinteria, Lompoc and Solvang have the highest percentage of disability rates in the Consortium. Where data are reported for minority groups, Black or African Americans generally have the highest disability rates, while Hispanics have the lowest.

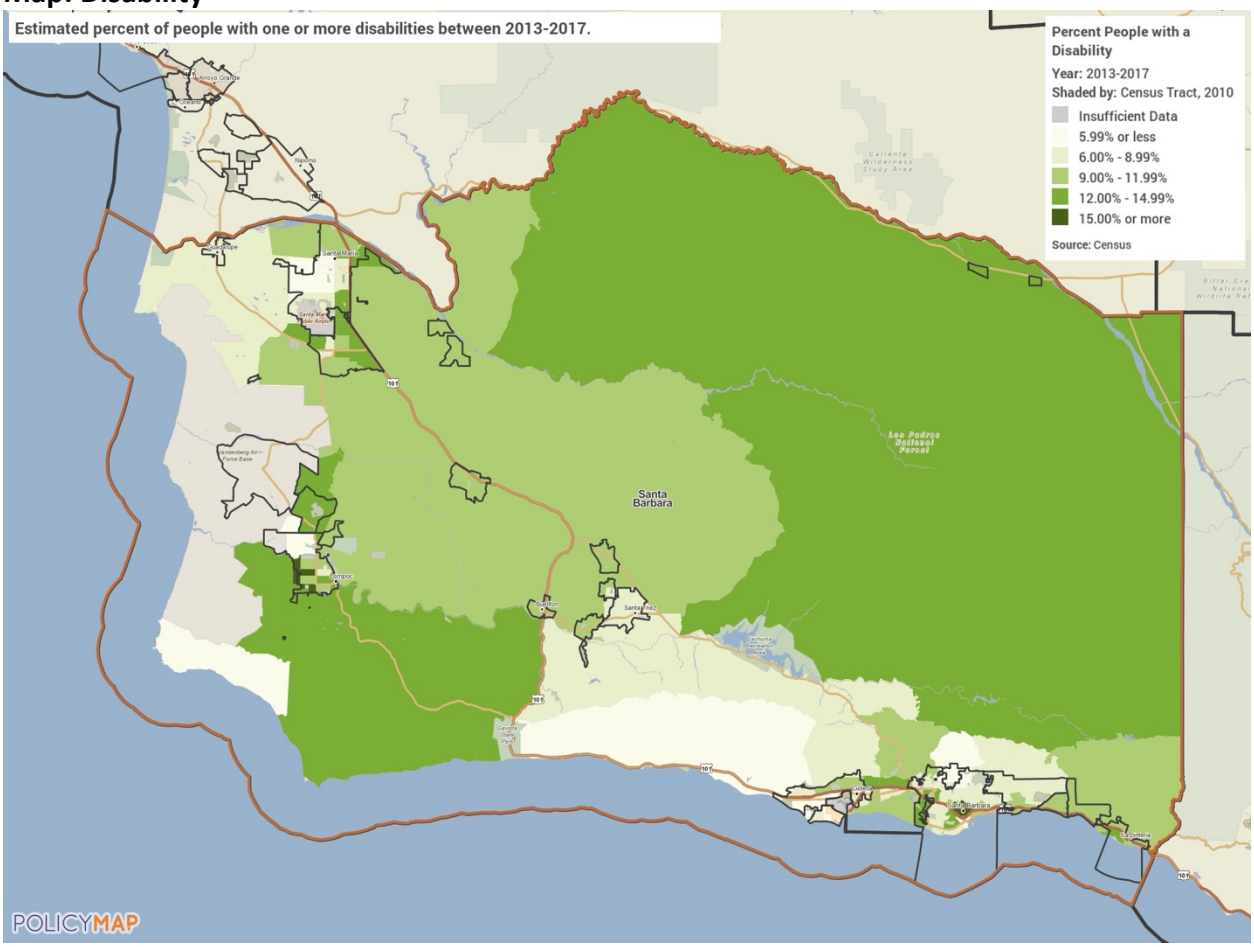
Table: Disability and Race

Race/Ethnicity	Buellton		Carpinteria		Goleta	
	# w/ disability	% of age group	# w/ disability	% of age group	% of age group	% of age group
Jurisdiction	474	9.4%	1,570	11.6%	2,568	8.4%
White	422	9.7%	1,226	12.3%	2,260	10.7%
Black or African American	0	0.0%	8	16.0%	34	5.9%
Am. Indian/Alaska Native	0	0.0%	11	8.7%	0	0.0%
Asian	0	0.0%	89	17.5%	71	2.6%
N. Hawaiian/Other Pac	0	-	0	-	16	53.3%
Some other race	38	12.3%	173	6.8%	116	2.6%
Two or more races	14	6.5%	63	15.5%	71	4.6%
Hispanic	49	3.3%	532	8.7%	609	5.4%
Race/Ethnicity	**Lompoc**		**Santa Maria**		**Solvang**	
	# w/ disability	**% of age group**	**# w/ disability**	**% of age group**	**% of age group**	**% of age group**
Jurisdiction	4,765	11.8%	9,298	8.9%	654	11.7%
White	3,355	12.7%	7,258	9.5%	637	12.8%
Black or African American	320	17.6%	215	15.9%	0	-
Am. Indian/Alaska Native	149	19.4%	90	21.1%	0	0.0%
Asian	93	7.2%	541	9.9%	0	0.0%
N. Hawaiian/Other Pac	20	27.4%	14	15.4%	0	-
Some other race	487	7.0%	895	5.1%	0	0.0%
Two or more races	341	11.0%	285	9.6%	17	11.3%
Hispanic	1,730	7.4%	4,447	5.7%	81	5.4%

Source: 2013-2017 American Community Survey 5-Year Estimates (S1810)
Data note: "# w/ disability" is the estimate of disabled persons in a race/ethnicity group and "% of age group" is the percent of the race/ethnicity group with a disability.

The map below shows the distribution of people with a disability in the Consortium. Like many of the variables studied in this analysis, the concentration of people with a disability is disproportionate across the region. The disability rate in the southwest and northeast tracts are generally higher than the tracts nearby the cities.

Map: Disability



Source: 2013-2017 ACS via PolicyMap

Income

Median household income in the Consortium region is comparable to that of the state as a whole; however, varying widely among cities within the Consortium. In 2017, the difference between the city with the lowest MHI (Lompoc) and the highest MHI (Goleta) is $37,994. In 2010, this same difference was $20,963, underlining a growing gap between high-income and low-income tracts within the Consortium.

Table: Median Household Income

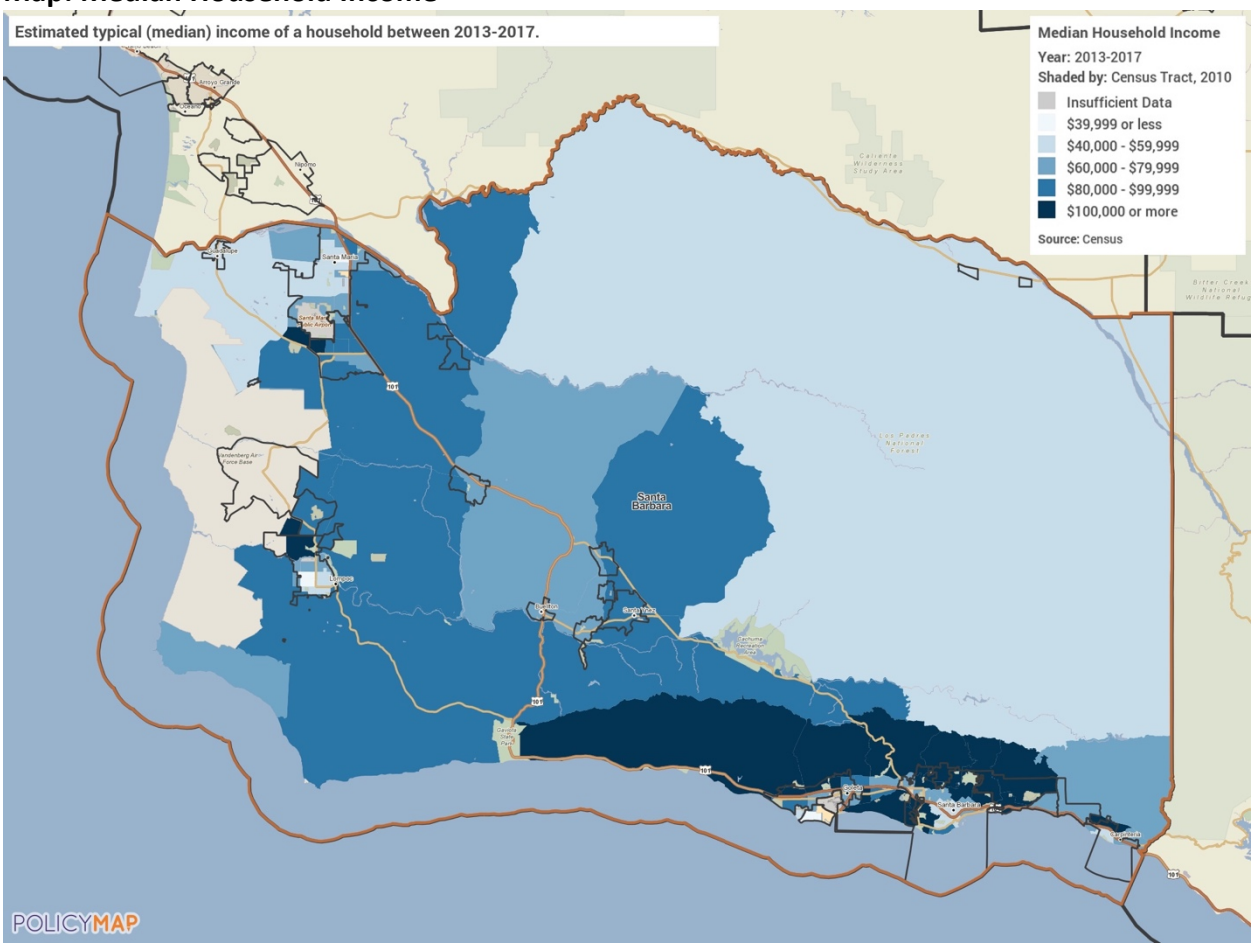
Municipalities	2010	2017	Percent Change 2010-2017
Santa Barbara County	$60,078	$68,023	13.2%
Buellton	$63,988	$77,462	21.0%
Carpinteria	$63,834	$69,834	9.4%
Goleta	$67,895	$87,068	28.0%
Lompoc	$46,932	$49,074	4.6%
Santa Maria	$50,208	$55,485	10.5%
Solvang	$61,289	$73,373	19.7%
California (state)	$60,883	$67,169	10.3%

Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP03)
Data note: MHI was not available for the Consortium, so MHI for the county was used.

While each city saw its MHI increase, this does not take into account adjustment for inflation. According to Bureau of Labor Statistics, inflation between the seven-year period between January 2010 through January 2017 was approximately 13%. The residents of cities with a growth in MHI of approximately 13% or less saw their purchasing power decrease between 2010 and 2017. Only Goleta, Solvang, and Buellton had an increase in the median income that increased at rates great enough to account for inflation.

As noted in the table above, median household income varies throughout the Consortium. Areas with the lowest MHI, represented by lighter blue, are primarily rural tracts and tracts in the center of urban areas. The highest MHI areas, which often more than double the lowest MHI areas, tend to be suburban or along coastal regions. There is a clear concentration of wealth along the southern coastal areas of the region, while MHI is lowest in the northwest and in Los Padres National Forest.

Map: Median Household Income

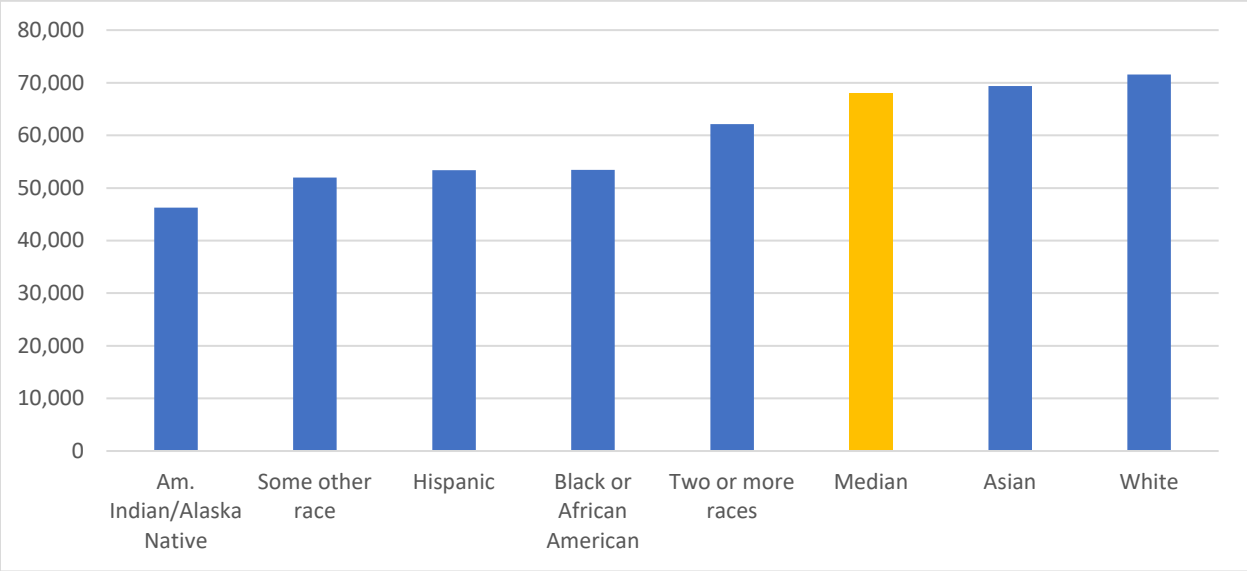


Source: 2013-2017 ACS via PolicyMap

Income and Race

In the Consortium, there is a relationship between a household's median income and race or ethnicity. In the region, White and Asian households have median household incomes higher than the county median of $68,023, while all other race/ethnicities were lower. Native American Indian/Alaskan Native households had the lowest median household income in the county with $46,250, or 68% less than the countywide median household income. Due to the small size of the group the median household income for Native Hawaiian/Pacific Islander households was not calculated.

Chart: Income & Race Comparison

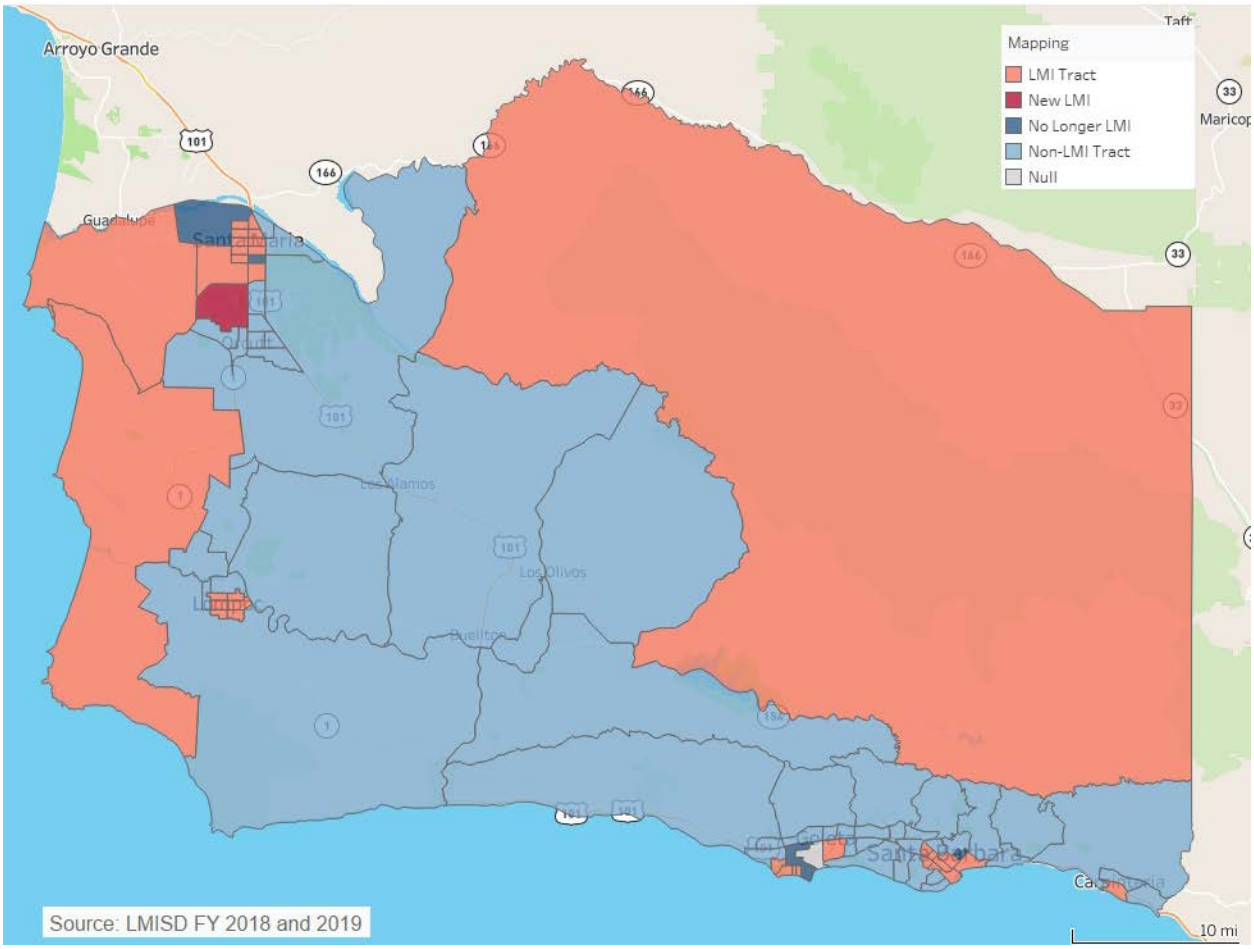


Data Source: 2013-2017 American Community Survey 5-Yr Estimates (S1903)
Data Note: Data is for Santa Barbara County

LMI Changes

Every five years HUD publishes an update to the LMI Status of tract block groups. LMI tracts are locations where at least 51% of the residents are LMI, which allows HUD grant programs to be classified as LMA benefit. In the jurisdiction there were 35 LMI, one of which is new. Four tracts changed from LMI to non-LMI since the last update.

Map: Santa Barbara County LMI Tract Changes



Poverty

The poverty rate in the Consortium has consistently been higher than the statewide rate and has also increased slightly more than the state as a whole. In 2010, the poverty rate in the Consortium was 14.4% and by 2017 it increased to 15.8%. In the same time period, the poverty rate in the state as a whole went from 13.7% to 15.1%.

The increase in poverty was uneven throughout the region. Three cities experienced a decrease in the poverty rate, Buellton and Carpinteria had the largest decrease with 24.7% and 28.0%, respectively. Solvang experienced a very large increase going from 6% in 2010 to 15.1% in 2017 – an increase of 145%.

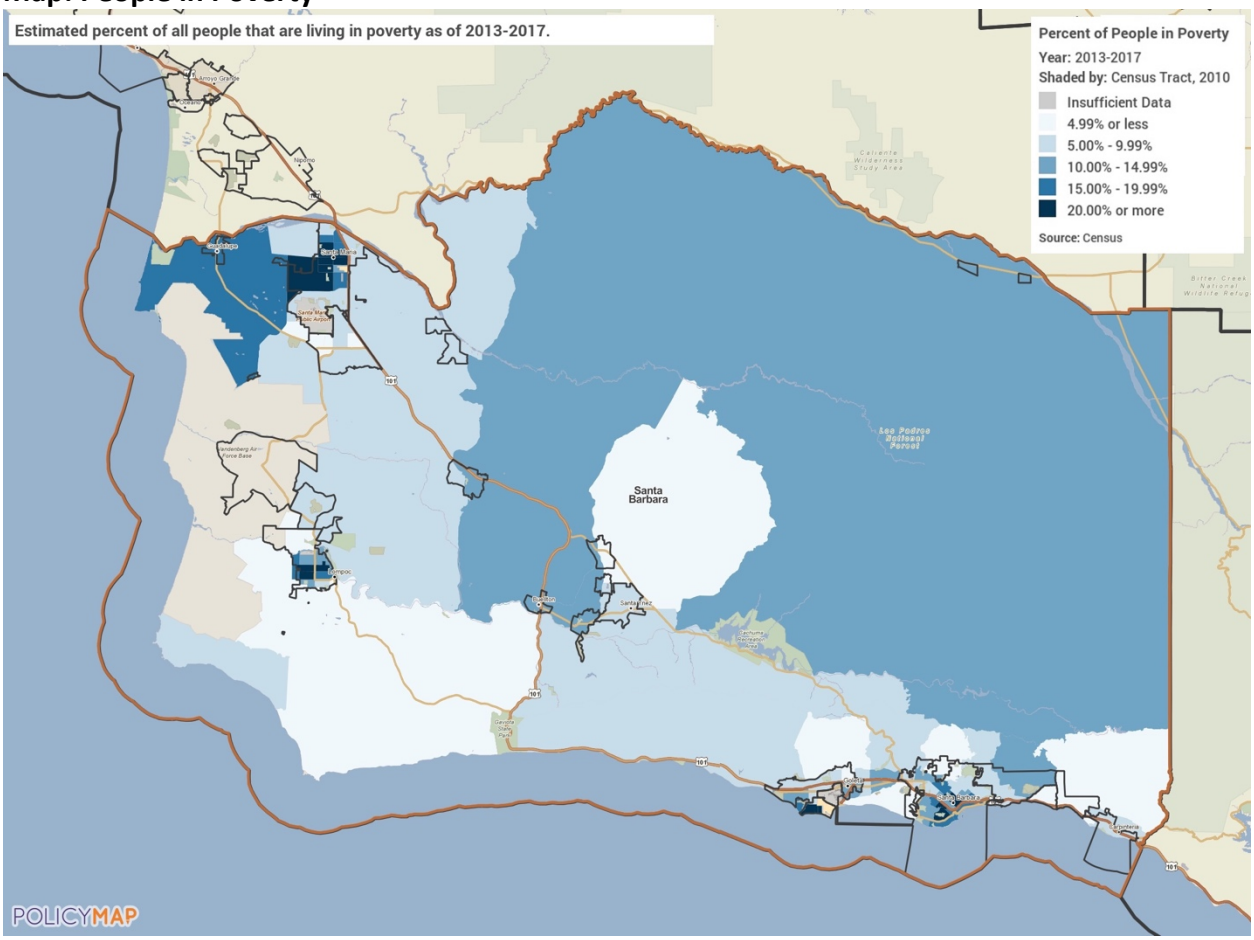
Table: Poverty Rate

Consortium/State	Percentage of population in poverty 2010	Percentage of population in poverty 2017	Percent change 2010-2017
Consortium	14.4%	15.9%	10.4%
Buellton	7.3%	5.5%	-24.7%
Carpinteria	10.7%	7.7%	-28.0%
Goleta	9.1%	8.4%	-7.7%
Lompoc	18.9%	20.8%	10.1%
Santa Maria	17.7%	18.6%	5.1%
Solvang	6.0%	14.7%	145.0%
California (state)	13.7%	15.1%	10.2%

Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP03)
Data note: All people.

The following map displays the geographical distribution of poverty throughout the Consortium region. The lighter shaded areas represent a smaller percent of people in poverty and the darker shaded areas represent a higher percent of people in poverty. Concentrations of poverty are important to be aware of, particularly if the areas overlap with neighborhoods that have a large racial or ethnic minority present. Tracts in Santa Maria, Lompoc and Goleta appear to have the highest poverty in the Consortium.

Map: People in Poverty



Source: 2013-2017 ACS via PolicyMap

Poverty and Race

A household's racial or ethnic group is related to the family's poverty rate. White and "Two or more races" are the only groups with a poverty rate below the Consortium-wide rate. Native Americans/Alaskan Natives and Black and African Americans have the highest poverty rates. Hispanic residents represent the largest minority group and have a poverty rate of 19.5%.

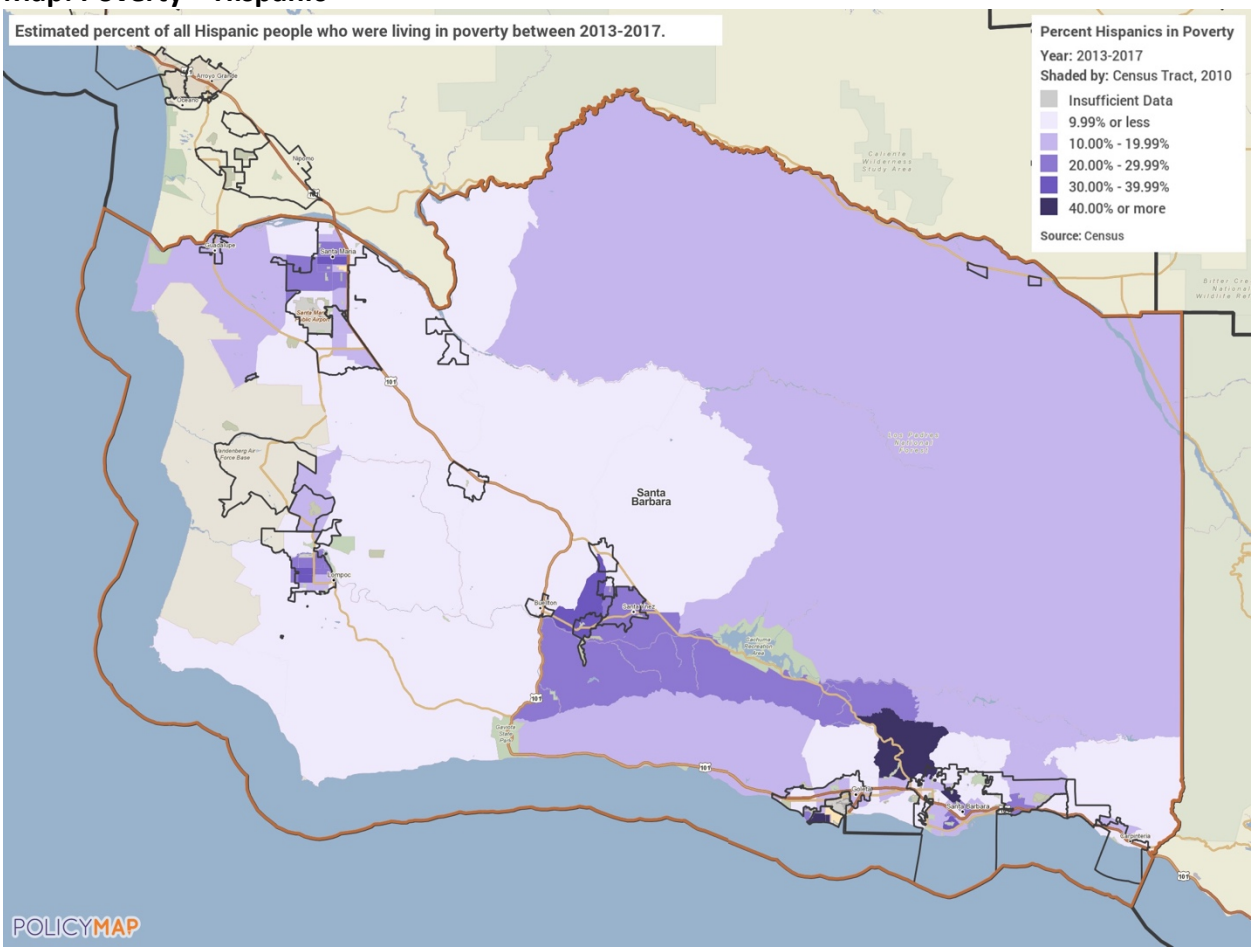
Table: Poverty and Racial / Ethnic Composition

Race/Ethnicity	Santa Barbara County		California (state)	
	# in poverty	% in poverty	# in poverty	% in poverty
Consortium	51,861	15.9%	5,773,408	15.1%
White	36,393	14.8%	3,183,011	13.7%
Black or African American	1,303	21.1%	502,610	23.2%
Am. Indian/Alaska Native	649	22.3%	62,078	21.9%
Asian	3,096	18.8%	607,792	11.2%
N. Hawaiian/Other Pac	7	1.4%	21,470	14.5%
Some other race	8,331	21.0%	1,141,471	21.8%
Two or more races	2,082	14.4%	254,976	14.3%
Hispanic	29,674	19.5%	3,052,999	20.6%

Source: 2013-2017 American Community Survey 5-Year Estimates (S1701)
Data note: "# in poverty" is the estimate of people in poverty in race/ethnicity group and "% in poverty" is the percent of the persons in poverty in the race/ethnicity group.

The following map displays the poverty rate based on ethnicity. Lighter shaded areas represent areas where the particular group has lower rates of poverty and darker shaded areas represent areas where the group has higher poverty rates. Hispanics experienced high poverty rates of 40% or more in several tracts in the southern coastal areas. Poverty rates are generally higher for Hispanics in urban areas.

Map: Poverty – Hispanic



Source: 2013-2017 ACS via PolicyMap

Cost Burden

By HUD's definition, households paying in excess of 30% of their monthly household income towards housing costs (renter or owner) are defined as being "cost burdened." The tables below detail data on 1.) Owner costs as a percentage of household income for homeowners with a mortgage, 2.) Homeowners without a mortgage, and 3.) Renter costs as a percentage of income.

Renters are, by far, the most cost burdened group in the Consortium. Approximately 57.9% of renters pay more than 30% of their income to housing costs, and 48% of these pay in excess of 35%. Homeowners with a mortgage have a lower, but still significant cost burden rate. About 38.1% of those with a mortgage are cost burdened. Lastly, homeowners without a mortgage are the least at risk of being cost burdened, only 15.7% pay over 30% to housing costs. However, homeowners without a mortgage also tend to be elderly and may lack disposable income, meaning any increase in housing costs can cause significant problems.

Table: Monthly Housing Costs, Consortium

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	**Percentage**	**Number**	**Percentage**	**Number**	**Percentage**
Housing units	39,999	(x)	19,279	(x)	43,830	(x)
Less than 20%	13,513	33.8%	14,327	74.3%	7,786	17.8%
20 to 24.9%	6,300	15.8%	1,079	5.6%	5,295	12.1%
25 to 29.9%	4,923	12.3%	848	4.4%	5,397	12.3%
30 to 34.9%	3,615	9.0%	752	3.9%	4,328	9.9%
35% or more	11,648	29.1%	2,273	11.8%	21,024	48.0%
Not Computed	127	(x)	223	(X)	2,499	(x)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

The tables below show cost burden for homeowners with a mortgage, homeowners without a mortgage and renters by cities in the Consortium.

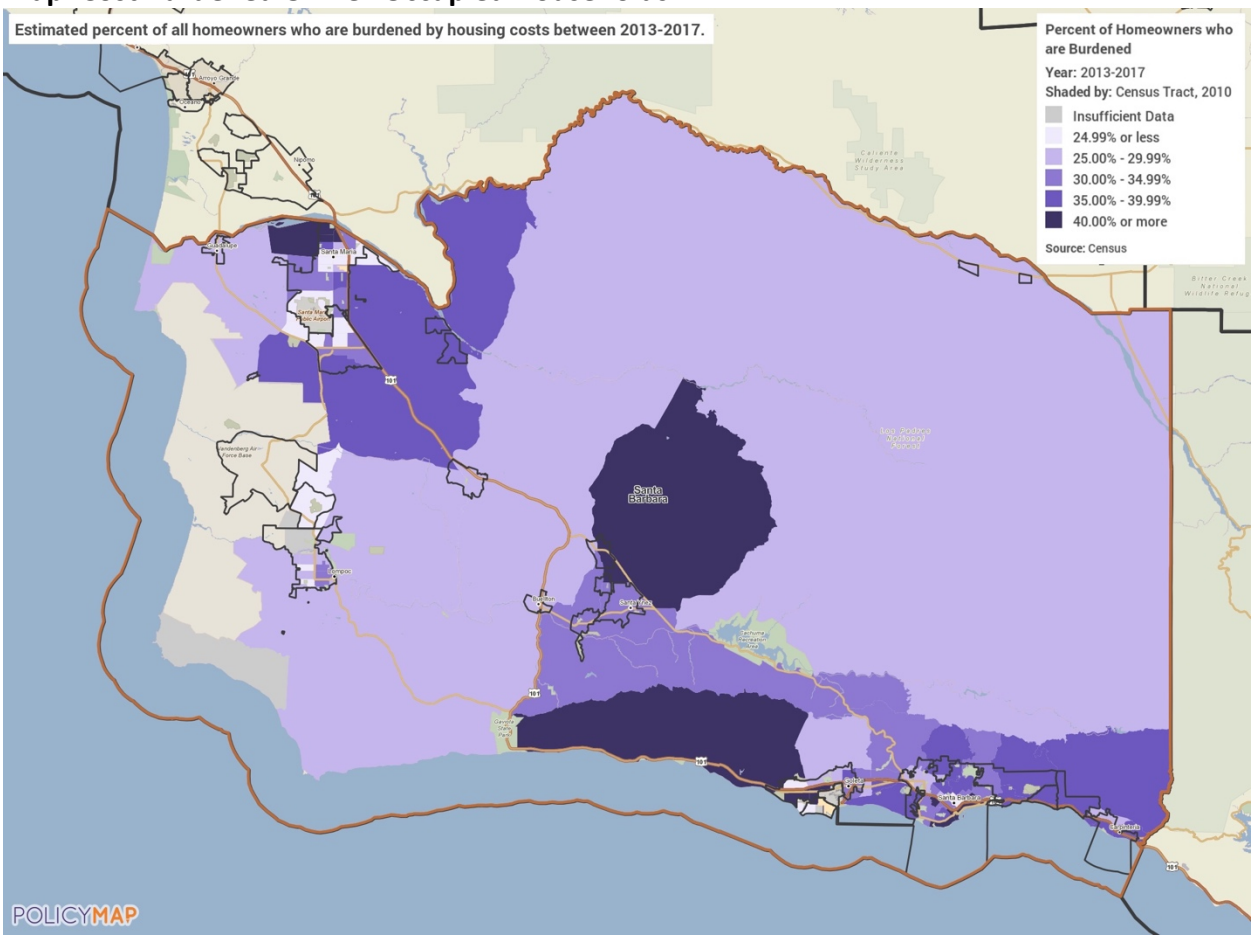
Table: Selected Monthly Costs of Home Owners with Mortgage, Cities						
	Buellton		Carpinteria		Goleta	
	Number	Percentage	Number	Percentage	Number	Percentage
Hsg units w/ mortgage	968	968	1,736	1,736	3,984	3,984
Less than 20%	386	39.9%	570	32.8%	1,227	30.8%
20 to 24.9%	154	15.9%	302	17.4%	572	14.4%
25 to 29.9%	43	4.4%	158	9.1%	553	13.9%
30 to 34.9%	51	5.3%	170	9.8%	403	10.1%
35% or more	334	34.5%	536	30.9%	1,229	30.8%
Not Computed	0	(X)	0	(X)	0	(X)
	Lompoc		Santa Maria		Solvang	
	Number	Percentage	Number	Percentage	Number	Percentage
Hsg units w/ mortgage	3,665	3,665	9,732	9,732	1,003	1,003
Less than 20%	1,261	34.4%	3,328	34.2%	290	28.9%
20 to 24.9%	575	15.7%	1,592	16.4%	160	16.0%
25 to 29.9%	505	13.8%	1,207	12.4%	184	18.3%
30 to 34.9%	394	10.8%	1,079	11.1%	29	2.9%
35% or more	930	25.4%	2,526	26.0%	340	33.9%
Not Computed	24	(X)	21	(X)	0	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

Table: Selected Monthly Costs of Home Owners without a Mortgage, Cities						
	Buellton		Carpinteria		Goleta	
	Number	Percentage	Number	Percentage	Number	Percentage
Hsg unit w/o mortgage	400	400	985	985	1,758	1,758
Less than 10%	113	28.3%	405	41.1%	846	48.1%
10 to 14.9%	129	32.3%	169	17.2%	262	14.9%
15 to 19.9%	77	19.3%	77	7.8%	166	9.4%
20 to 24.9%	49	12.3%	68	6.9%	129	7.3%
25 to 29.9%	11	2.8%	56	5.7%	40	2.3%
30 to 34.9%	0	0.0%	90	9.1%	114	6.5%
35% or more	21	5.3%	120	12.2%	201	11.4%
Not Computed	8	(X)	0	(X)	25	(X)
	Lompoc		Santa Maria		Solvang	
	Number	Percentage	Number	Percentage	Number	Percentage
Hsg unit w/o mortgage	1,993	1,993	4,103	4,103	421	421
Less than 10%	1,021	51.2%	1,913	46.6%	80	19.0%
10 to 14.9%	269	13.5%	815	19.9%	164	39.0%
15 to 19.9%	198	9.9%	368	9.0%	63	15.0%
20 to 24.9%	141	7.1%	200	4.9%	50	11.9%
25 to 29.9%	94	4.7%	139	3.4%	7	1.7%
30 to 34.9%	59	3.0%	194	4.7%	13	3.1%
35% or more	211	10.6%	474	11.6%	44	10.5%
Not Computed	15	(X)	44	(X)	0	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

Table: Selected Monthly Costs of Renters, Cities						
	Buellton		Carpinteria		Goleta	
	Number	Percentage	Number	Percentage	Number	Percentage
Units paying rent*	542	542	2,242	2,242	4,980	4,980
Less than 15%	43	7.9%	168	7.5%	499	10.0%
15 to 19.9%	26	4.8%	245	10.9%	551	11.1%
20 to 24.9%	101	18.6%	290	12.9%	695	14.0%
25 to 29.9%	93	17.2%	297	13.2%	887	17.8%
30 to 34.9%	23	4.2%	241	10.7%	481	9.7%
35% or more	256	47.2%	1,001	44.6%	1,867	37.5%
Not Computed	38	(X)	173	(X)	149	(X)
	Lompoc		Santa Maria		Solvang	
	Number	Percentage	Number	Percentage	Number	Percentage
Units paying rent*	7,487	7,487	13,451	13,451	855	855
Less than 15%	510	6.8%	821	6.1%	51	6.0%
15 to 19.9%	877	11.7%	1,369	10.2%	87	10.2%
20 to 24.9%	930	12.4%	1,690	12.6%	131	15.3%
25 to 29.9%	874	11.7%	1,623	12.1%	169	19.8%
30 to 34.9%	845	11.3%	1,513	11.2%	117	13.7%
35% or more	3,451	46.1%	6,435	47.8%	300	35.1%
Not Computed	226	(X)	420	(X)	45	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

Three areas of the Consortium stand out with a disproportionately high homeowner cost burden, over 40%. These areas are north of Santa Maria, central areas bordering Los Padres National Forest and along the southern coastline west of Goleta. Many of the tracts located around the cities have cost burden higher than the rural tracts of the region.

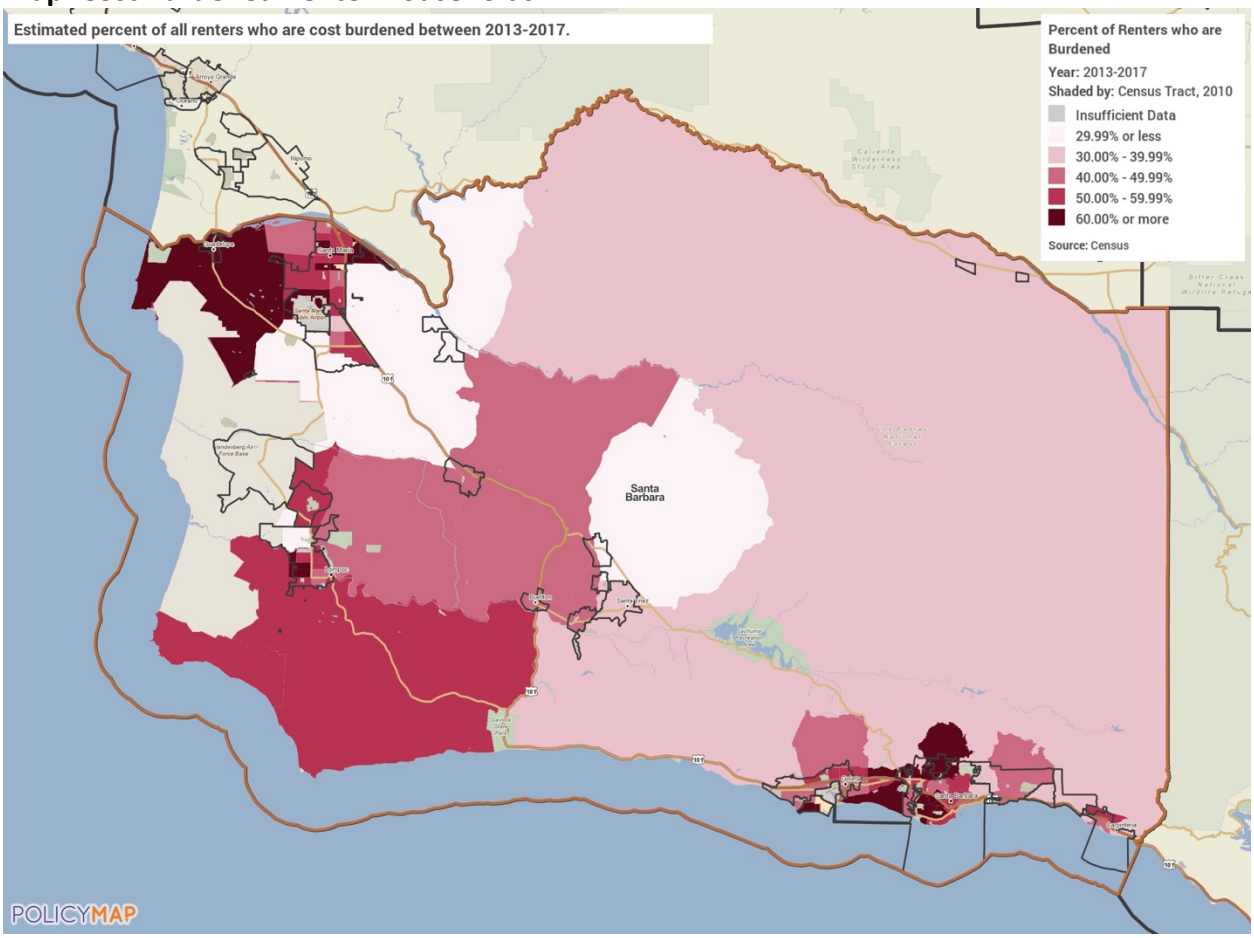
Map: Cost Burdened Owner-Occupied Households



Source: 2013-2017 ACS via PolicyMap

Cost burdened renters exhibit a different geographic pattern than cost burdened home owners. The lowest rate, under 30%, are found in tracts to both the south and west of Santa Maria and in central areas bordering Los Padres National Forest. Households with high cost burdened rates, over 60%, are found in the northwest part of the County, including Santa Maria, Lompoc and around the cities in the southern coastal area.

Map: Cost Burdened Renter Households



Source: 2013-2017 ACS via PolicyMap

Employment

According to the 2013-2017 ACS, there were 211,793 workers in Santa Barbara County with the "Educational services, health care, social assistance" industry being the largest employing business sector by far with 23% share of all workers. This was followed by the "Arts, entertainment, recreation, accommodation, food services" and "Professional, scientific, management, admin, waste management" business sectors with 12.2% and 11.4% respectively. Retail trade was the fourth largest employing business sector in Santa Barbara County with a 10.4% share of workers.

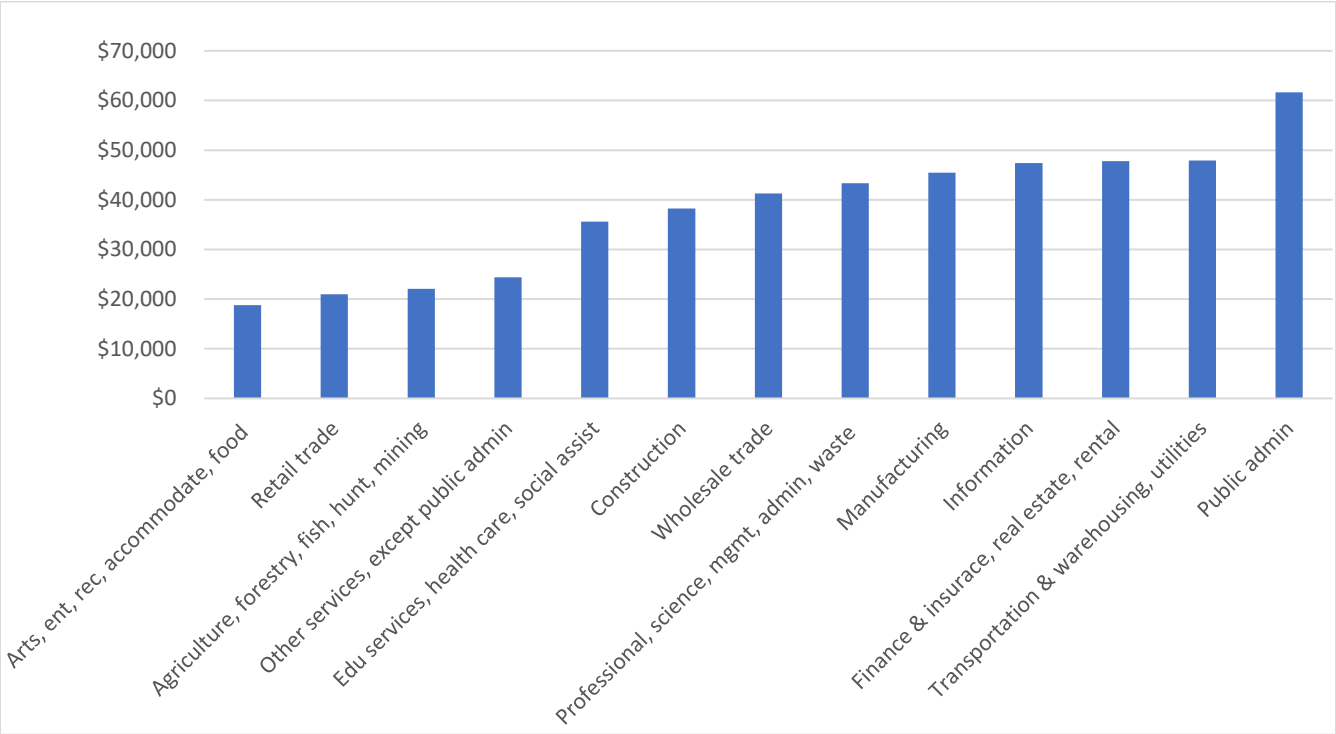
This is significant because not all jobs have the same earning potential. Two of the four largest business sectors in the County also have the lowest Industry Median Earnings – the median earnings of all employed workers in the business sector. Workers in the "Retail trade" business sector have an annual median earning of $21,003 and those in the "Arts, entertainment, rec, accommodation, food" business sector have $18,776 – the two lowest earning business sectors in the County.

Table: Employment by Industry in Santa Barbara County

Industry	Number of Workers	Share of Workers (%)	Industry Median Earnings
Agriculture, forestry, fishing and hunting, mining	18,408	8.7%	$22,095
Construction	11,266	5.3%	$38,232
Manufacturing	15,146	7.2%	$45,443
Wholesale trade	4,527	2.1%	$41,250
Retail trade	22,129	10.4%	$21,003
Transportation and warehousing, and utilities	6,050	2.9%	$47,945
Information	4,048	1.9%	$47,419
Finance and insurance, real estate, rental, leasing	10,632	5.0%	$47,772
Professional, scientific, mgmt., admin, waste	24,126	11.4%	$43,345
Educational services, health care, social assistance	48,739	23.0%	$35,582
Arts, entertainment, rec, accommodation, food	25,845	12.2%	$18,776
Other services, except public administration	11,699	5.5%	$24,388
Public administration	9,178	4.3%	$61,639
Total	211,793	(x)	(x)

Source: 2013-2017 American Community Survey 5-Year Estimates (Number/Share of Workers DP03, Industry Median Earnings B24031)

Chart: Median Earnings by Industry Comparison

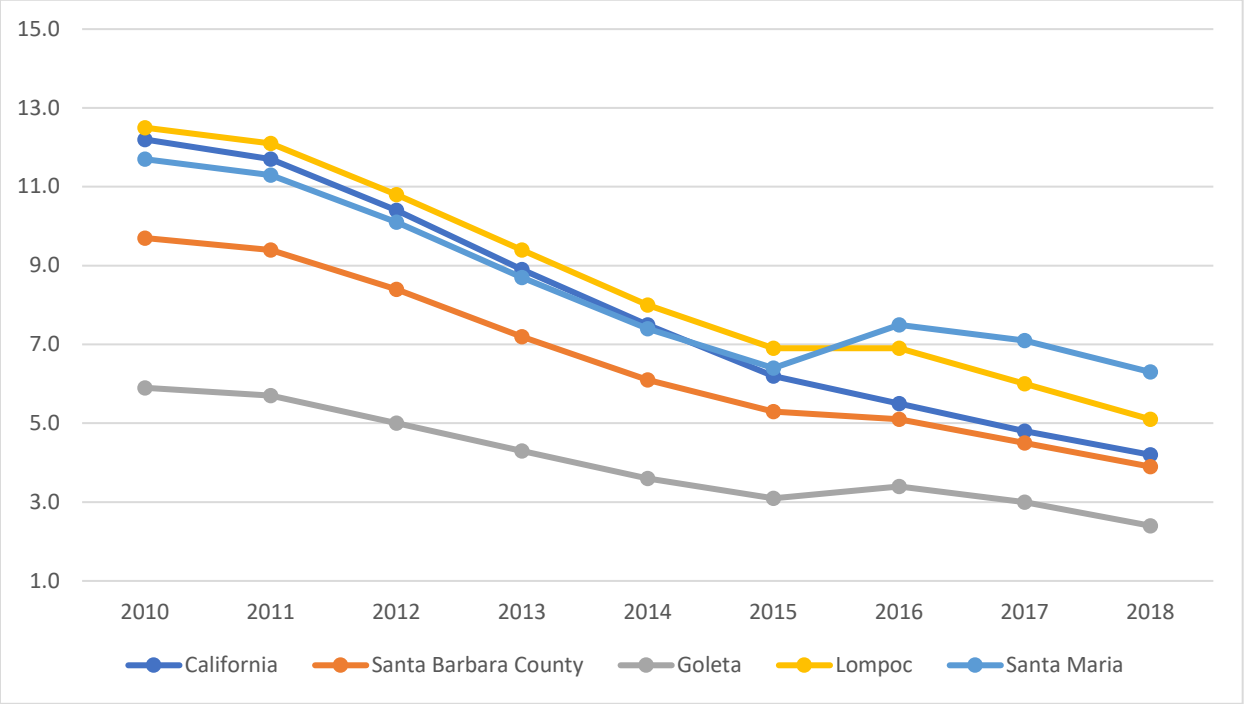


Source: 2013-2017 American Community Survey 5-Year Estimates (B24031)

Employment Status

According to data from the Bureau of Labor Statistics, unemployment rates in the Consortium and the State are following a very similar trend. Since 2010, the unemployment rates in the region have been steadily decreasing. Santa Maria experienced an increase from 2015 to 2016; however, it has since been decreasing as well.

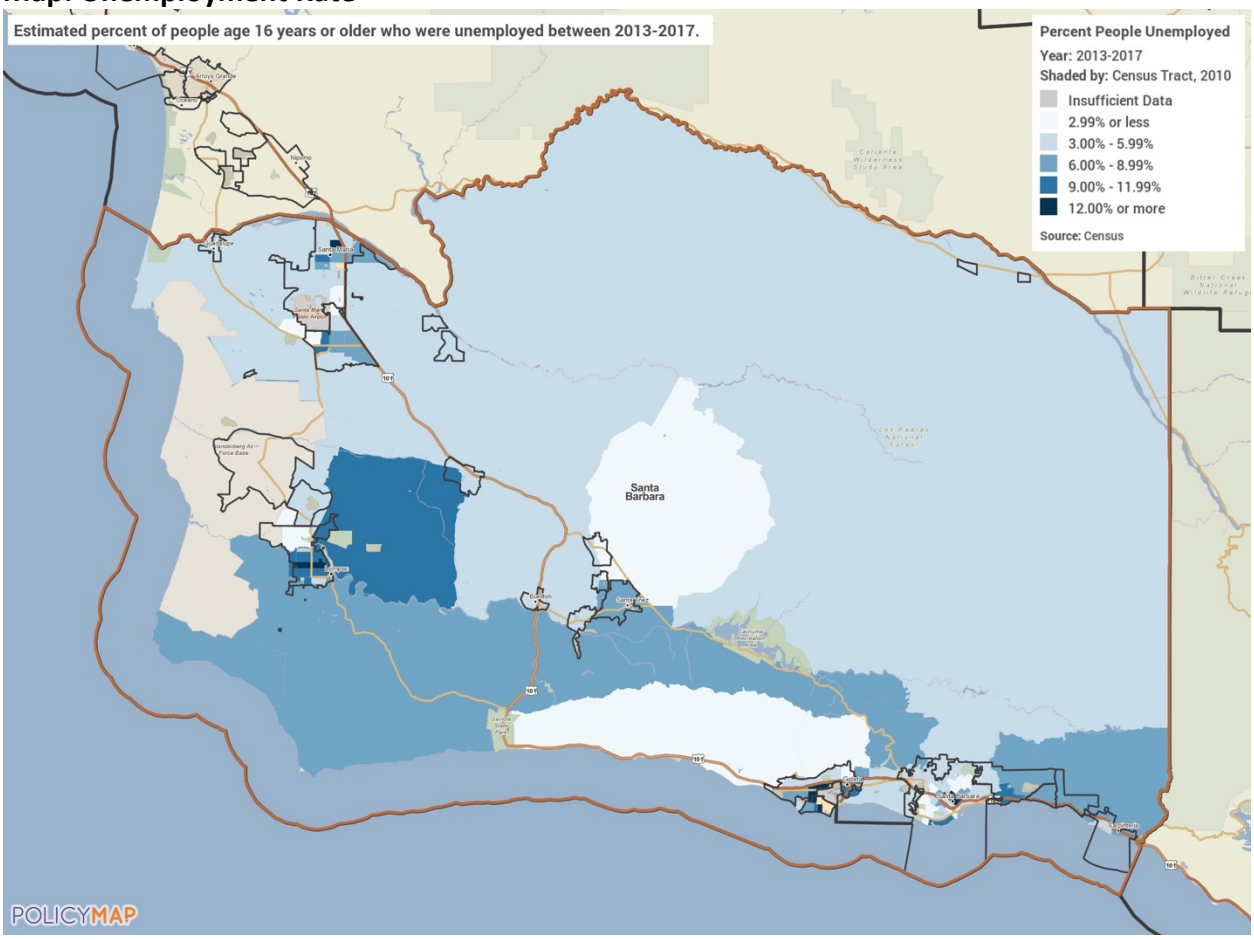
Chart: Unemployment Rate from 2010 to 2018 (%)



Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted
Data note: Data were not available for places with a population of 25,000 or below, therefore there was no data collected for Buellton, Carpinteria and Solvang.

The map below shows the geographical distribution of the unemployment rate throughout the Consortium region. While unemployment data from the ACS are based on an estimate from the years 2013-2017, it serves as a reliable tool to assess where unemployment has been highest geographically in the Consortium. The lightest shade represents areas with the lowest unemployment rate, and the unemployment rate increases as the shade darkens. Unemployment is highest in tracts around the cities of Santa Maria, Lompoc and Goleta.

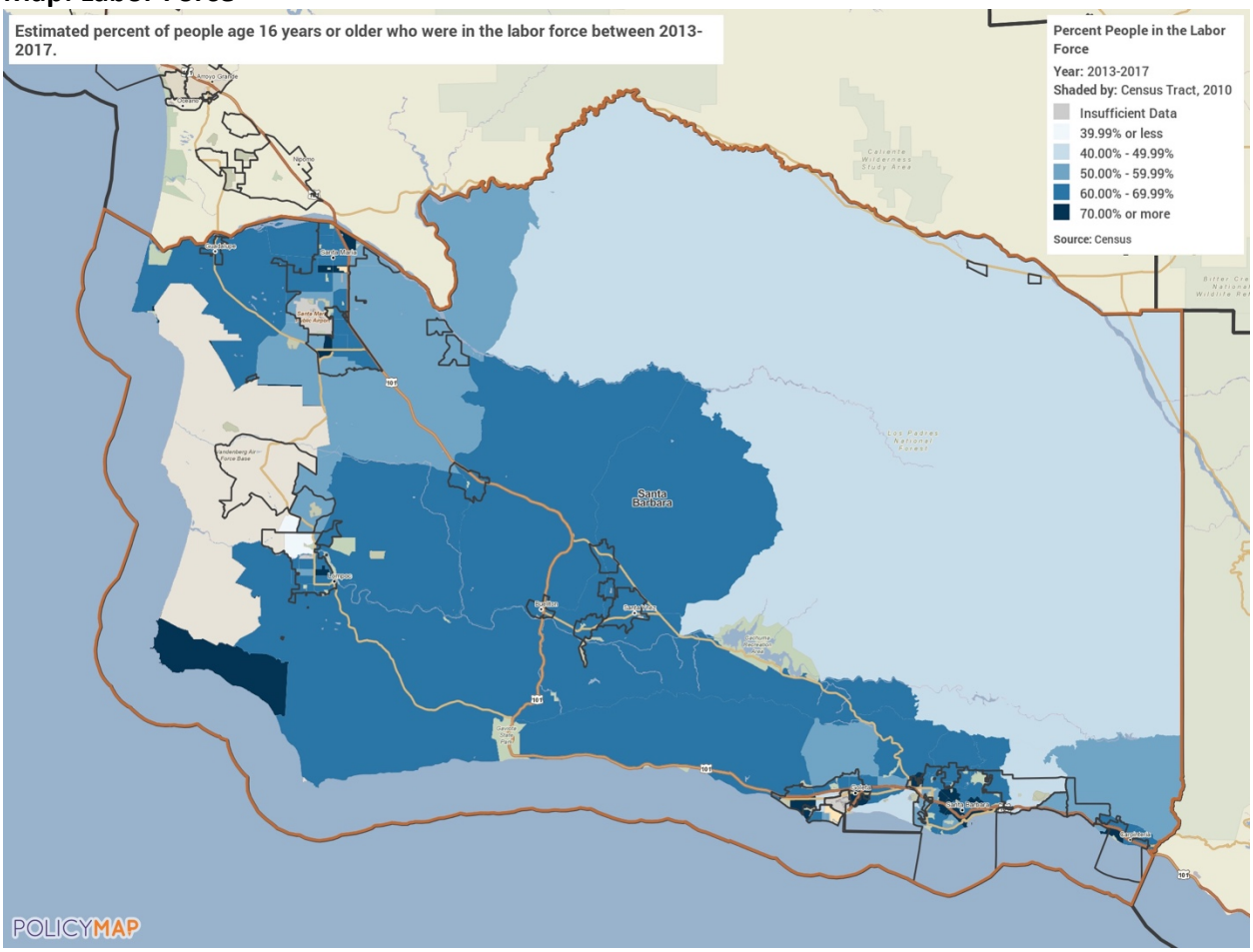
Map: Unemployment Rate



Source: 2013-2017 ACS via PolicyMap

The map below displays the geographical distribution of the labor force in the Consortium. The lighter shades represent areas where the percentage of the population participating in the labor force is less. The percent participating in the labor force increases as the shade darkens. The Consortium's labor force is more concentrated in the cities in the region. Rural areas of the region, not including Los Padres National Forest, tend to have less labor force participation, but not by any significant amount.

Map: Labor Force



Source: 2013-2017 ACS via PolicyMap

Transportation

The most common form of transportation in Santa Barbara County is driving a car, truck, or van. Of that group, it is most common that workers drive alone rather than carpool. A distant second are those working from home. This is similar to the state as whole. With some variance between public transportation and walking to work, the method of commuting in the cities of the Consortium is similar to that of the county and state.

Table: Commuting to Work (Method) County		
Method	**Santa Barbara County**	**California (state)**
Workers 16 years and over	207,428	17,589,758
Car, truck, or van	81.6%	84.0%
Drove alone	68.0%	73.6%
Carpooled	13.6%	10.4%
Public transportation (excluding taxicab)	3.2%	5.2%
Walked	4.6%	2.7%
Bicycle	3.6%	1.1%
Taxicab, motorcycle, or other means	1.2%	1.5%
Worked at home	5.8%	5.6%
Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801) Data note: Commuting data were not available for the Consortium, so county data was used.		

Table: Commuting to Work (Method) Municipalities						
Method	**Buellton**	**Carpinteria**	**Goleta**	**Lompoc**	**Santa Maria**	**Solvang**
Workers 16 years+	2,549	6,947	15,949	17,162	45,867	2,995
Car, truck, or van	94.5%	82.6%	85.6%	86.4%	92.2%	77.3%
Drove alone	85.4%	66.4%	73.8%	68.9%	67.7%	69.2%
Carpooled	9.1%	16.3%	11.8%	17.4%	24.5%	8.0%
Public transportation	0.5%	2.1%	2.8%	4.8%	1.8%	0.5%
Walked	2.2%	5.5%	3.2%	3.8%	1.6%	11.9%
Bicycle	0.8%	2.0%	3.3%	1.0%	0.6%	0.0%
Taxicab, motorcycle, other	0.0%	0.1%	1.4%	0.6%	0.8%	0.0%
Worked at home	1.9%	7.6%	3.7%	3.4%	3.0%	10.3%
Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801)						

The commute time is relatively short for most residents in the region as compared the state as a whole. The vast majority of residents commute less than 30 minutes. Only 4.8% of the population commutes more than 60 minutes to work in the county as compared to 11.8% in the state.

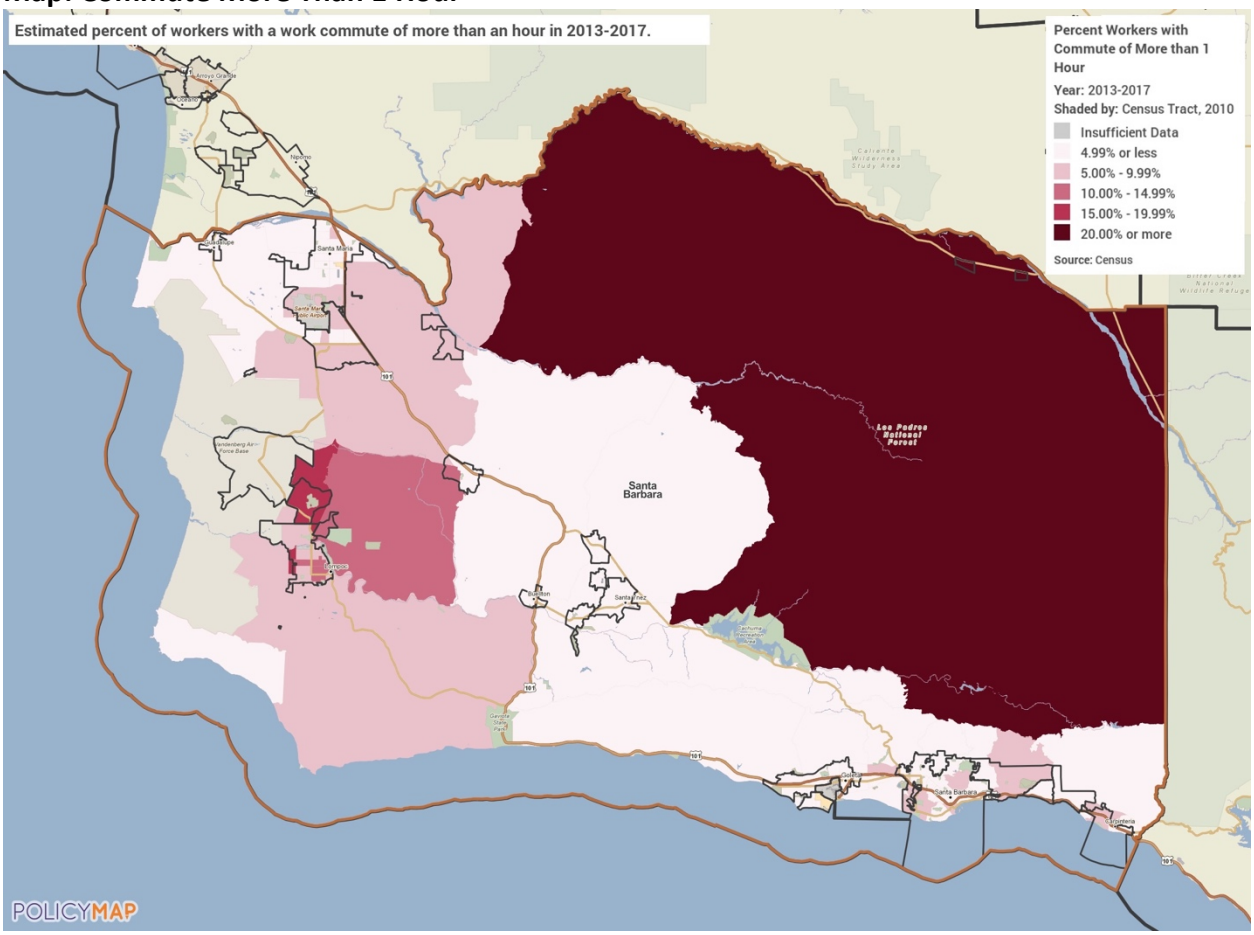
Table: Travel Time to Work		
	Santa Barbara County	**California (state)**
Workers 16 yrs+ who did not work at home	195,397	16,611,711
Less than 10 minutes	20.9%	9.7%
10 to 14 minutes	23.0%	12.6%
15 to 19 minutes	19.2%	14.9%
20 to 24 minutes	12.5%	14.4%
25 to 29 minutes	3.4%	6.0%
30 to 34 minutes	8.5%	15.0%
35 to 44 minutes	3.7%	6.9%
45 to 59 minutes	3.9%	8.7%
60 or more minutes	4.8%	11.8%
Mean travel time to work (minutes)	19.4	28.8
Source: 2006-2010 & 2013-2017 American Community Survey 5-Yr Estimates (S0801)		

The table below shows the commute time for residents who travel to work in the cities in the Consortium. Commute times to work for residents are generally similar to the county and state; however, over 10% of workers in Lompoc commute more than 60 minutes to work – twice that of the county as a whole.

Table: Travel Time to Work Municipalities						
Method	**Buellton**	**Carpinteria**	**Goleta**	**Lompoc**	**Santa Maria**	**Solvang**
Workers 16 yrs+ *DNWK	2,549	6,947	15,949	17,162	17,162	2,995
Less than 10 minutes	25.0%	20.9%	22.6%	24.7%	15.2%	27.7%
10 to 14 minutes	18.2%	12.9%	26.9%	15.4%	18.4%	18.4%
15 to 19 minutes	18.5%	12.2%	23.2%	11.4%	18.0%	14.1%
20 to 24 minutes	7.0%	16.1%	11.7%	7.5%	17.4%	5.1%
25 to 29 minutes	2.7%	5.2%	3.4%	2.9%	5.0%	0.6%
30 to 34 minutes	9.2%	13.7%	6.2%	11.0%	14.1%	5.2%
35 to 44 minutes	10.7%	9.4%	1.8%	5.5%	5.1%	12.3%
45 to 59 minutes	7.8%	2.7%	1.6%	10.8%	3.3%	12.4%
60 or more minutes	1.0%	6.8%	2.5%	10.8%	3.7%	4.2%
Mean travel time to work	19.6	23.7	16.3	24.6	20.8	22.7
Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801) Data note: * DNWK (did not work from home) and mean travel time is in minutes.						

The following map shows the percentage of the population that must commute over an hour to work by census tract. The highest percentage of workers commuting more than one hour to work in the region is from Los Padres National Forest. This is unsurprising given the lack of economic centers in the area and the large geographic size of the tract. Lompoc also has a high percentage of workers commuting over one hour to work.

Map: Commute More Than 1 Hour



Source: 2013-2017 ACS via PolicyMap

Veterans

As of 2017 there were an estimated 22,974 veterans living in Santa Barbara County comprising 6.7% of the total population. Veterans tend to have a higher median household income and lower poverty rate than non-veterans. The labor force participation rate is higher for veterans and the unemployment rate is also higher. Unsurprisingly, the disability rate is higher for veterans than non-veterans.

Veterans in the region have slightly better economic indicators to veterans throughout the state. The median income and labor force participation are both higher than the state and the unemployment rate and poverty rate are lower.

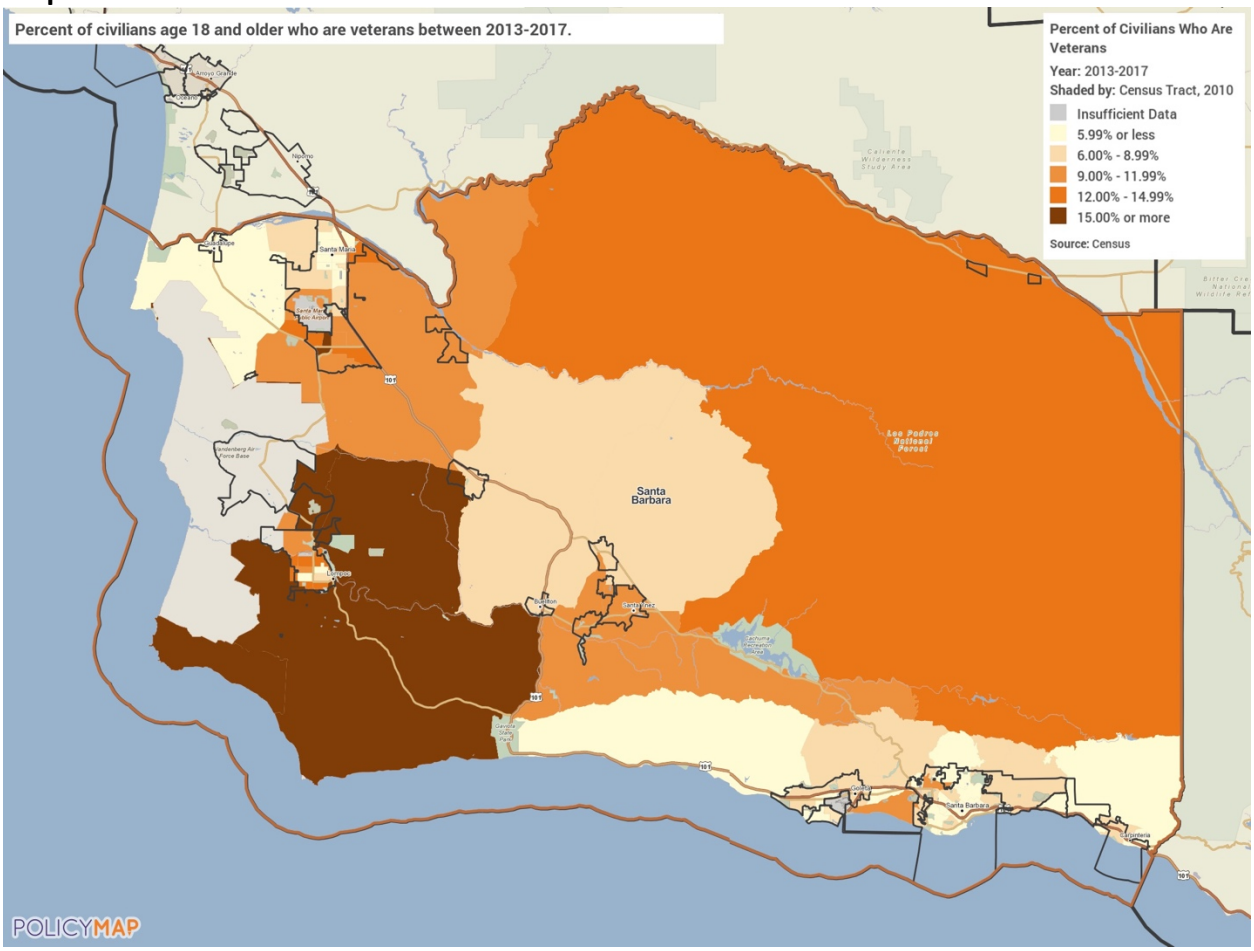
Table: Veterans

	Santa Barbara County		California (state)	
	Veterans	**Non-veterans**	**Veterans**	**Non-veterans**
Civilian population 18yrs+	22,974	318,991	1,661,433	28,079,054
- Percent of population	6.7%	93.3%	5.6%	94.4%
Median Income	45,450	26,200	43,342	28,840
Labor force participation rate	80.2%	75.6%	75.1%	75.0%
Unemployment rate	4.7%	6.7%	7.1%	7.6%
Below poverty in past 12 mo.	5.6%	15.0%	7.5%	13.7%
With any disability	27.4%	10.8%	28.5%	12.1%

Source: 2013-2017 American Community Survey 5-Year Estimates (S2101)
Data note 1: Median Income in the past 12 months
Data note 2: Veteran data were not available for the Consortium, so data for the county were used.

Due to the location of Vandenberg Air Force Base there is one area of the Consortium with a relatively large veteran population. The tracts in the southwest corner of the county have a veteran population of 15% or more, over double the countywide rate.

Map: Veterans



Source: 2013-2017 ACS via PolicyMap

Crime

Each year, the FBI's Uniform Crime Reporting (UCR) Program compiles standardized incident reports from local law enforcement agencies in order to produce reliable and uniform crime data. This data are categorized in several areas including violent crimes and property crimes. Violent crimes include subcategories such as aggravated assault, murder, rape and robbery while property crimes include burglary and motor vehicle theft. FBI UCR data are not analyzed geographically as the FBI UCR does not provide standard geographic identifiers and data are compiled at county levels.

Below is a table showing the number of crimes and crime rate trends from 2010 to 2017. The violent crime rate was 434.31 in 2010 and decreased to a low of 293.39 in 2014. However, from 2015 to 2016 the violent crime rate increased again to 342.45 where it has remained steady up to 2017. In 2017, the violent crime rate was 340.90. Although similar to the overall violent crime rate trend in the state over the same time period, the county had lower rates annually. Property crime rates are more prevalent than violent crime rates and, while there have been slight fluctuations from 2010 to 2017, property crime rates largely remained the same.

Table: Crimes Reported in Santa Barbara County

	2010	2011	2012	2013	2014	2015	2016	2017
Violent Crimes (#)								
Santa Barbara County	1841	1657	1643	1416	1294	1356	1527	1532
California (state)	164064	154867	160880	151851	151562	166691	174737	177445
Violent Crime Rate								
Santa Barbara County	434.31	386.36	381.35	326.16	293.39	305.09	342.45	340.90
California (state)	440.39	411.12	423.10	396.22	390.67	425.91	445.27	448.90
Property Crimes (#)								
Santa Barbara County	8703	9083	10164	9824	9088	9122	9779	8742
California (state)	981679	973254	1048917	1018701	947023	1024005	1001578	986910
Property Crime Rate								
Santa Barbara County	2053.10	2117.85	2359.13	2262.84	2060.50	2052.39	2193.05	1945.24
California (state)	2635.10	2583.67	2758.54	2658.10	2441.06	2616.44	2552.27	2496.66

Source: FBI Uniform Crime Reports
Data note 1: Violent crimes include aggravated assault, murder, rape and robbery. Property crimes include burglary and motor vehicle theft.
Data note 2: Crimes rates are based per 100,000 people.

Sexually Transmitted Diseases

Sexually transmitted diseases (STDs) can have serious health consequences and long-term negative effects on a person's quality of life if left untreated. According to the Centers for Disease Control and Prevention (CDC), STDs are common and preventable. One of the most important ways to protect oneself is to know and understand STDs. STD data reports are taken from the CDC and are reported at the county level.

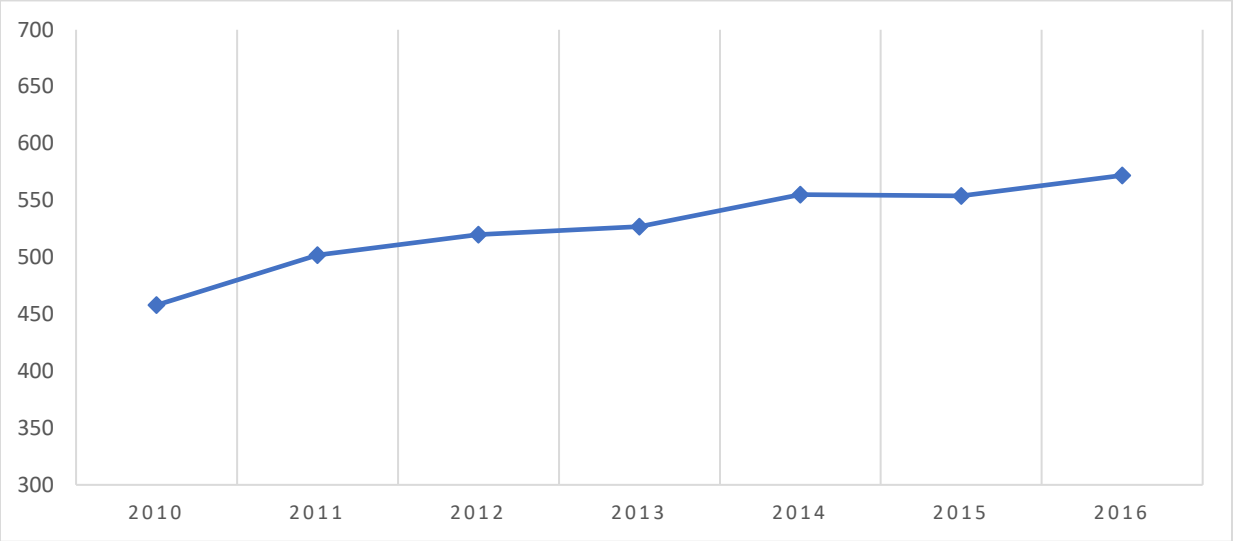
There are relatively few new diagnoses of HIV in Santa Barbara County, which have been considerably lower than the state since 2010. Still, the overall number of persons living with HIV/AIDS has been increasing. From 2010 to 2016, the number of persons living with the disease in the county increased from 458 persons to 572 persons.

Table: New Diagnosed HIV Cases

	2010	2011	2012	2013	2014	2015	2016	2017
Diagnosed Cases								
Santa Barbara County	13	29	30	19	25	23	29	17
Rate								
Santa Barbara County	3.7	8.1	8.3	5.2	6.8	6.2	7.8	7.2
California (state)	17.1	16.4	16.6	14.8	16.1	15.7	15.6	13.6

Source: Centers for Disease Control & Prevention (CDC)
Data note: Rates are based per 100,000 people.

Chart: Persons Living with HIV/AIDS in Santa Barbara County



Source: Centers for Disease Control & Prevention (CDC)

Other STDs reported for the region and across the U.S. were chlamydia, gonorrhea and syphilis, for which diagnoses are increasing across the Consortium. Chlamydia has the highest rate of diagnosis, followed by gonorrhea. Syphilis is not as common. More information on each STD can be found on the CDC's website at www.cdc.gov.

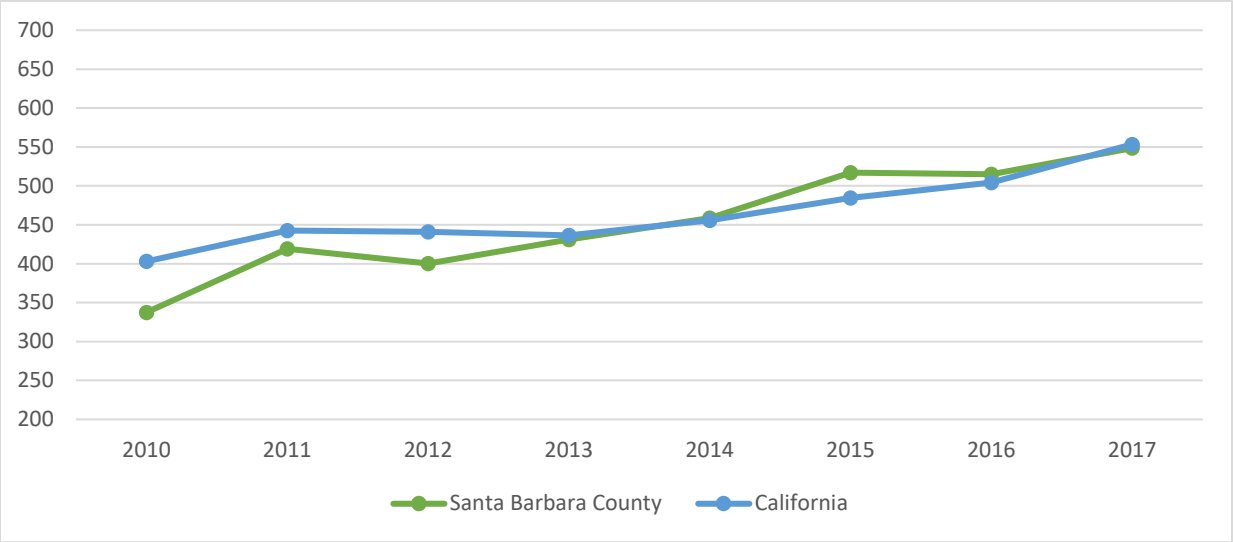
Table: Sexually Transmitted Diseases Number of Diagnosed Cases 2010 to 2017

Diagnosed Cases	2010	2011	2012	2013	2014	2015	2016	2017
Chlamydia	1432	1786	1725	1880	2021	2095	2299	2458
Gonorrhea	66	103	171	117	198	337	319	377
Syphilis	3	5	9	22	24	50	26	35

Source: Centers for Disease Control & Prevention (CDC)
Data note: Rates are based per 100,000 people.

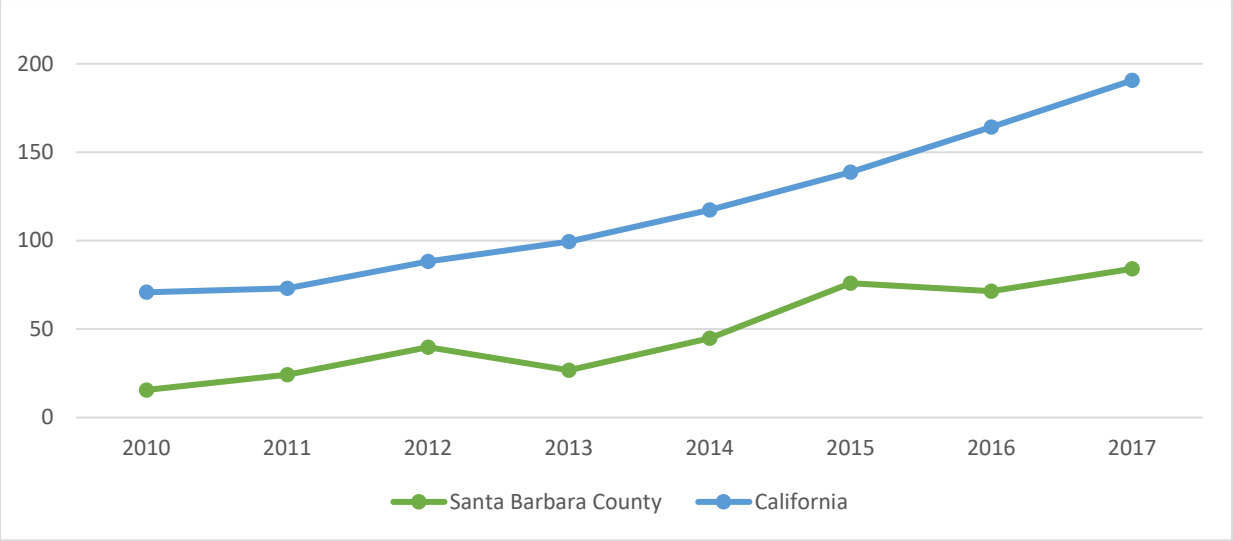
The following three charts display STD rates in the county in comparison to the state. The rate of new chlamydia cases has been increasing steadily since 2010 and relatively matches the state rates and trend. New gonorrhea and syphilis cases have also been on the rise, but come in well below the state rates.

Chart: Rate of New Chlamydia Cases per 100,000 People



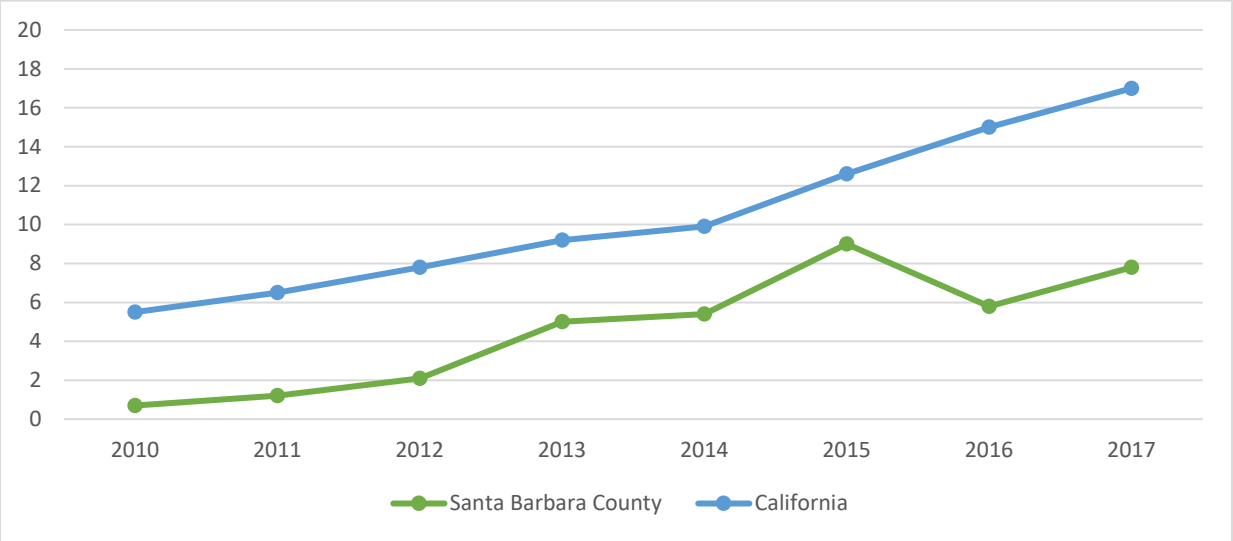
Source: Centers for Disease Control & Prevention (CDC)

Chart: Rate of New Gonorrhea Cases per 100,000 People



Source: Centers for Disease Control & Prevention (CDC)

Chart: Rate of New Syphilis Cases per 100,000 People



Source: Centers for Disease Control & Prevention (CDC)

Opioid Use

The Centers for Disease Control & Prevention (CDC) collects data on opioid related deaths at the county level. According to the CDC, there were 26 deaths due to opioid overdoses in 2017 and, in the four years that data have been collected, deaths due to opioid overdoses have ranged between 20-30 deaths per year countywide.

Table: Deaths Due to Opioid Overdoses				
	2014	**2015**	**2016**	**2017**
Number				
Santa Barbara County	20	31	31	26
Rate				
Santa Barbara County	4.5	7.0	6.9	5.8
California (state)	4.9	4.8	4.8	5.2
Source: Centers for Disease Control & Prevention (CDC) Data note 1: Rates are based per 100,000 people. Data note 2: Opioid counts includes heroin.				

Housing Profile

Type and Size

Like much of the country, the most prevalent housing type in the Consortium is 1-unit, detached structures, making up 61.4% of the housing stock. However, since 2010 there has been a slight shift in housing type and size. The proportion of the housing stock made up of 1-unit, detached structures has reduced slightly by approximately 1.8%. As well, 2-unit properties saw the largest decline in the Consortium with a decrease of 16.7%, and 5-9-unit structures had a decrease of 8.3%. Larger property types with 20 or more units saw a rapid increase with 17.7% since 2010.

HUD defines a multifamily structure as a structure with more than four housing units; therefore, a single-family structure may have one to four housing units. Given HUD's definitions of single-family housing, the data show that the most prevalent housing type in the Consortium was overwhelmingly single-family, with 76.2% of all housing units comprised of structures of one to four units.

Table: Residential Properties by Type & Number of Units, Consortium

Property Type	2010		2017		% Change
	Number	%	Number	%	2000-2017
1-unit, detached structure	70,061	62.5%	70,228	61.4%	-1.8%
1-unit, attached structure	6,519	5.8%	8,015	7.0%	20.7%
2 units	2,719	2.4%	2,281	2.0%	-16.7%
3 or 4 units	6,330	5.6%	6,671	5.8%	3.6%
5-9 units	8,046	7.2%	7,544	6.6%	-8.3%
10-19 units	5,440	4.8%	5,576	4.9%	2.1%
20 or more units	5,673	5.1%	6,894	6.0%	17.7%
Mobile Home	7,278	6.5%	7,044	6.2%	-4.6%
Boat, RV, van, etc.	117	0.1%	91	0.1%	0.0%
Total	112,183	(x)	114,344	(x)	1.9%

Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)
Data note: % change is of percentages from 2010 to 2017.

Unit Size

The following table compares unit sizes from 2010 and 2017. In that time, the total bedroom count in the Consortium has increased slightly throughout the region. The proportion of homes with no bedrooms and one bedroom has increased the most in the Consortium, while the most significant decreases have been in homes with 2 bedrooms and 5 or more bedrooms. The shift in properties is relatively small and, overall, the housing unit sizes have remained relatively stable.

Table: Housing Units by Size, Consortium

Bedroom Count	2010		2017		% change
	Number	%	Number	%	2010-2017
No bedroom	2,692	2.4%	2,845	2.5%	4.2%
1 bedroom	11,965	10.7%	12,715	11.1%	3.7%
2 bedrooms	29,855	26.6%	29,330	25.7%	-3.4%
3 bedrooms	42,705	38.1%	43,719	38.2%	0.3%
4 bedrooms	20,693	18.4%	21,526	18.8%	2.2%
5 or more bedrooms	4,273	3.8%	4,209	3.7%	-2.6%
Total	**112,183**	**(x)**	**114,344**	**(x)**	**1.9%**

Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)
Data note: % change is of percentages from 2010 to 2017.

Housing Conditions

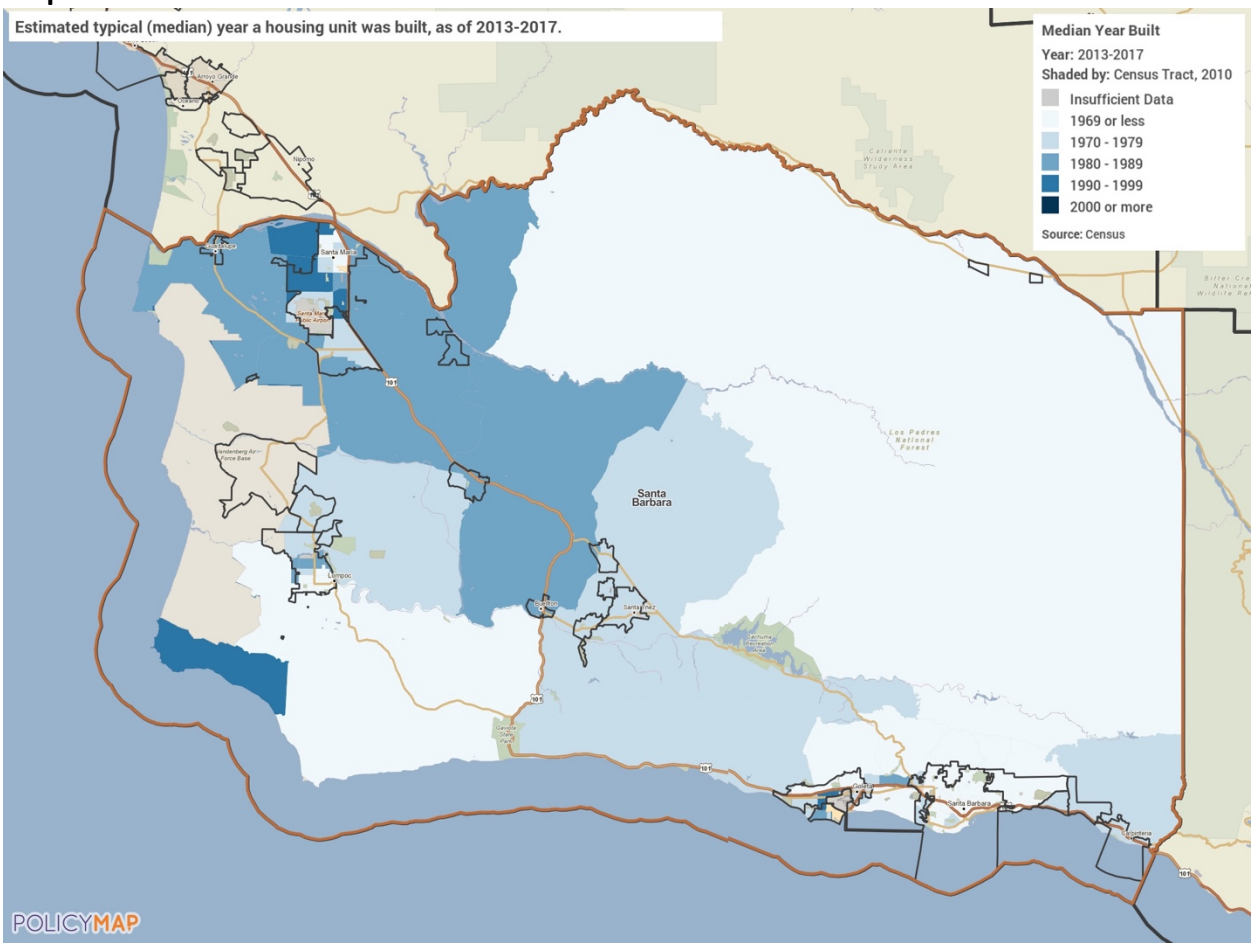
The table below provides data on the age of the Consortium's housing stock by year cohort in comparison to the state. The largest cohort in the Consortium was units between 1960 and 1969, comprising 22.8% of the stock, which is significantly larger than the state where 13.4% of the housing stock is in that range. In 1978 the Federal government banned consumer uses of lead-containing paint due to lead poisoning, which included paint in homes built in 1978 and after. While Census reports do not report on homes built before and after 1978, the nearest data are for 1980. Accounting for this limitation in the data, a picture can still be drawn to show the extent of the risks of lead-based paint hazards in the region.

In the Consortium, approximately 61.2% of the housing stock was built prior to 1980. Homes older than 1980 have a higher risk of containing lead-based paint, which means that over 70,000 units in the Consortium are at risk.

Table: Year Unit Built				
Range	Consortium		California (state)	
	Number	%	Number	%
Built 2010 or Later	2,613	2.3%	287,025	2.1%
Built 2000 to 2009	11,273	9.9%	1,615,173	11.5%
Built 1990 to 1999	11,825	10.3%	1,527,242	10.9%
Built 1980 to 1989	18,583	16.3%	2,137,731	15.3%
Built 1970 to 1979	22,289	19.5%	2,496,506	17.8%
Built 1960 to 1969	26,104	22.8%	1,876,273	13.4%
Built 1950 to 1959	13,150	11.5%	1,906,691	13.6%
Built 1940 to 1949	3,659	3.2%	852,988	6.1%
Built 1939 or earlier	4,848	4.2%	1,296,670	9.3%
Total	114,344	(x)	13,996,299	(x)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)				

In the Consortium newer homes are primarily concentrated in the northwest, particularly just west of Santa Maria. In those tracts the median year built is 1990 or later. Tracts running north and south along highway 101 also have newer homes with a median year built of 1980 or later. In general, tracts surrounding the cities have homes with a median year built of 1980 or later, and rural tracts have a median year built before 1980.

Map: Median Year Built



Source: 2013-2017 ACS via PolicyMap

Occupancy Characteristics

The table below compares renter and owner occupancy data across the Consortium between 2010 and 2017. Since 2010, the total number of housing units increased by approximately 2,161 units, most of which became renter occupied units. The percentage of occupied units that are renter-occupied has increased in this time from 41.9% to 43.7% - an increase of 4.3%.

Table: Housing Occupancy, Consortium					
	2010		2017		% change
	Number	%	Number	%	2010-2017
Total Housing Units	112,183	(x)	114,344	(x)	1.9%
Occupied Housing Units	104,570	93.2%	105,957	92.7%	-0.5%
Vacant Housing Units	7,613	6.8%	8,387	7.3%	7.4%
-Owner Occupied Units	60,766	58.1%	59,628	56.3%	-3.1%
-Renter Occupied Units	43,804	41.9%	46,329	43.7%	4.3%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04) Data note: % change is of percentages from 2010 to 2017.					

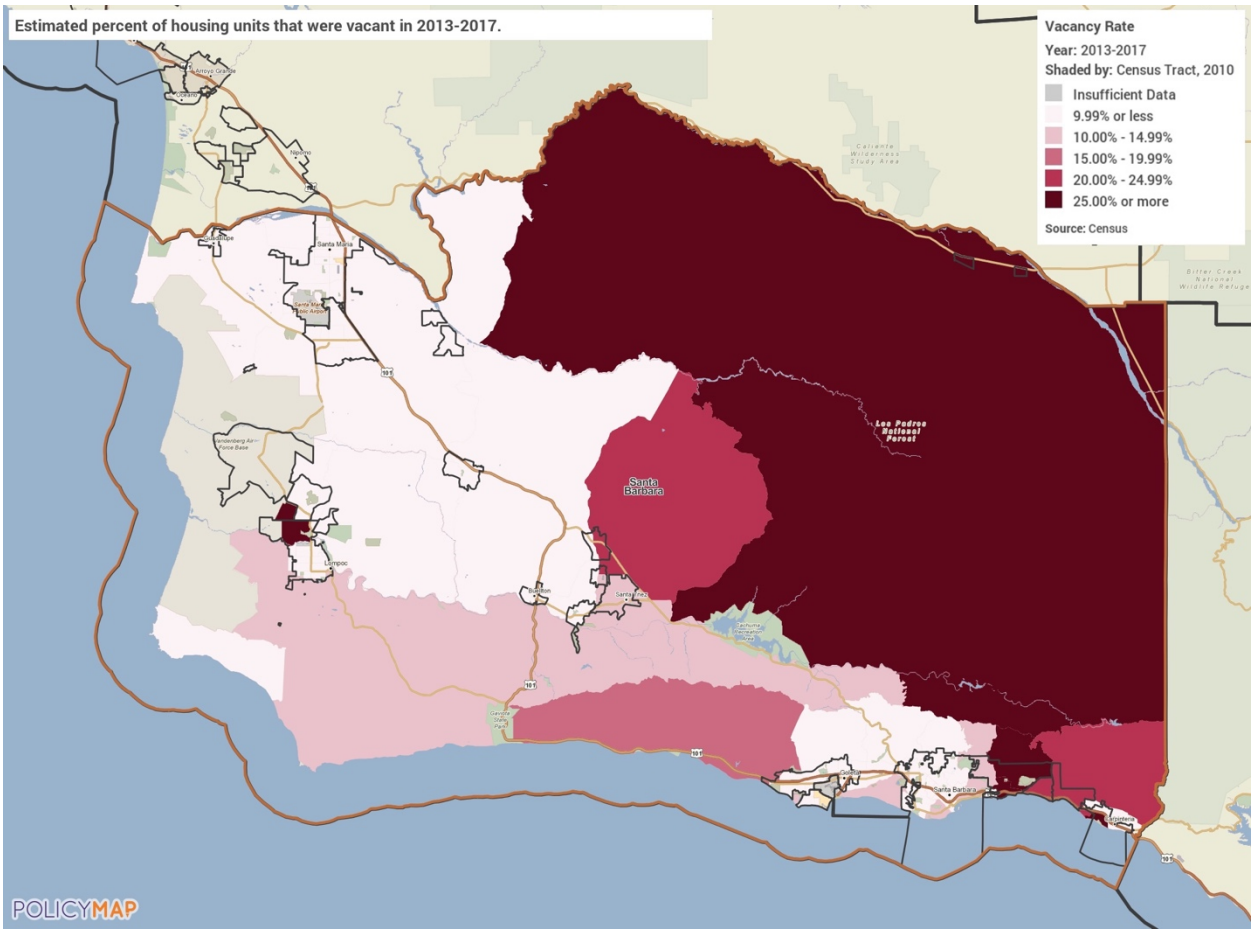
Table: Housing Occupancy in 2017, Cities						
	Buellton		Carpinteria		Goleta	
	Number	%	Number	%	Number	%
Total Housing Units	2,045	2,045	5,961	5,961	11,635	11,635
Occupied Housing Units	1,956	95.6%	5,136	86.2%	10,896	93.6%
Vacant Housing Units	89	4.4%	825	13.8%	739	6.4%
-Owner Occupied Units	1,376	70.3%	2,721	53.0%	5,767	52.9%
-Renter Occupied Units	580	29.7%	2,415	47.0%	5,129	47.1%
	Lompoc		Santa Maria		Solvang	
	Number	%	Number	%	Number	%
Total Housing Units	14,129	14,129	28,887	28,887	2,539	2,539
Occupied Housing Units	13,410	94.9%	27,771	96.1%	2,324	91.5%
Vacant Housing Units	719	5.1%	1,116	3.9%	215	8.5%
-Owner Occupied Units	5,697	42.5%	13,900	50.1%	1,424	61.3%
-Renter Occupied Units	7,713	57.5%	13,871	49.9%	900	38.7%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)						

The map below depicts residential vacancy rates[1] by census tract in the Consortium region. The lightest shade signifies a vacancy rate under 10%, and the rate increases as the shade darkens. Predictably, rural tracts in Los Padres National Forest, areas outside of Lompoc, and in the northeastern and southeastern parts of the Consortium experience the highest vacancy rates with over 25%. This skewing is unsurprising given the lack of economic centers in these tracts and the large geographic size of the tract of the national forest.

As noted in the above tables, census tracts within the cities of Lompoc, Santa Maria, and Goleta tend to have lower vacancy rates than the County. Looking more specifically at rental vacancy rates, the Countywide numbers reflect a much lower rate than that of the US and California. In 2017, the rental vacancy rate for Santa Barbara County California was 1.9% according to Census ACS data.

Map: Vacancy

[1] Vacancy rates cited are from 2013-2017Census data; however, local data sources indicate that vacancy rates in 2017 for the County as a whole currently were about 1.9%, and 0% for affordable units with restricted rents. Those on waiting lists for affordable units wait from 6 months to 5 years. Sources: https://www.deptofnumbers.com/rent/california/santa-barbara-county/#vacancyrate and 2017 market studies for two affordable housing projects to be constructed in Santa Maria.



Source: 2013-2017 ACS via PolicyMap

Construction Activity

From 2010 to 2018, residential construction permits issued increased across the region. The majority of the permits issued were for 1-unit structures. Larger properties with 5+ unit structures also experienced an increase in permits issued.

From the data provided by the U.S. Census Building Permits Survey, multi-family units, especially from larger 5+ unit structures have a much lower price per unit (PPU) construction cost than single-family units (1-unit). Single-family units typically cost more than twice that of large multi-family units.

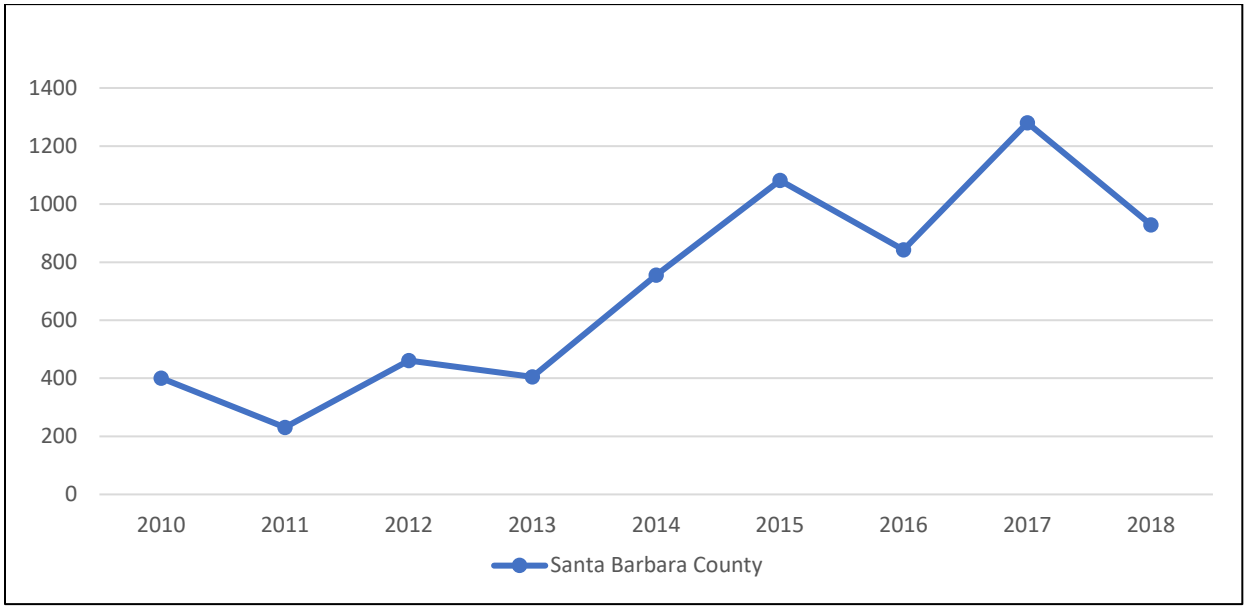
Table: Residential Construction Permits Issued

Santa Barbara County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	229	$506,203	10	$139,944	20	$164,734	141	$129,897	400	$347,325
2011	134	$515,014	10	$125,489	18	$147,331	69	$103,533	231	$346,591
2012	255	$365,942	6	$185,603	8	$64,250	192	$148,143	461	$267,649
2013	370	$323,259	12	$121,163	4	$75,000	19	$108,772	405	$304,757
2014	372	$348,289	26	$208,564	6	$254,867	351	$102,069	755	$228,267
2015	411	$483,061	32	$168,085	87	$79,019	552	$161,234	1082	$277,073
2016	455	$346,413	4	$120,779	3	$246,278	380	$107,005	842	$236,938
2017	832	$303,805	4	$272,399	33	$169,554	411	$102,218	1280	$235,517
2018	631	$270,765	120	$65,337	16	$109,438	161	$151,662	928	$220,756

Source: US Census Bureau, Building Permits Survey
PPU = Price Per Unit in dollars.

Note: The figures shown are from 2013-2017 census data; however, affordable housing developers in Santa Barbara County recently have noted that the per unit costs for low-rise multifamily housing are hovering around $425,000 - $500,000. Contributing factors include AUD zoning, shortages of contractors due to the 2017 Thomas Fire/Montecito Debris flow and contractors bidding higher than in the recent past, tariffs affecting pricing of building products produced outside the United States, and changes in the Uniform Building Code. In fact, developers have observed a 25% increase over the last 9 months. At least one developer has had to procure contractors from outside the County, including from Bakersfield, 150 miles away.

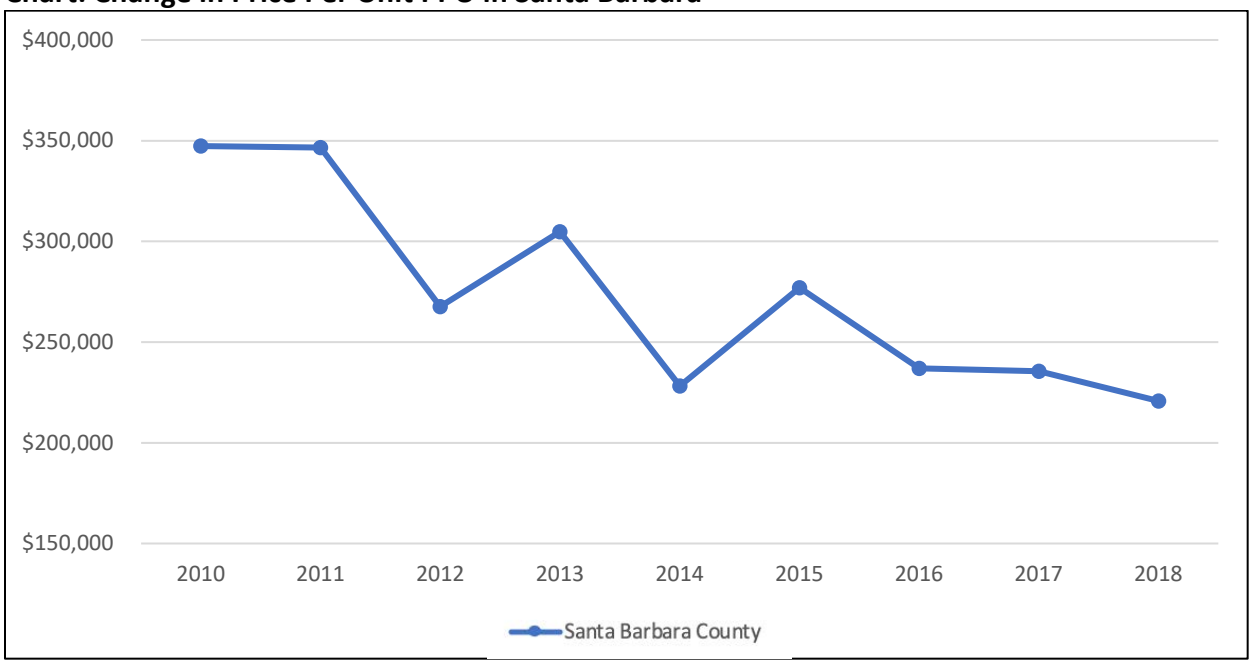
Chart: Residential Construction Permits Issued in Santa Barbara



Source: US Census Bureau, Building Permits Survey

The price per unit (PPU) fluctuated from 2010 to 2018; however, it generally decreased in the region. Stakeholder interviews and focus group participants, however, noted that more recent trends show sharp increases in price per unit costs.

Chart: Change in Price Per Unit PPU in Santa Barbara

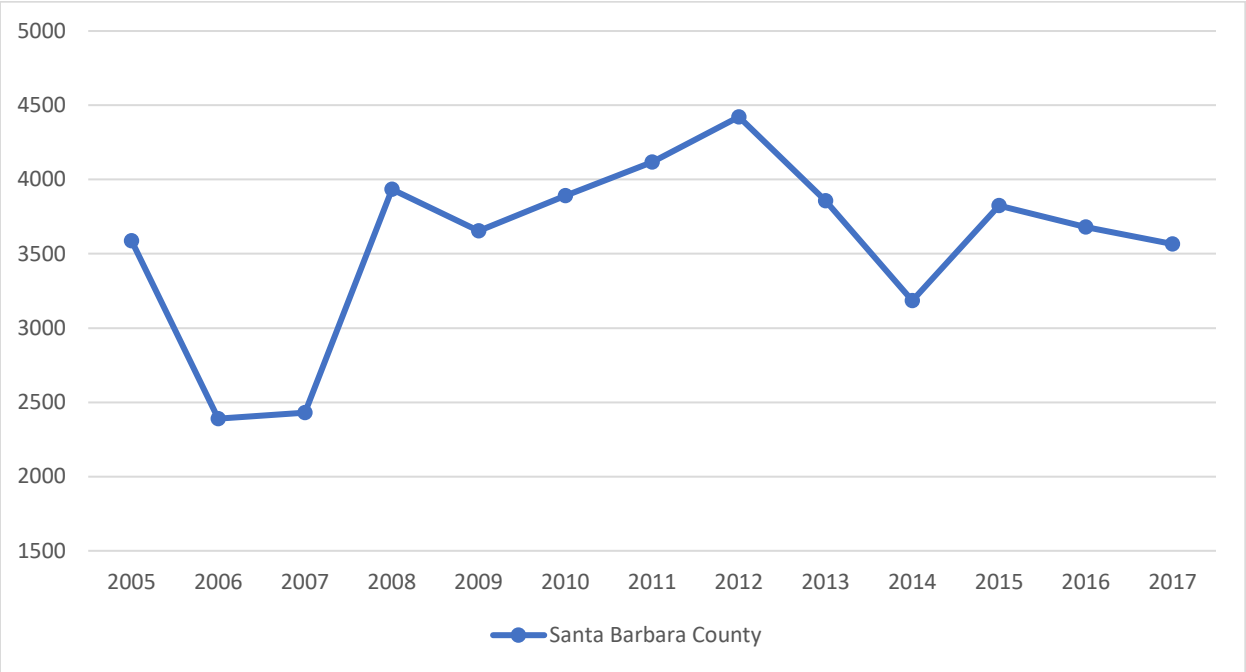


Source: US Census Bureau, Building Permits Survey

Market and Demand

The table below demonstrates the negative impact of the 2007 nationwide housing market collapse on annual housing sales in the Consortium. Starting in 2006 there was a significant decrease in housing sales; however, since that time sales have recovered.

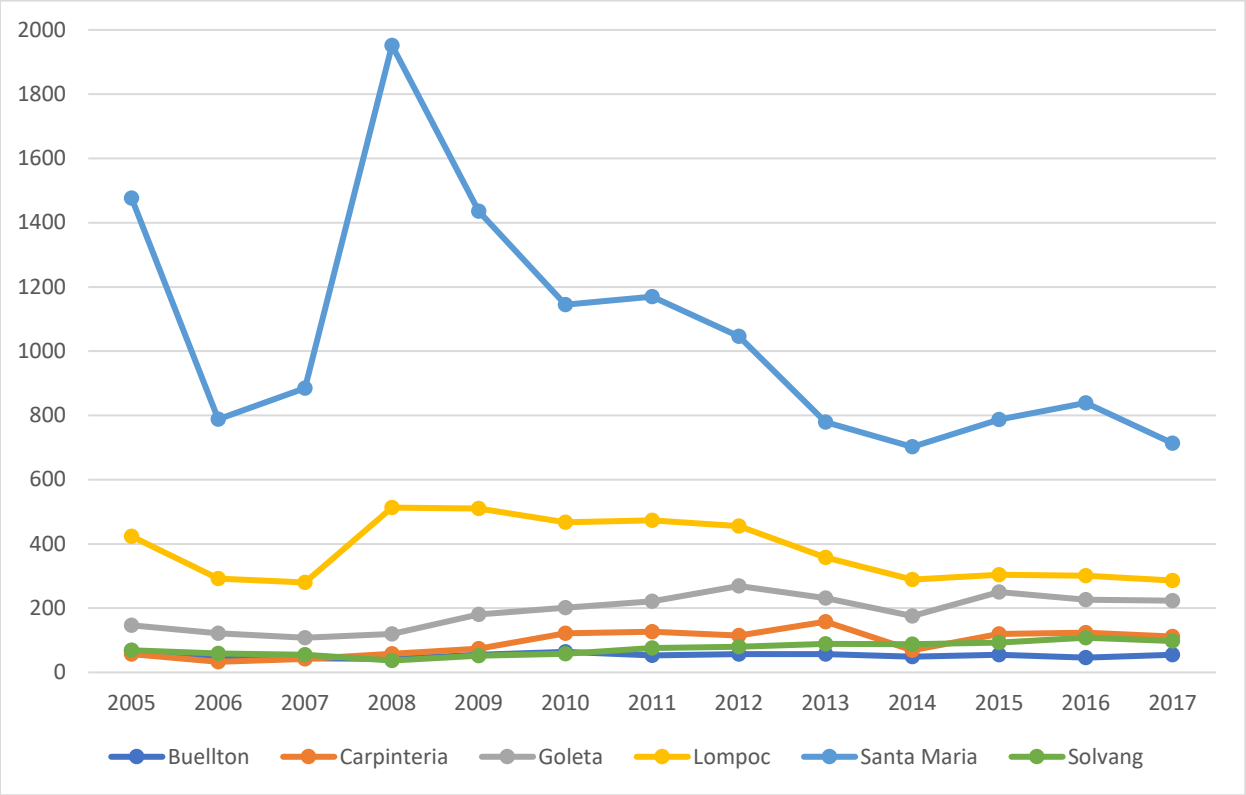
Chart: Annual Number of Housing Sales from 2005-2017



Data Source: Policy Map & Zillow

The City of Santa Maria, and to a certain degree, the City of Lompoc also showed similar trends in housing sales to the County. The City of Santa Maria had the largest number of housing sales in the area.

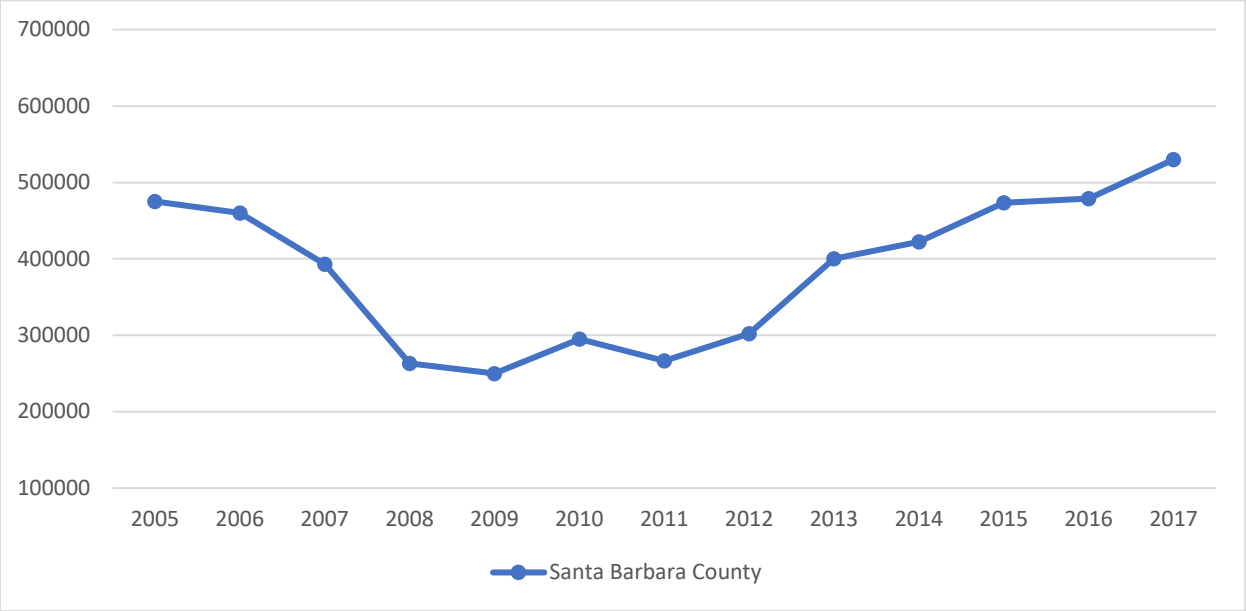
Chart: Annual Number of Housing Sales, Cities from 2005-2017



Data Source: Policy Map & Zillow

Housing sales prices across the County decreased during the housing crisis of 2007[2] and remained low for several years; however, the sales prices have been rising since. The cities in the Consortium also experienced the same trend. The City of Lompoc is the only location with a median sales price below the countywide average.

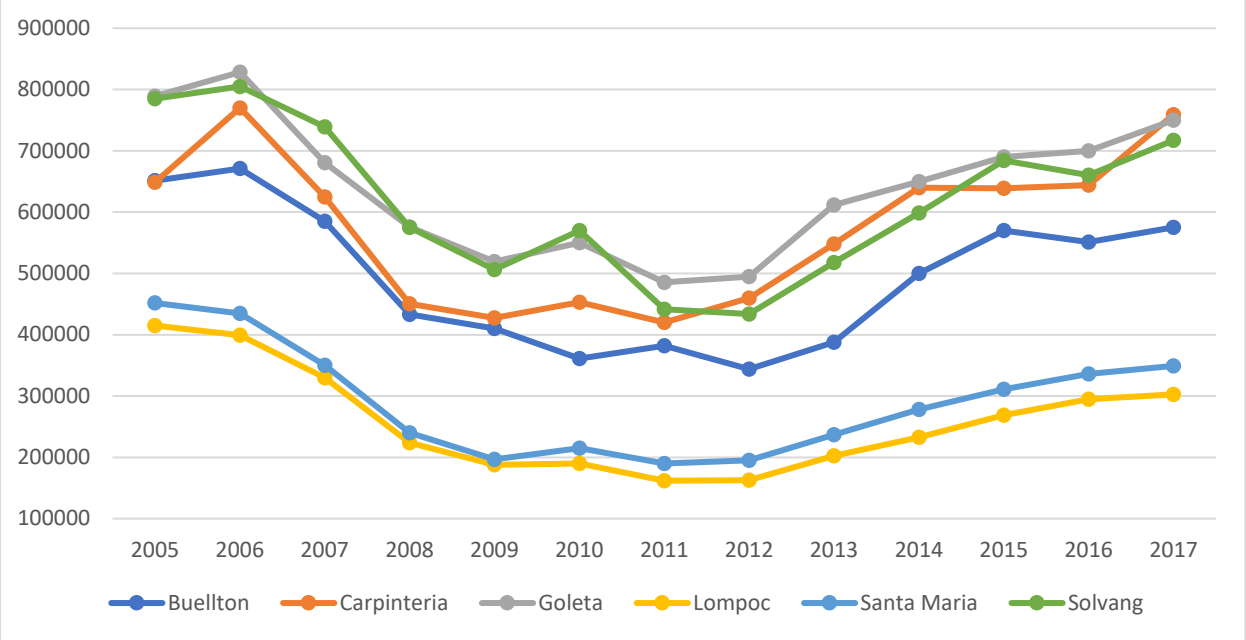
Chart: Median Sales Prices in Santa Barbara County from 2005-2017



Data Source: Policy Map & Zillow

[2] The housing crisis of 2007, preceded with the housing bubble burst in 2006, led to large declines in home prices, increased foreclosures across the country as well as the subprime mortgage crisis. Several causes contributed to the crisis include overbuilding during the boom period and the inability of homeowners to make their mortgage payments due to reasons such as overextended borrowing, adjustable-rate mortgages, and predatory lending.

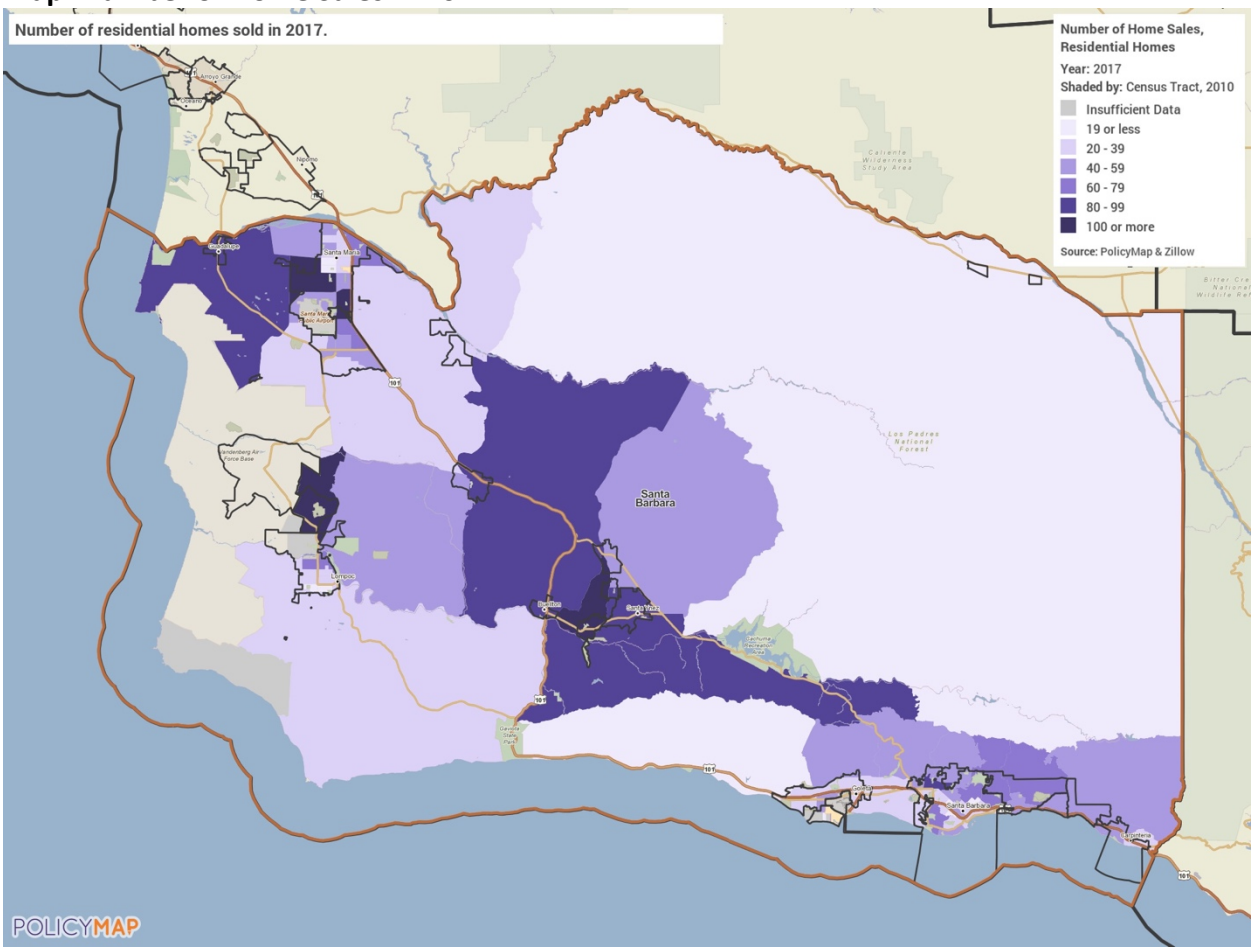
Chart: Median Sales Prices, Cities from 2005-2017



Data Source: Policy Map & Zillow

The map below shows the number of home sales by geographic location in the Consortium. Areas where the shade is darkest is where more homes were sold, over 100 per tract. According to the map below, homes sales were highest in the northwest, in central areas, and in tracts north of Lompoc. This matches up with the above charts that showed sales concentrated in Lompoc.

Map: Number of Home Sales in 2017



Source: Policy Map & Zillow

Housing Costs

Owner Occupied

The following section examines data on housing costs for owners and renters across the Consortium between 2010 and 2017.The median home value of owner-occupied units in the Consortium has decreased across the board since 2010. The largest drop was in Lompoc where the median housing costs decreased by 18.6%, the same city with the largest number of sales and lowest housing costs. There are limitations in the datasets as the effects of the housing boom and following recession affected the median home values in both figures.

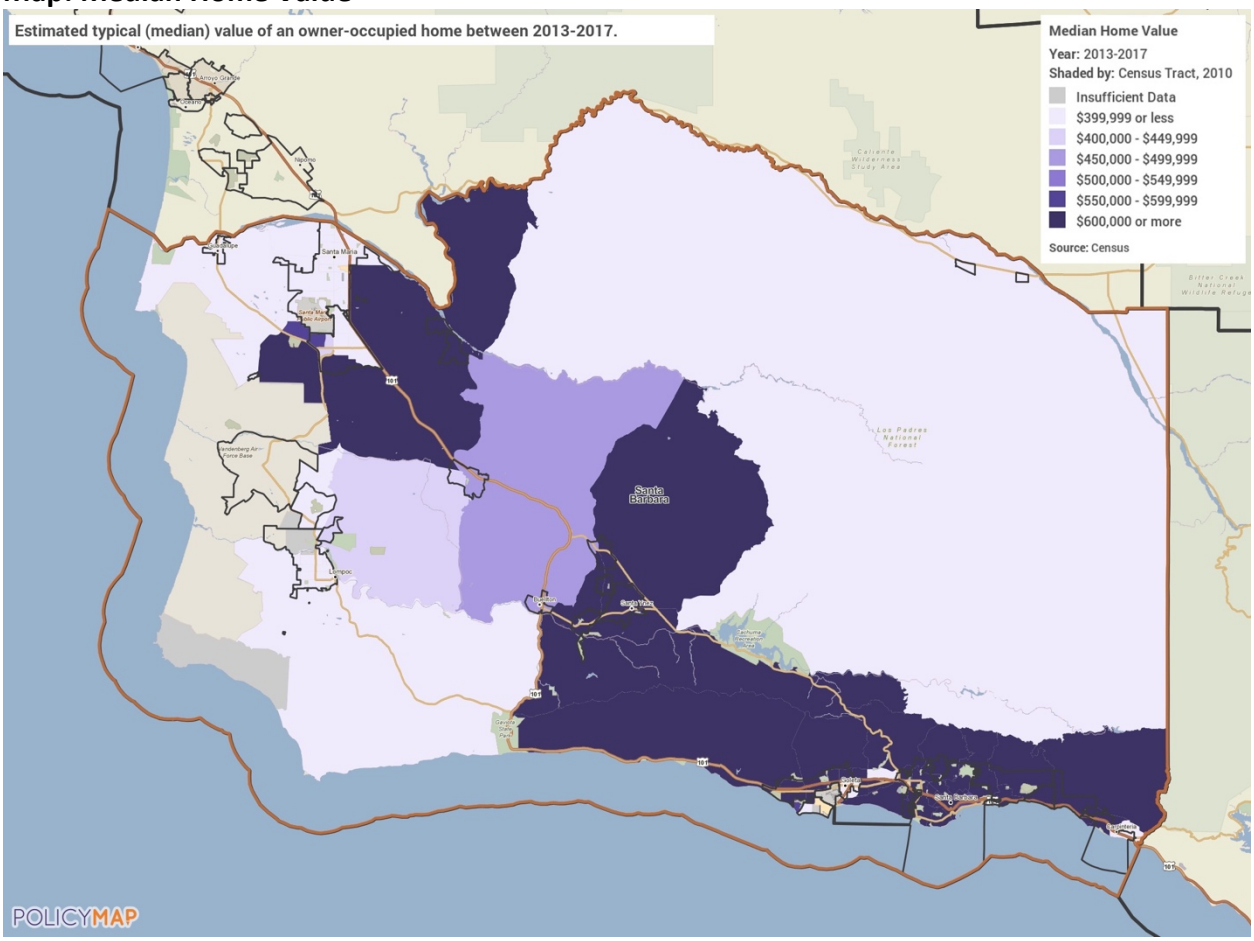
Table: Median Home Value			
	2010	2017	% Change 2010-2017
Santa Barbara County	$576,500	$509,400	-11.6%
Buellton	$561,100	$458,600	-18.3%
Carpinteria	$669,200	$617,000	-7.8%
Goleta	$767,100	$718,300	-6.4%
Lompoc	$330,600	$269,100	-18.6%
Santa Maria	$338,800	$297,200	-12.3%
Solvang	$723,900	$689,700	-4.7%
California (state)	$458,500	$443,400	-3.3%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)			

In the Consortium there are very few homes valued at under $200,000 and small changes to the number of homes in those price cohorts affect the percentage change more greatly. The majority of the homes are valued at $200,000 or more and the general trend over time is that lower price cohorts are accounting for smaller portions of the housing stock.

Table: Median Home Value for Owner-Occupied Units					
Consortium					
	2010		2017		% Change 2010-2017
	Number	Percentage	Number	Percentage	
Less than $50,000	1,580	2.6%	2,420	4.1%	57.7%
$50,000 to $99,999	1,751	2.9%	1,850	3.1%	6.9%
$100,000 to $149,999	1,737	2.9%	1,155	1.9%	-34.5%
$150,000 to $199,999	2,619	4.3%	2,162	3.6%	-16.3%
$200,000 to $299,999	7,549	12.4%	9,927	16.6%	33.9%
$300,000 to $499,999	16,779	27.6%	16,958	28.4%	2.9%
$500,000 to $999,999	18,809	31.0%	16,423	27.5%	-11.3%
$1,000,000 or more	9,942	16.4%	8,733	14.6%	-11.0%
Total Units	60,766	(x)	59,628	(x)	-1.9%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04) Data note 1: Percent change measures the change in “percentage”. Data note 2: Percent change of Total Units measures change in “number”					

The following map displays the median home values across the Consortium. The lightest shaded areas are where median home values were less than $400,000, and the shade darkens as the home values increase. The highest value homes are concentrated in the central areas bordering Los Padres National Forest, in the southeast coastal areas as well as areas just south and east of Santa Maria.

Map: Median Home Value



Source: 2013-2017 ACS via PolicyMap

Rent

The table below compares 2010 and 2017 rent[3] cohort data for the Consortium. Rents have generally increased across the Consortium more than in the state as a whole. The general trend since 2017 shows that costs continue to increase. The City of Carpinteria saw the largest increase, approximately 32%. Carpinteria has the second highest median rent in the Consortium. The lowest median rent is also the place with the lowest increase in median rent, the City of Lompoc.

Table: Median Contract Rent			
	2010	**2017**	**% Change 2010-2017**
Santa Barbara County	$1,181	$1,397	18.3%
Buellton	$1,071	$1,388	29.6%
Carpinteria	$1,296	$1,711	32.0%
Goleta	$1,448	$1,746	20.6%
Lompoc	$810	$936	15.6%
Santa Maria	$970	$1,164	20.0%
Solvang	$1,165	$1,511	29.7%
California (state)	$1,044	$1,227	17.5%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04, B25058)			

When examining by rent cost cohorts, the general trend over time is that there are fewer units available in the lower rent cohorts and an increasing number in the higher rent cohorts. The largest change is the availability of fewer units under $500 and the increase in rents $1,500 or more. Units that cost over $1,500 almost doubled and made up nearly half of all rental units as of the data year presented here. Stakeholder interviews and focus group respondents noted that the rents continue to rise and exceed these figure today.

Table: Rental Housing Costs					
Consortium					
	2010		**2017**		**% Change 2010-2017**
	Number	**Percentage**	**Number**	**Percentage**	
Less than $500	2,465	6.0%	1,823	4.1%	-31.7%
$500 to $999	11,213	27.2%	8,331	18.7%	-31.3%
$1,000 to $1,499	13,996	33.9%	13,470	30.2%	-10.9%
$1,500 or more	13,600	33.0%	20,938	47.0%	42.4%
Total Units	41,274	(x)	44,562	(x)	8.0%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04) Data note 1: Median Rent is calculated based solely on those renters actually paying rent. Data note 2: Percent change measures the change in "percentage". Data note 3: Percent change of Total Units measures change in "number"					

[3] A rent survey conducted by the City of Santa Barbara in August 2019 of rental housing listings for the entire south Coast of Santa Barbara County, indicated that average rents by bedroom size were $1,570 for studio units; $1,875 for 1-bdrm units; $2,695 for 2-bdrm units; and $3,900 for 3-bdrm units. https://www.santabarbaraca.gov/civicax/filebank/blobdload.aspx?BlobID=21274

Though the goal for a more comparative analysis is to use the same data source (ACS 2013-2017) across all measurements, the below chart from Best Places Data Engine displays the average rent rates from each judication from September 2019 in order to reflect a more current look at the rising costs for renters that has proven to be a primary barrier for affordable housing. The table gives a more updated average rent costs and shows the various costs of renting across the Consortium. The reflected high rental rates ties into the observed trend of increased housing costs and higher cost burden for renters across the County. As stated previously, just under 60% of renters pay more than 30% of their income to housing costs, and 48% of these pay in excess of 35%.

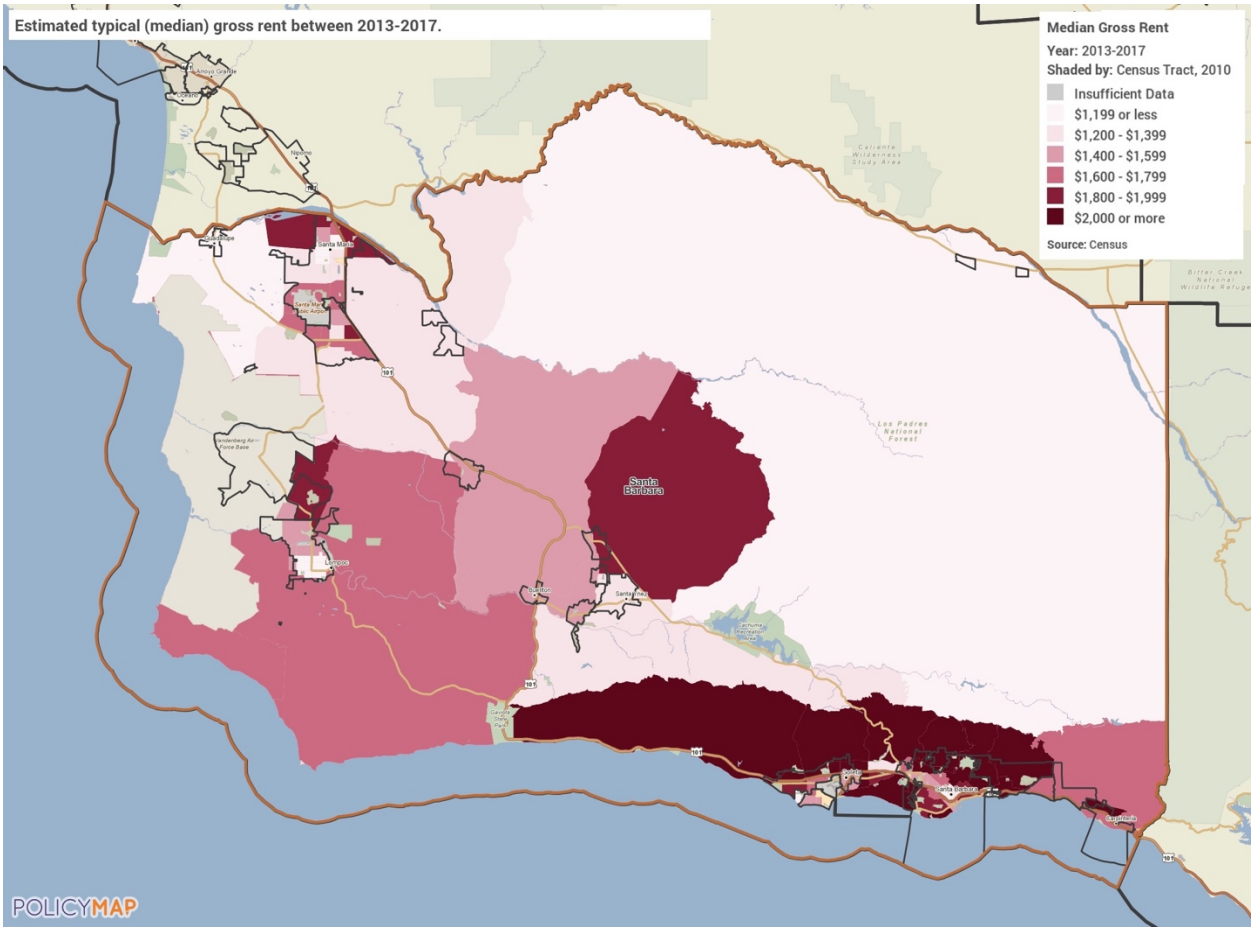
Table: Average Rent for Home or Apartment

	Santa Barbara County	Buellton	Carpinteria	Goleta	Lompoc	Santa Maria	Solvang
Average Rent	$2,758	$2,529	$3,037	$3,620	$1,797	$1,925	$2,967
Studio Apartment	$1,403	$1,290	$1,540	$1,840	$1,260	$1,260	$1,450
1 Bedroom Home or Apartment	$1,667	$1,540	$1,840	$2,190	$1,480	$1,480	$1,730
2 Bedroom Home or Apartment	$1,951	$1,800	$2,150	$2,560	$1,730	$1,730	$2,020
3 Bedroom Home or Apartment	$2,625	$2,420	$2,890	$3,445	$2,350	$2,350	$2,720
4 Bedroom Home or Apartment	$3,040	$2,810	$3,350	$3,990	$2,730	$2,730	$3,150

Source: bestplaces.net Data Engine - September 2019

Median rent varies throughout the Consortium; however, rents are clearly highest within the south coast and in the surrounding areas of the cities. In general, the rental costs of a tract mirror the housing costs for owner-occupied units. Rural areas tend to have lower costs, but a shrinking population and fewer economic opportunities while urban areas are growing and getting more expensive.

Map: Median Rent



Source: 2013-2017 ACS via PolicyMap

Housing Units Affordable

Table: Housing Affordability		
% Units affordable to Households earning	**Renter**	**Owner**
30% HAMFI	1,453	No Data
50% HAMFI	4,108	2,011
80% HAMFI	15,846	5,481
100% HAMFI	No Data	9,760
Total	21,407	17,252
Source: 2015 CHAS Note 1: This data is provided by HUD in the Consolidated Plan Note 2: HAMFI (HUD Area Median Family Income) is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.		

In general, there are fewer units available to lower income households than higher income households. According to the 2013-2017 ACS, the median family income for the County was $68,023. That means at 50% of the median family income, only 5,561 units were affordable to renter households and 2,011 homes affordable for homeowners.

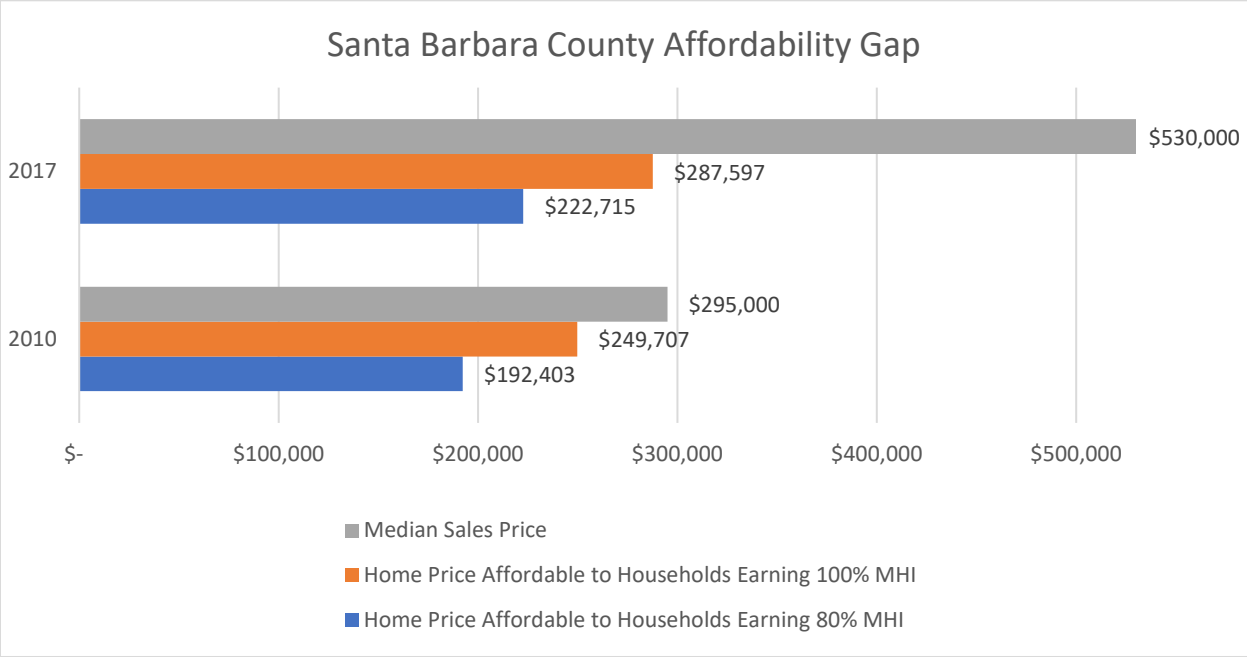
Affordability Gap

The affordability gap is the difference between the median sales price in an area and what is affordable to households at different income levels. For the purposes of this report, the affordability is calculated with the following assumptions:

- Monthly Debts: $250
- Down Payment: $20,000
- Debt-to-income: 36%
- Interest Rate: 4.54
- Loan Term: 30 years
- Property Tax: 0.68% (Santa Barbara County)
- Home Insurance: $1,000 annually

The actual affordability will vary depending on changes to these assumptions, but this gap analysis provides a broad estimate of the difference between household income and affordability. Since 2010, the affordability gap has grown substantially for residents of Santa Barbara County. Households earning the median income are unable to purchase a home sold at the median sales price.

	Median Sales Price	80% Median Household Income			100% Median Household Income		
		Household Income	Affordable Home Value	Affordability Gap	Household Income	Affordable Home Value	Affordability Gap
2010	$295,000	$48,062	$192,403	$102,597	$60,078	$249,707	$45,293
2017	$530,000	$54,418	$222,715	$307,258	$68,023	$287,597	$242,403
% Change	76.99%			199.5%			435.2%
$ Change	$235,000			$204,688			$197,110
Source: Boxwood Means, 2006-2010 and 2013-2017 American Community Survey 5-Year Estimates							



Rental Evictions

Housing costs is a significant barrier to acquiring affordable housing for renters. However, there are additional barriers that renters often face. Historically, California law allowed landlords to evict tenants without providing a reason for eviction. Tenants could be subjected to eviction in retaliation for repair requests or organizing with their neighbors against rent hikes and displacement.

An Unlawful Detainer (UD) lawsuit is a lawsuit seeking to evict a tenant and is a summary proceeding with significantly shorter timelines than ordinary civil cases. According to Tenants Together (TT), California's statewide organization for renter's rights, most of these do not go through the court process. In TT's California Evictions Are Fast and Frequent report released in May 2018, it explains:

> *Most evictions do not go through the court process since landlords give eviction notices prior to the filing of unlawful detainer eviction lawsuits. Tenants who are served with this notice to terminate tenancy (also known as a notice to quit) know that they have limited rights and limited access to legal representation. In many cases, landlords serve a notice and tenants just move out. For every tenant facing a court filed eviction, there are others displaced from their homes who do not show up in court data because they moved by the end of the notice period.*

In Santa Barbara County, from 2014 to 2016 unlawful detainer filings averaged 1,060 a year.

Table: Unlawful Detainer Filings in Santa Barbara County					
	2014	2015	2016	3-Year Avg	3 Year Total
Santa Barbara County	1,074	1,085	1,022	1,060	3,181
Source: Tenants Together, California Evictions Are Fast and Frequent, May 2018					

However, state and local government have taken action to address the eviction crisis. The County has increased its dispute resolution services as a direct result of the passage of the new State and local laws found in the Tenant Protections Act of 2019, which became effective on January 1, 2020. The passage of AB 1482 enacts three new California Civil Code Sections, which together establish Statewide Rent Control, Just Cause Eviction protections and remedies, including tenant relocation costs until January 1, 2030.

Additionally, on June 7, 2019 the Santa Barbara City Council adopted Mandatory Lease Ordinance No. 5885 to help housing retention and prevent homelessness. The Rental Mediation Housing Program is specifically named in the ordinance. In cases of non- renewal of leases, it states "the tenant shall be offered a one-session conciliation meeting with the landlord using the Santa Barbara Rental Housing Mediation Board…" This new ordinance with the Program's neutral Dispute Resolution Services, at no cost to the parties, has already led to an increase in staff

workload with the scheduling and performance of conciliation and face-to-face mediations, including multiparty mediations.

Section IV: Fair Housing Enforcement

This section evaluates private and public compliance with existing fair housing laws, regulations, and guidance, and provides an assessment of fair housing infrastructure in the County of Santa Barbara. This analysis is informed by fair housing complaints; data on mortgage lending practices; and a review of relevant public policies.

Housing Discrimination

This section discusses housing discrimination as evidenced by complaint filings, investigations of violations and residents' self-reported experience with discrimination. The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. The Fair Housing Act—Amended (FHAA) covers most types of housing including rental housing, home sales, mortgage and home improvement lending and land use and zoning. Excluded from the FHAA are owner-occupied buildings with no more than four units, single family housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members and housing for older persons.

HUD has the primary authority for enforcing the FHAA. HUD investigates the complaints it receives and determines if there is a "reasonable cause" to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff).

The State of California has a substantially equivalent law prohibiting discrimination in housing. The Fair Employment & Housing Act (FEHA) is the primary state law prohibiting discrimination in the sale, rental, lease negotiation, or financing of housing based on a person's race, religion, national origin, color, sex, marital status, ancestry, family status, disability, sexual orientation, and source of income. The state's law exceeds the protections in the Federal Fair Housing Act by including protected classes of marital status, sexual orientation and source of income. In addition, the law defines physical and mental disability as a condition that limits a major life activity; this definition of disability is broader than the federal definition, which requires a "substantial limitation." The FEHA also incorporates the protections of the Unruh Act which includes medical condition as a protected category.

Fair Housing Complaints

The County collected fair housing complaint data from HUD's Office of Fair Housing Enforcement. The information received is summarized below. It should be noted that based on the information received, the County cannot fully assess the extent to which this data duplicates complaints received elsewhere.

Analysis of fair housing complaints submitted to HUD between 2015 and 2019 from residents of Santa Barbara County, which includes the Consortium member cities as well as the City of Santa Barbara, Mission Canyon, and Summerland, reveals that 56 complaints were filed between 2015 and 2019 with some complaints citing multiple bases for their claims. The table below shows the number of complaints filed in each year with the most active year in 2015.

Table: HUD Fair Housing Complaints - Number of complaints filed per year throughout the County, 2015-2019

	Total Cases Filed	Disability	Familial Status	National Origin	Race	Sex	Religion	Retaliation
2015	21	12	5	1	3	2	0	1
2016	5	4	0	0	0	1	0	1
2017	9	6	3	1	1	0	1	0
2018	6	3	3	1	1	0	0	2
2019	15	6	7	1	0	1	0	1
TOTAL	56*	31	18	4	5	4	1	5
	Percentage of Basis Cited	46%	26%	6%	7%	6%	1%	7%

* Thirty-two (32) of the total 56 complaints were filed in the City of Santa Barbara.

The analysis further revealed that disability is the most commonly cited basis for complaints, comprising about 46% of all complaints. Familial Status follows and is cited at a rate of about 26%. Other bases cited include Race (7%), National Origin (6%), Sex (6%), and Religion (1%). Interestingly, retaliation is cited as often as race at 7%. The table below shows how many times each basis was cited in each year between 2017 and 2019.

Among disability complaints, all but 2 of the complaints citing this basis included failure to make or allow reasonable accommodations as a basis for their complaint. Throughout focus groups and stakeholder interviews, participants noted a particular concern about failure to make reasonable accommodations as well.

Breakdowns of the bases cited in complaints filed in the member cities follows. As illustrated, Lompoc and Goleta had the highest number of complaints between 2015 and 2019. In Goleta the most frequently cited basis was familial status, while in Lompoc all complaints focused on disability.

Table: HUD Fair Housing Complaints By Consortium Member City, 2015-2019

	TOTAL CASES FILED	Disability	Familial Status	National Origin	Race	Sex	Religion	Retaliation
Buellton	1	1	0	0	0	0	0	0
Carpinteria	1	0	1	0	0	0	0	0
Goleta	9	3	6	2	1	0	0	0
Lompoc	10	10	0	0	0	0	0	0
Santa Maria	5	2	1	1	0	1	0	1

Of the 56 complaints filed between 2015 and 2019, 13 (23.2%) were closed with conciliation or a successful settlement. Thirty-one complaints had a no cause determination (55.3%). One case has not been determination yet, and the remainder were either withdrawn, had a non-responsive or uncooperative complainant, lacked jurisdiction, or had an untimely filing.

Private and Public Sector Barriers

This section reviews private and public barriers to housing choice, beginning with lending practices of regulated financial institutions. The section then reviews public land use policies, public housing policies, and current fair housing activities of the County and its partners.

Lending Practices

Countywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, County, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data are useful in assessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not

all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of loans for home purchase or loan refinancing exceeds 10% of their total loan originations or, 2) the total amounts of loans equals or exceeds $25 million or, 3) they either maintain a home or branch office in one or more MSAs or, 4)if, in any given year, they execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs or, 5) they hold assets exceeding $10 million or, 6) they have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, "with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups." Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, "is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending." The FFIEC suggests that a more thorough analysis of the differences may require additional details from sources other than HMDA about factors including the specific credit circumstances of each borrower, the specific loan products that they are seeking, and the business practices of the institutions that they approach for credit.

The following analysis is provided for Santa Barbara County, California summarizing 2017 HMDA data and data between 2007 and 2017 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that are not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2017 County Overview

In 2017, there were approximately 15,200 applications within Santa Barbara County for home loans to purchase, refinance or make home improvements for a single-family home - not including manufactured homes. Of those applications, around 8,000 or 53% were approved and originated. This represents a decrease of approximately 3,000 originations from 2016 and a percentage decrease of approximately 28%, a greater decline than the national decrease of 13%. Of the remaining 7,100 applications, approximately 1,900 or 12% of all applications were denied. The top two application denial reasons within the County were debt-to-income ratio (39%) and credit history (17%), representing over half of the County's total denials. Incomplete applications and lack of collateral represented 14% and 11% of denials respectively. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflect only the primary reason for the denial of each loan. The balance of the approximately 5,200 applications, that were not originated or denied, were closed for one reason or another including a) the loan was approved but not accepted by the borrower, b) the application was closed because of incomplete information or inactivity by the borrower or c) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2017

Single Family Homes (excluding manufactured homes)

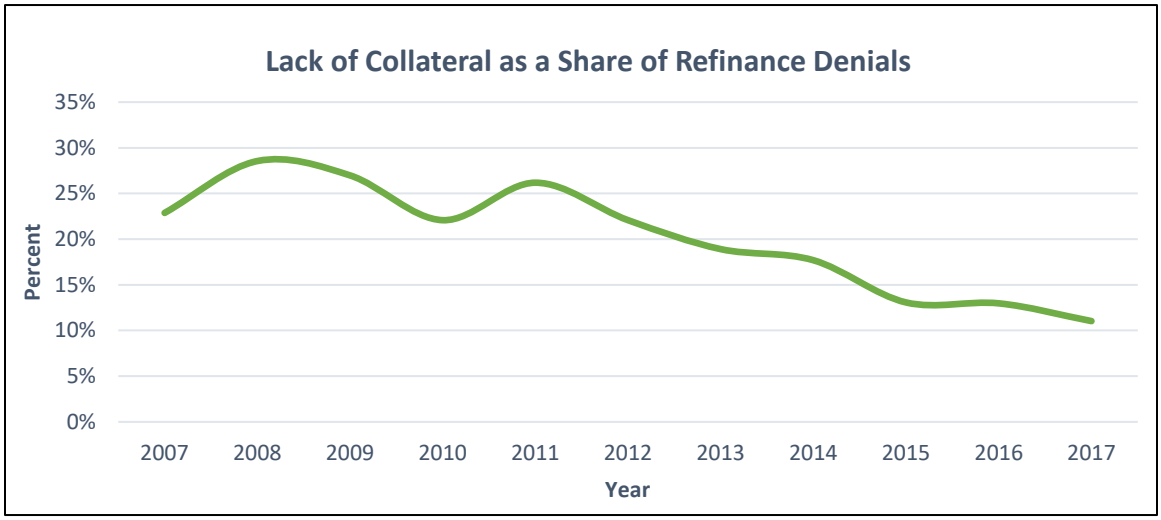
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	4,302	6,767	843
	FHA	1,005	800	40
	VA	583	765	42
	FSA/RHS	19	0	0
Loans Originated				
	Conventional	2,650	3,413	412
	FHA	579	288	15
	VA	341	319	24

	FSA/RHS	8	0	0
Loans Approved but Not Accepted				
	Conventional	95	158	19
	FHA	20	29	3
	VA	11	15	3
	FSA/RHS	0	0	0
Applications Denied				
	Conventional	302	1,008	208
	FHA	61	142	5
	VA	28	131	5
	FSA/RHS	3	0	0
Applications Withdrawn				
	Conventional	523	1,167	103
	FHA	92	165	15
	VA	56	129	6
	FSA/RHS	4	0	0
Files Closed for Incompleteness				
	Conventional	68	325	38
	FHA	4	72	0
	VA	3	78	0
	FSA/RHS	0	0	0

Source: 2017 HMDA

A further examination of the 1,893 denials within Santa Barbara County during 2017 indicates that approximately 68% were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. The number one reason for denial of refinance applications was debt-to-income ratio (38%), followed by incomplete credit applications (17%) and lack of

collateral (11%). Typically, homeowners seeking to refinance their existing home mortgages are able to use their home as collateral. When the denial is due to a lack of collateral, this would indicate the home is worth less than the existing mortgage; therefore, refinancing is not an option. In these cases, the homes are often referred to as "under-water" or the borrowers are "upside-down" in their mortgage. Shown below, the percentage of refinance denials given for lack of collateral has declined significantly since the peak of the housing crisis, suggesting that the number of "under-water" homes in Santa Barbara County has declined since 2009.



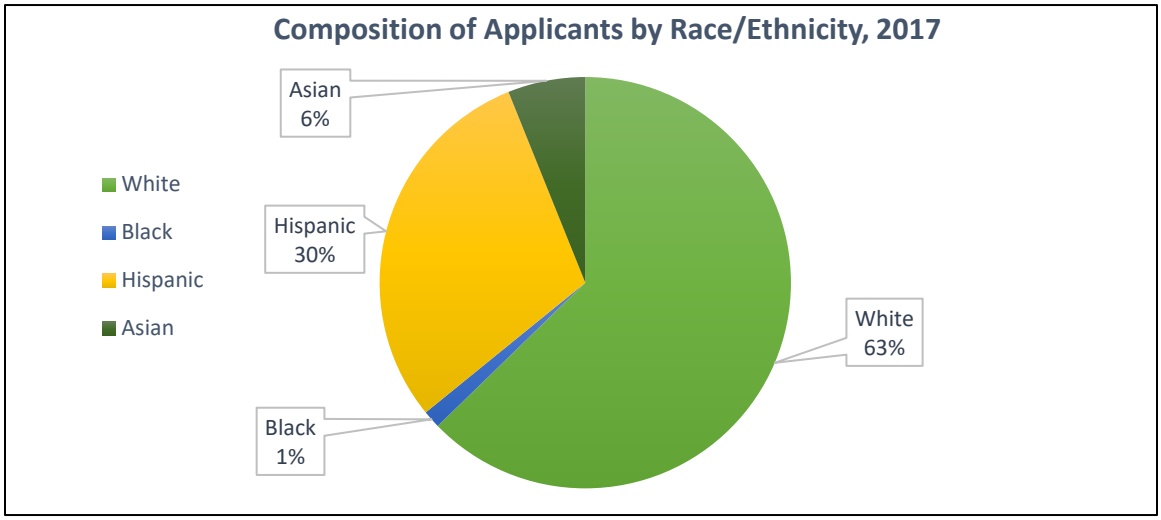
Home Purchase Lending in Santa Barbara County

Of the home purchase loans for single family homes that were originated in 2017 (3,578 loans), approximately 74% were provided by conventional lenders,[4] higher than the national 64%. The remaining 26% of home purchase loans in Santa Barbara County were provided by federally backed sources including the Federal Housing Administration, the Farm Service Agency, and the Department of Veterans Affairs. Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders. The FHA, FSA, and VA lenders had application approval ratios of 48%, 42%, and 49%, respectively. Conventional lenders, by contrast, approved home purchase loans at a higher 54% of all applications.

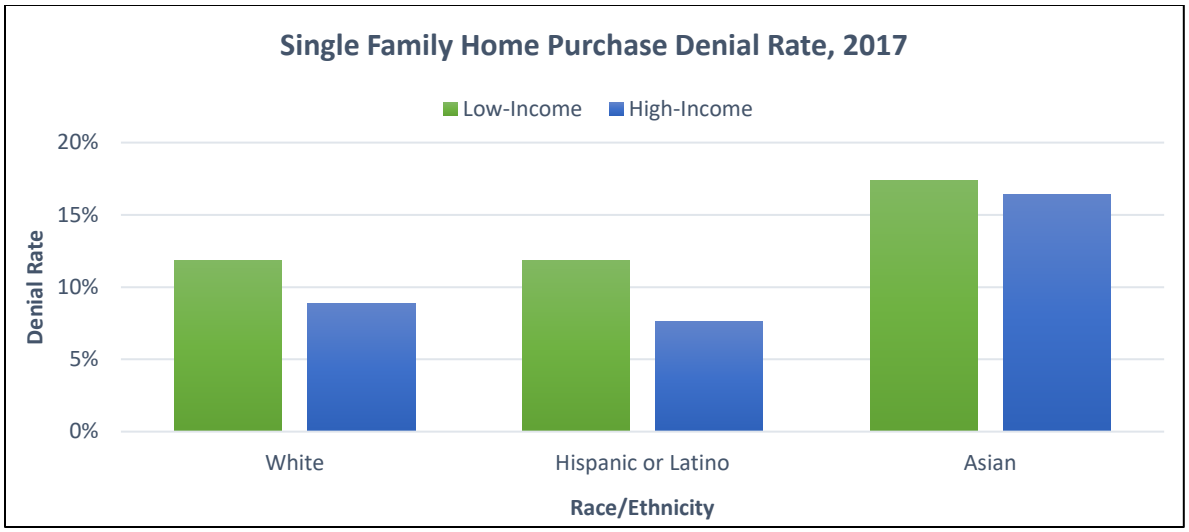
The share of applications and percentage of loan application denials for traditional home purchase loans in Santa Barbara County varies by race/ethnic groups. The largest applicant

[4] Conventional lending are loans that are not guaranteed or insured by any government agency, including the Federal Housing Administration, the Farm Service Agency, and the Department of Veterans Affairs.

group in 2017 were non-Hispanic Whites (63%) followed by Hispanics (30%). Asians represented 6% of all home purchase applications while Black applicants represented 1%. For much of the following analysis by race/ethnicity, Black applicants will be excluded due to limited sample size. In 2017, non-Hispanic Whites had the lowest denial rates for conventional single-family home purchases, with a denial rate of 6%. Hispanics and Blacks were denied at a rate of 7% collectively, while Asian applicants faced the highest conventional home purchase denial rate at 11%.



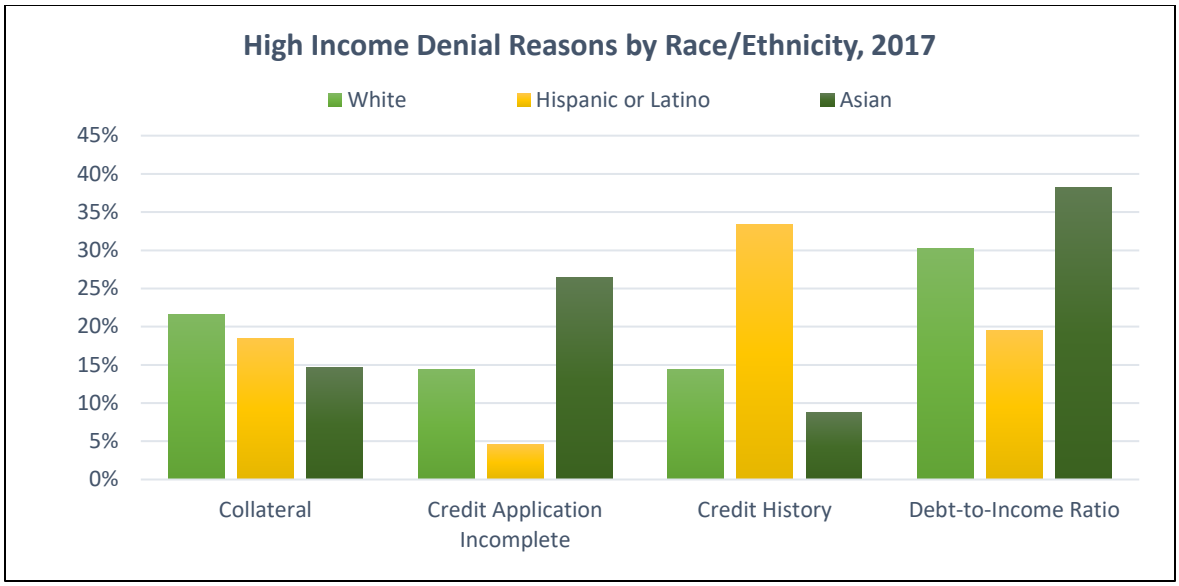
Additionally, a closer look at home purchase denial rates by race/ethnicity and income groups within Santa Barbara County, shown below, demonstrates that Asians with incomes greater than 120% of Area Median Income had higher denial rates for a single-family home purchase (16%) than Whites with incomes less than 80% of Area Media Income (12%). Additionally, Low Income Asians were the group with the highest home purchase denial rates at 17%. High Income Whites were denied at a rate of 9%, the lowest of all groups examined.



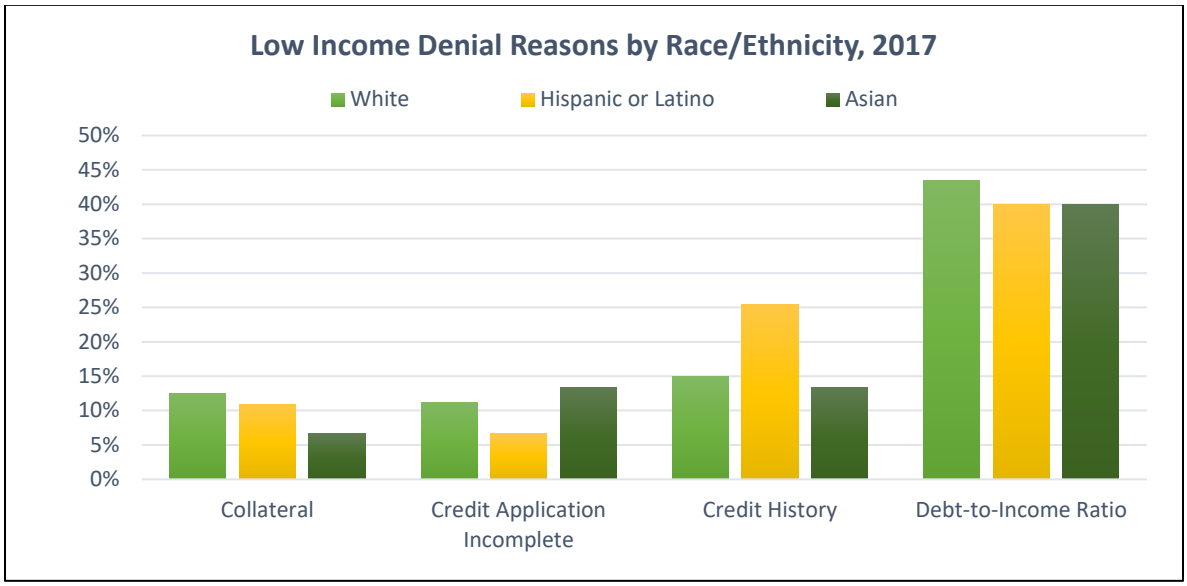
Application Denial Reasons by Income Group

The charts below compare reasons for loan denials among White, Hispanic, and Asian applicants in Santa Barbara County for 2017 by income group. Black applicants are excluded due to the small sample size.

As of 2017, the leading reason for denials for high income White and Asian applicants was debt-to-income ratio. For high income Hispanic applicants, the top denial reason was credit history (33%), which was more than double the share for high income Whites and Asians. White applicants had the highest share of denials for lack of collateral, while high income Asians had the highest share for incomplete applications.



For denials in the low-income group, the top reason for all race/ethic groups was debt-to-income ratio, with all Low-Income groups being denied for debt-to-income ratio at a higher rate than their High-Income counterparts. In the case of Hispanics, the difference relative to High Income applicants was more than double. Additionally, low income applicants in all groups were less likely to be denied due to lack of collateral relative to High Income applicants.

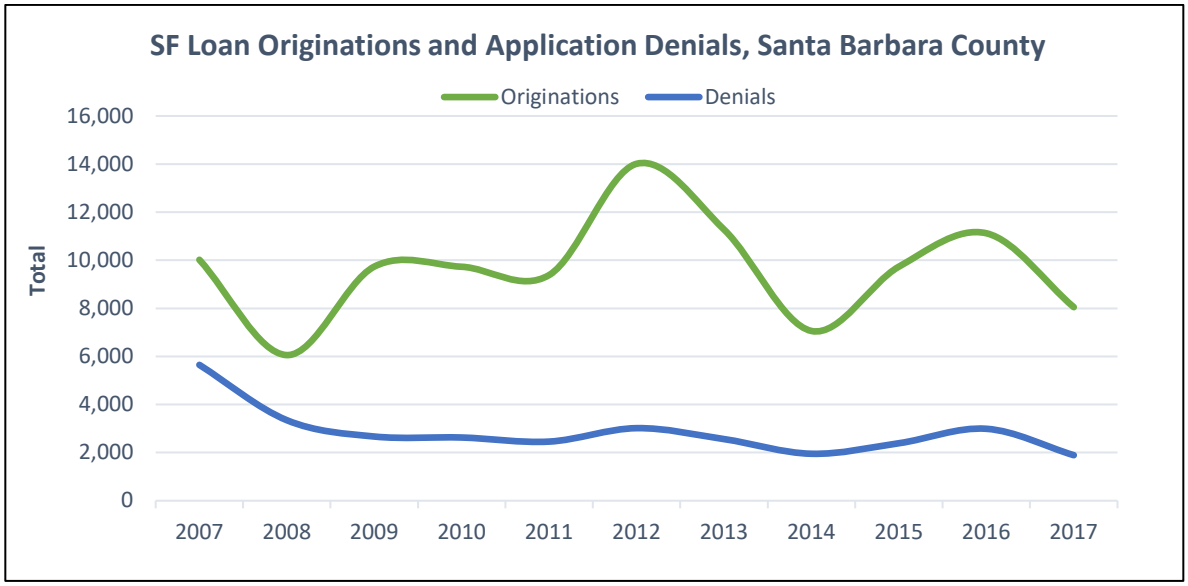


Santa Barbara County's Single-Family Lending Market, 2007-2017

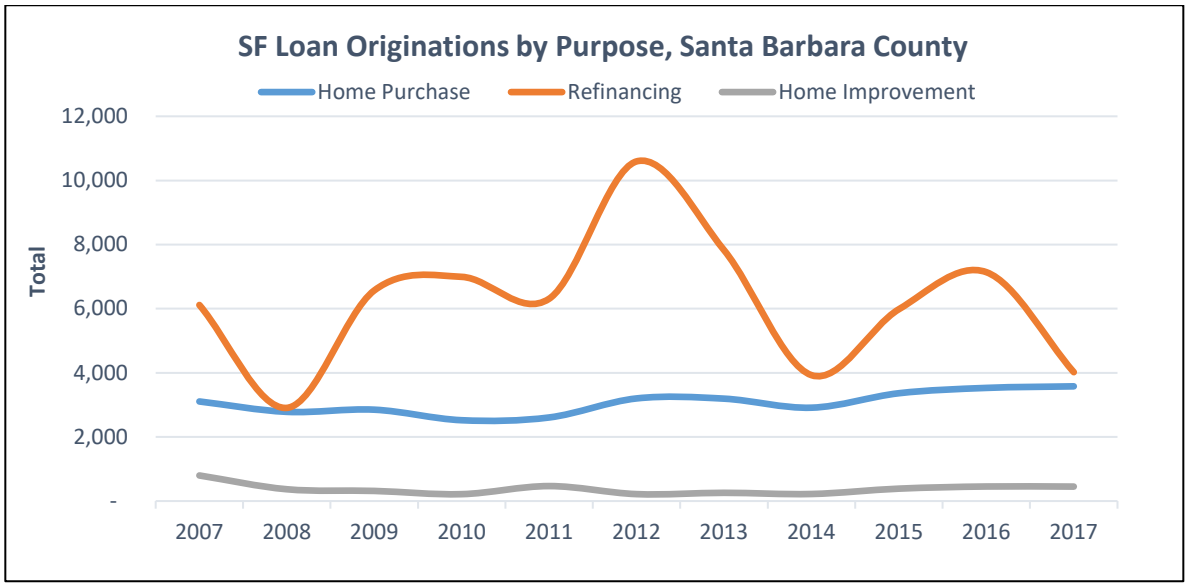
The following section will examine HMDA data over the time period 2007-2017, for Santa Barbara County.

As shown in the chart below, the number of single-family loan originations in Santa Barbara County followed a dynamic trajectory between 2007 and 2017. At the onset of the housing crisis, originations declined 40% between 2007 and 2008, followed by a 61% increase between 2008 and 2009. Subsequently, originations trended downward between 2009 and 2011, followed by an increase of 49% between 2011 and 2012, reaching the highest total originations of all years examined. Loan originations fell by half between 2012 and 2014, but then grew steadily between 2014 and 2016. Between 2016 and 2017, originations fell by 28% and, as of 2017, total originations in Santa Barbara County are about 80% of the level prior to the housing crisis.

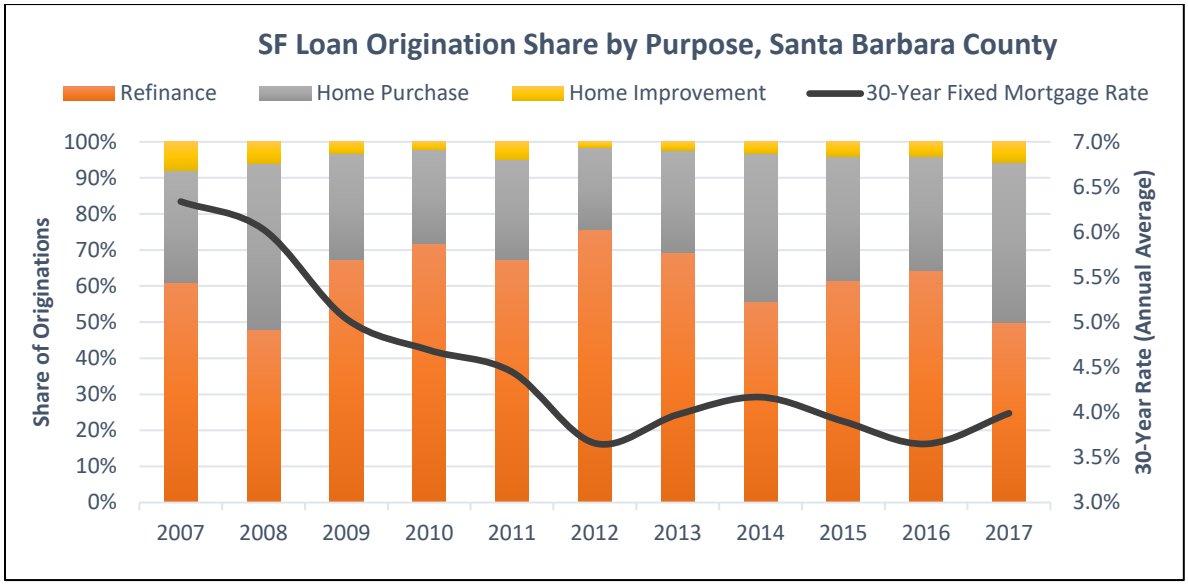
In contrast to originations, the number of application denials within Santa Barbara County demonstrated fewer extreme changes between 2007 and 2017. As of the most recent data year, denials are two-thirds below the level experienced in 2007. Relatedly, the share of denials as a percent of total originations and total denials has declined markedly since the housing crisis, from 36% in 2007 to approximately 19% as of 2017.



As shown in the chart below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Refinancing was the dominant loan type for all years analyzed, particularly 2012 as interest rates were broadly falling. In 2017, refinances and home purchases comprised 50% and 45% of the County's total originations respectively, and the 3,578 home purchase loans originated is the highest annual total since 2007. The growth of home purchase originations since 2010 (42% growth rate between 2010 and 2017) reflects a steady and recovering demand for housing within the County.

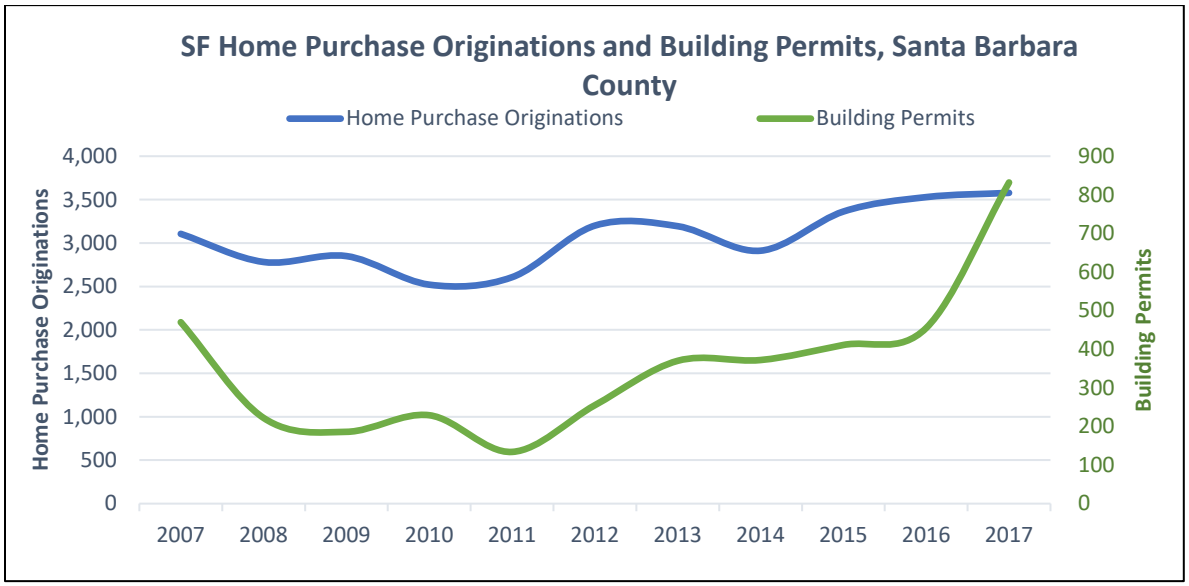


The share of refinance originations in Santa Barbara County appears to move generally with the 30-year fixed rate mortgage average, shown in the chart below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level in all the years examined, refinance originations reached the highest level in both absolute number and percentage of all years analyzed. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell from 76% to 56%. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 is consistent with Santa Barbara County's 44% reduction in the number of refinance loan originations over the same time period.



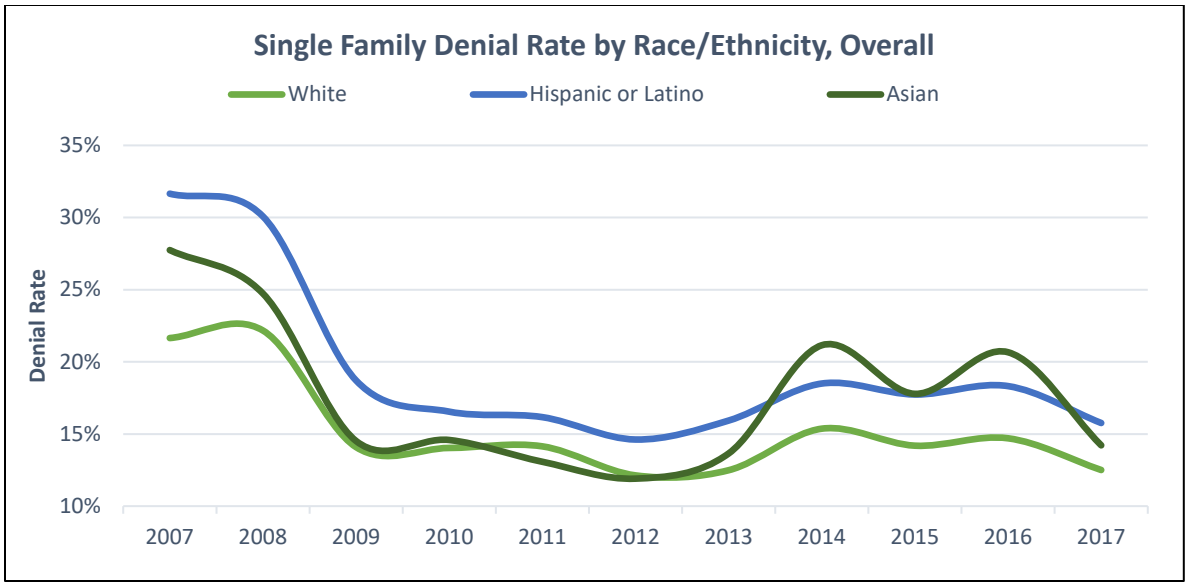
Source: HMDA, Federal Reserve Bank of St. Louis

For home purchase loans, the movement of originations often tracks trends in the number of single-family building permits issued, as shown in the chart below. Both trends are indicative of steady growth in housing demand within the County in recent years.

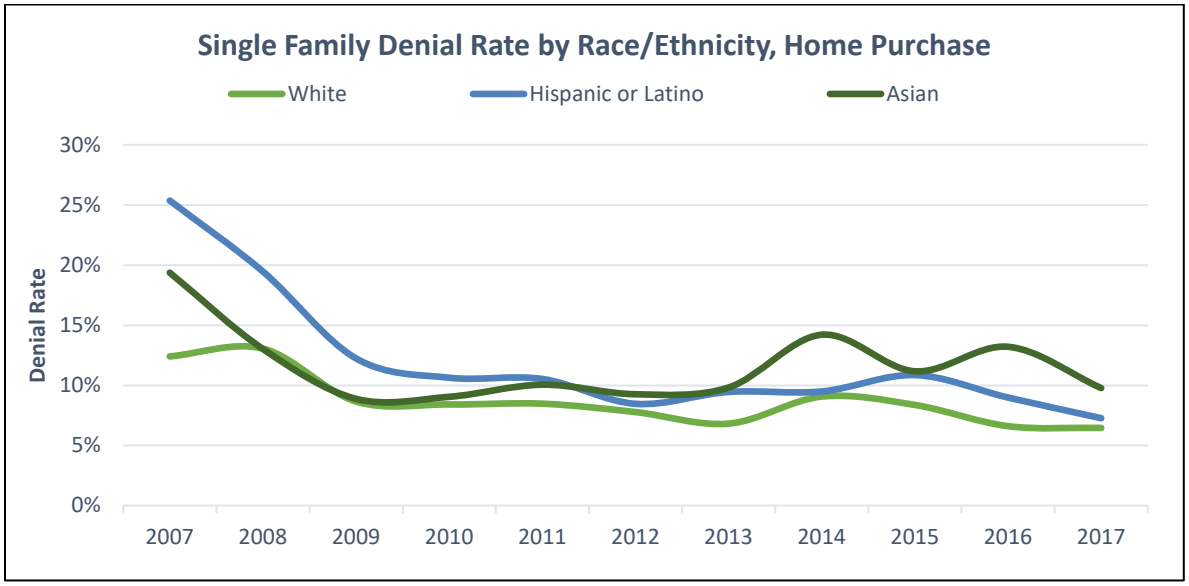


Income, Race, and Single-Family Loan Denials in Santa Barbara County

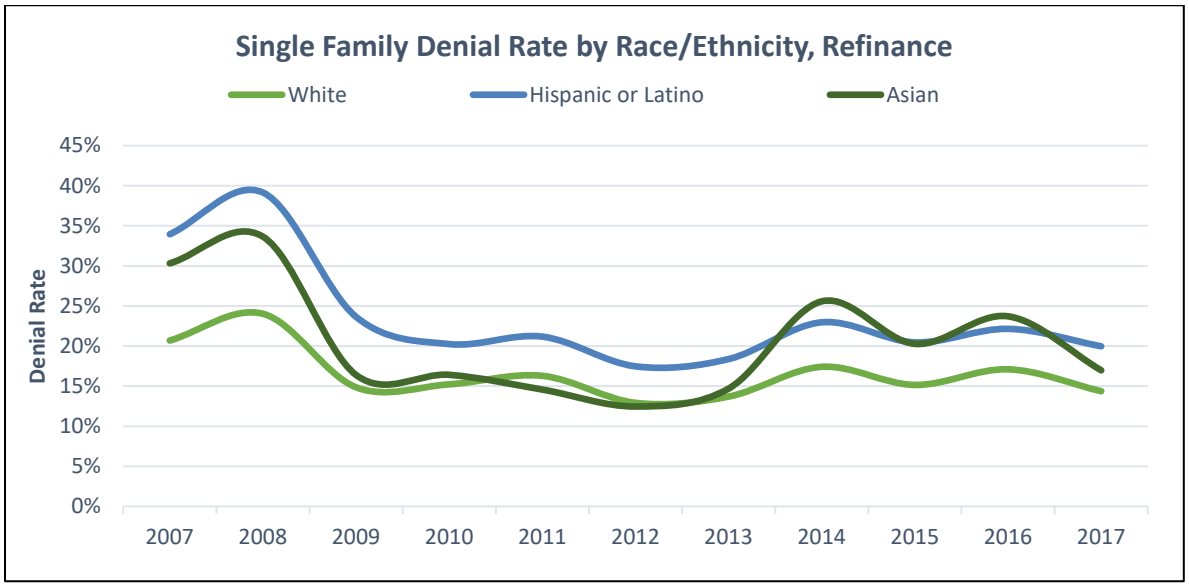
Denial rates for single family loans in Santa Barbara County over time vary by race and ethnicity. The charts below show that between 2007 and 2017, White applicants had a lower denial rate relative to Hispanic applicants. The overall denial rate for all groups has fallen during the analysis period, and the disparity between White and Hispanic applicants fell to 3% as of 2017, compared to 10% in 2007.



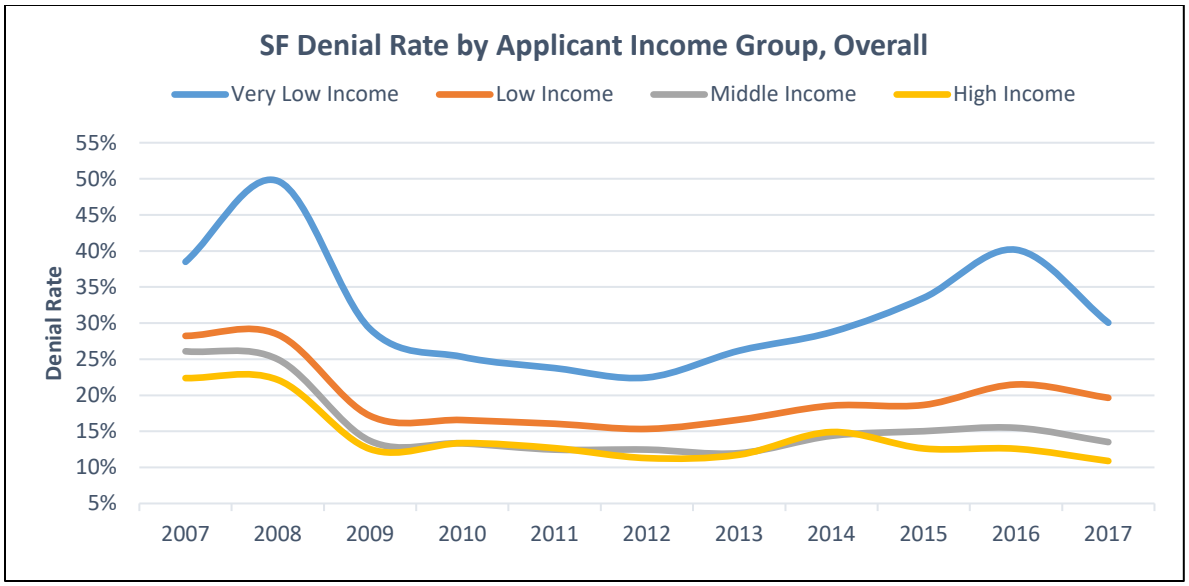
Home purchase applications exhibit lower denial rates for all applicant groups relative to overall denial rates. Similar to overall rates, Whites had the lowest denial rates during the years examined. As of the most recent data year, Asian applicants experienced the highest home purchase denial rates at approximately 10%.



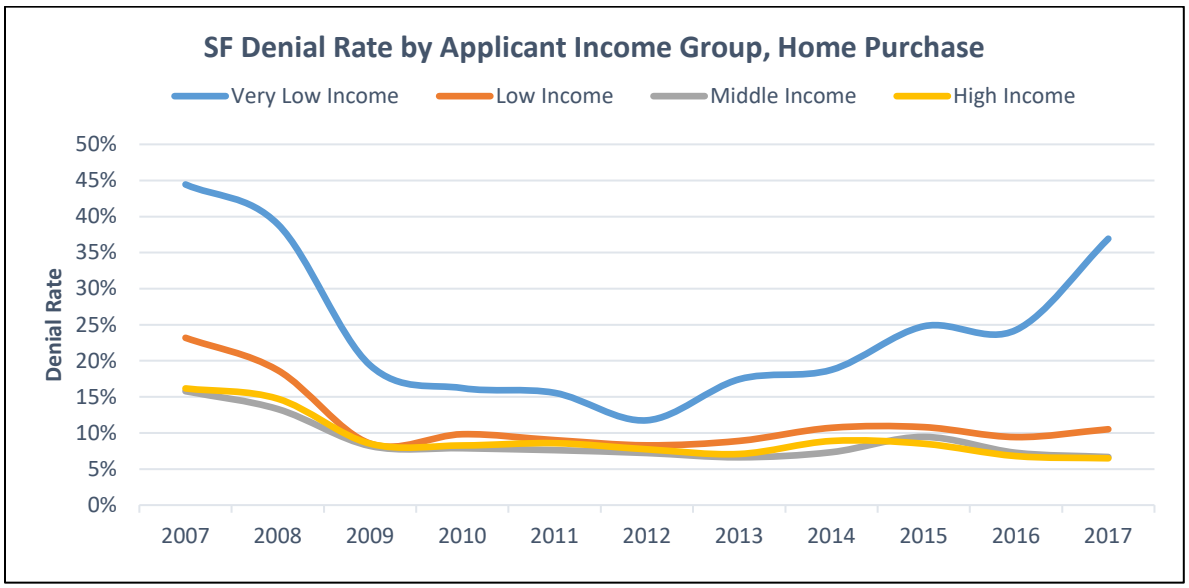
Similar to the overall denial rate and home purchases, White applicants had lower denial rates for refinance loans relative to Hispanics in every year between 2007 and 2017. Refinance denials rates have fallen by over 10% for all groups between 2007 and 2017, with Black applicants experiencing the greatest percentage decrease at 18%.



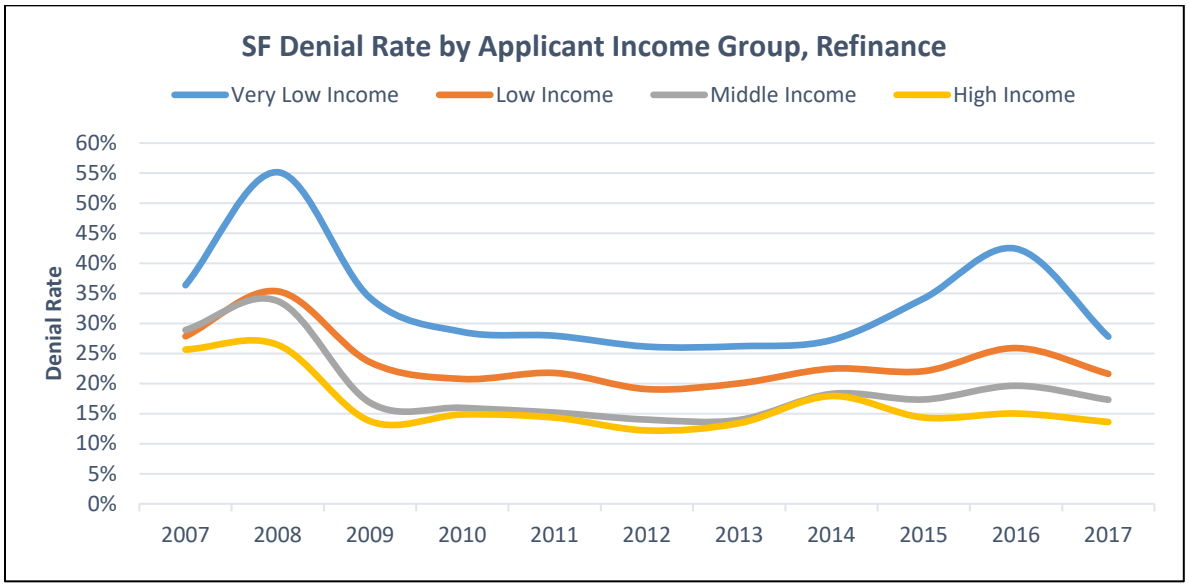
A view of single-family denial rates by applicant income group within Santa Barbara County, highlighted below, generally shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. However, Very Low-Income applicants (50% or less of Area Median Income) have remained well above other income groups, with generally increasing divergence since 2012, despite a decrease from 40% to 30% between 2016 and 2017. As of 2017, High Income (greater than 120% of Area Median Income) and Middle Income (80 to 120 % of Area Median Income) applicants are the lowest and second-lowest denied groups respectively, with Low Income (between 50%and 80% of Area Median Income) the third lowest. The single-family denial rate declined for all income groups between 2007 and 2017.



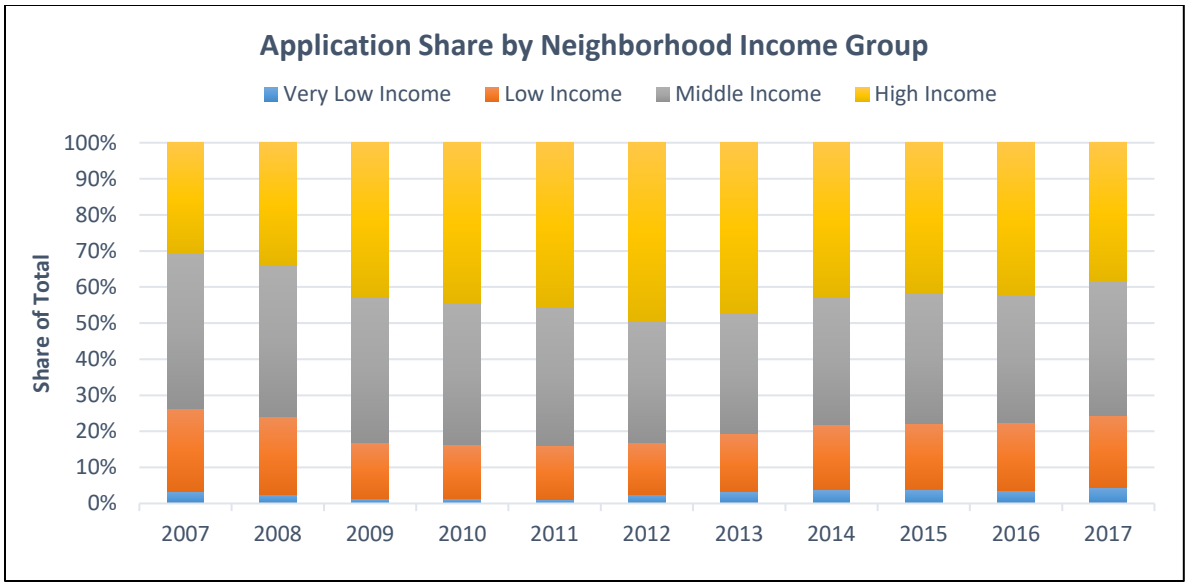
Similar to overall denial rates by income group, home purchase applications were denied at a much higher rate for Very Low-Income applicants between 2007 and 2017 while Low, Middle, and High-Income applicants have remained closer to each other. As of the most recent data year, Very Low Applicants are over five times as likely to be denied for a home purchase relative to High Income and Middle-Income applicants.



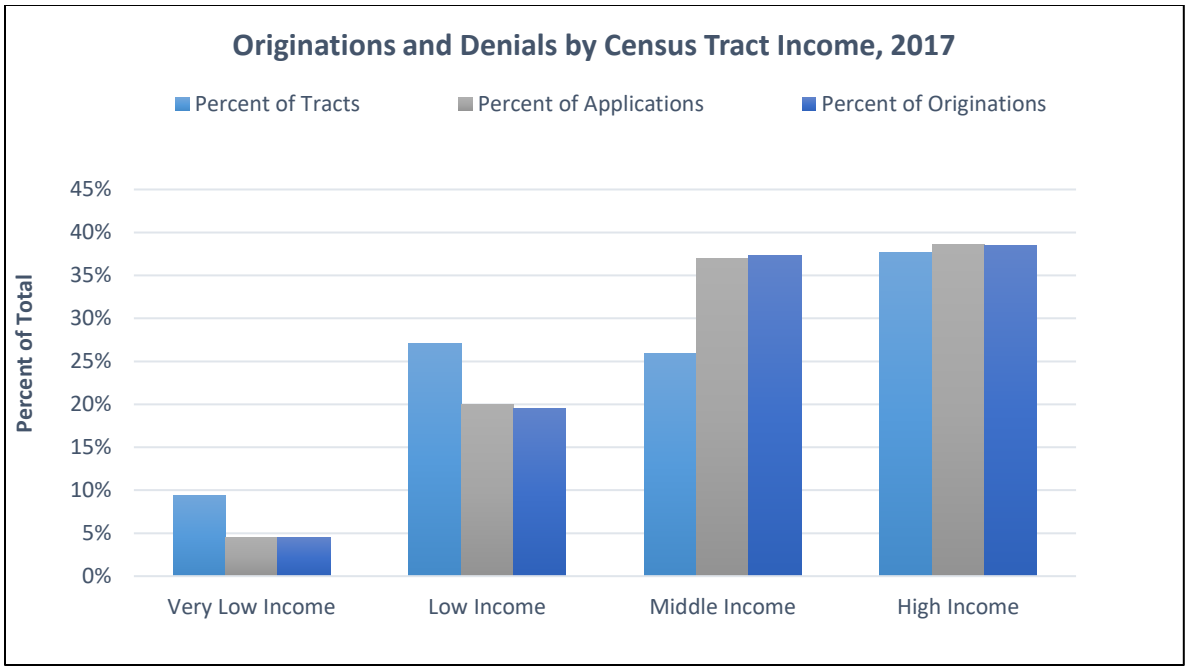
For all income groups, denial rates for refinance applications were typically higher than overall denial rates as well as those for home purchases. Additionally, the refinance denial rate for all income groups declined between 2016 and 2017.



As a percentage of total applications within Santa Barbara County, the distribution among neighborhoods by income group (defined as median income of property's Census tract) shows that for every year examined, Middle- and High-Income neighborhoods represented the vast majority of applicants (76% as of 2017).

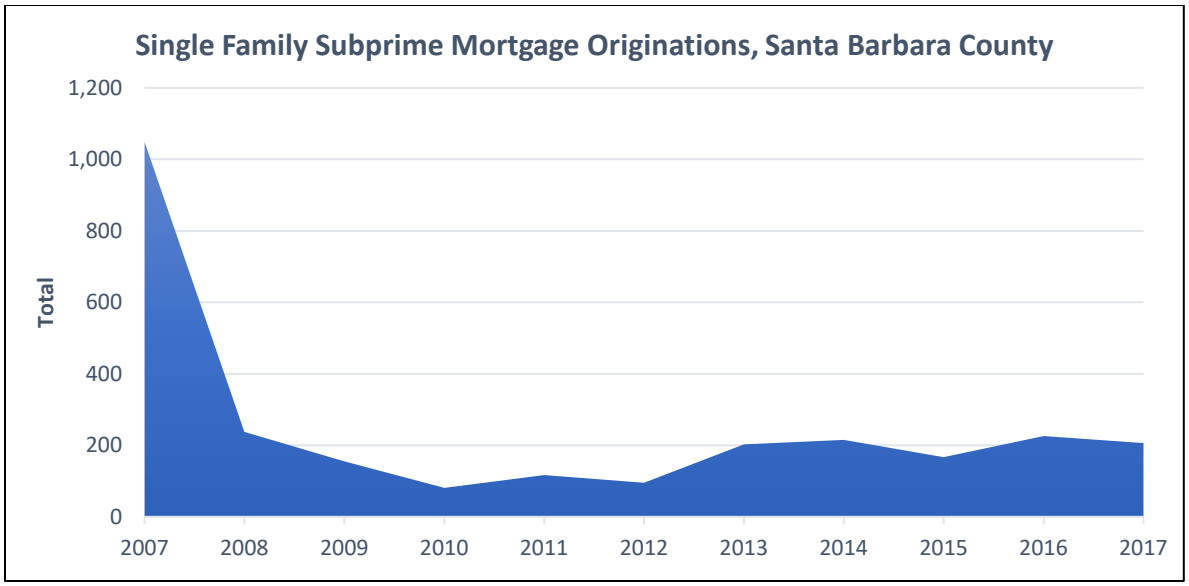


Within Santa Barbara County, Very Low Income and Low-Income neighborhoods represent 36% of the County's total neighborhoods, although they are represented by approximately 24% of total originations and applications as of 2017, shown below. This suggests that Low and Very Low-Income neighborhoods within the County are less likely to participate in the single-family homebuyer market relative to other neighborhoods. By contrast, loan applications and originations within Santa Barbara County are disproportionately likely to occur for properties in High and particularly Middle-Income neighborhoods.

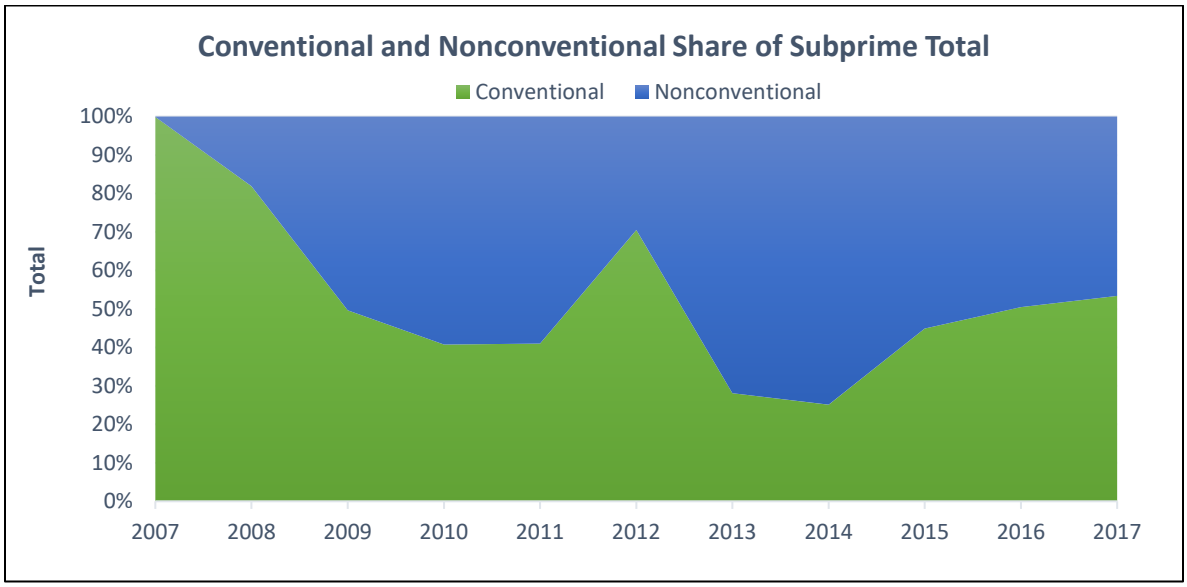


The Subprime Market

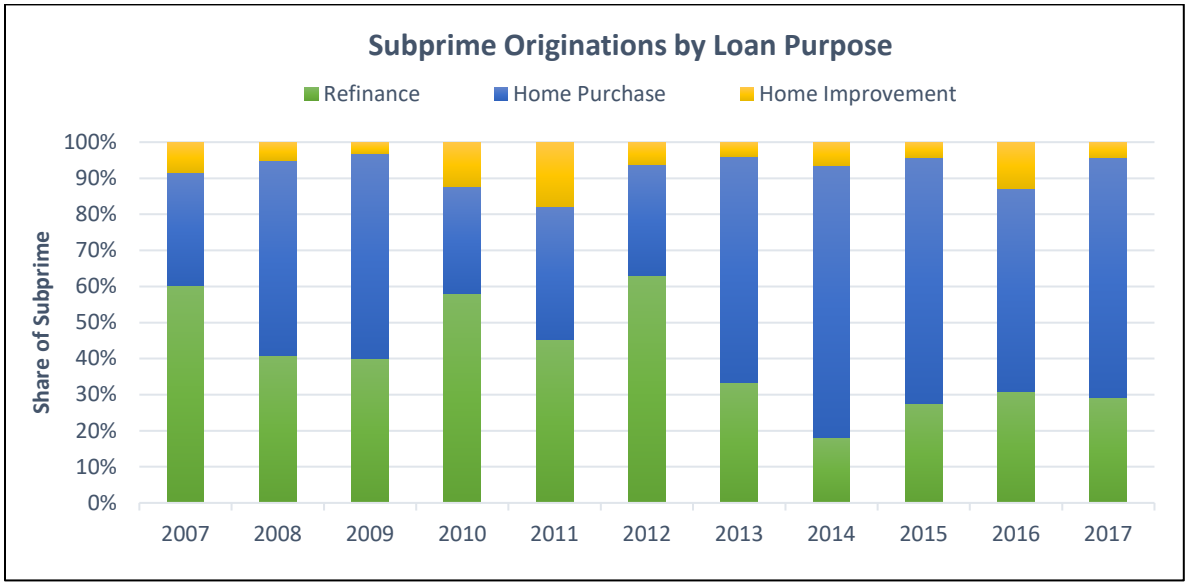
Subprime loans are defined as loans that have an annual percentage rate that exceeds the average prime offer rate by at least 1.5%. As illustrated below, the subprime mortgage market in Santa Barbara County declined significantly between 2007 and 2010, dropping by 92%. However, subprime originations increased by more than 150% between 2010 and 2017, to about 200 per year (approximately 20% of the 2007 total). The total number of subprime loan originations decreased by approximately 80% on net between 2007 and 2017, while prime originations decreased by 13% during the same time period. As a percent of Santa Barbara County's total, subprime originations declined from 11% to 3% between 2007 and 2017.



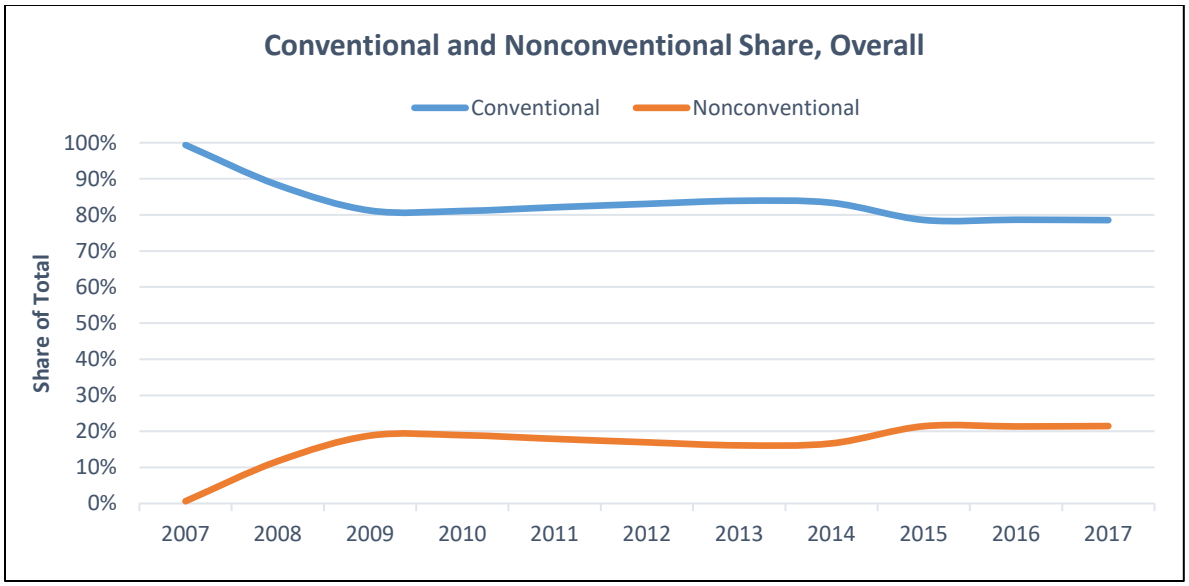
Consistent with broader national trends, the composition of subprime loans within Santa Barbara County has shifted from conventional loans to government-insured nonconventional loans in recent years. In 2007, 99.9% of subprime loans within the County were originated by conventional lenders. As of 2017, that percentage is 53%, up from a low of 25% in 2014. Of the nonconventional subprime loans originated in Santa Barbara County, 100% are insured by the Federal Housing Administration. By contrast, the FHA's share of nonconventional prime loans is 53%, while 46% are insured by the Department of Veterans Affairs.

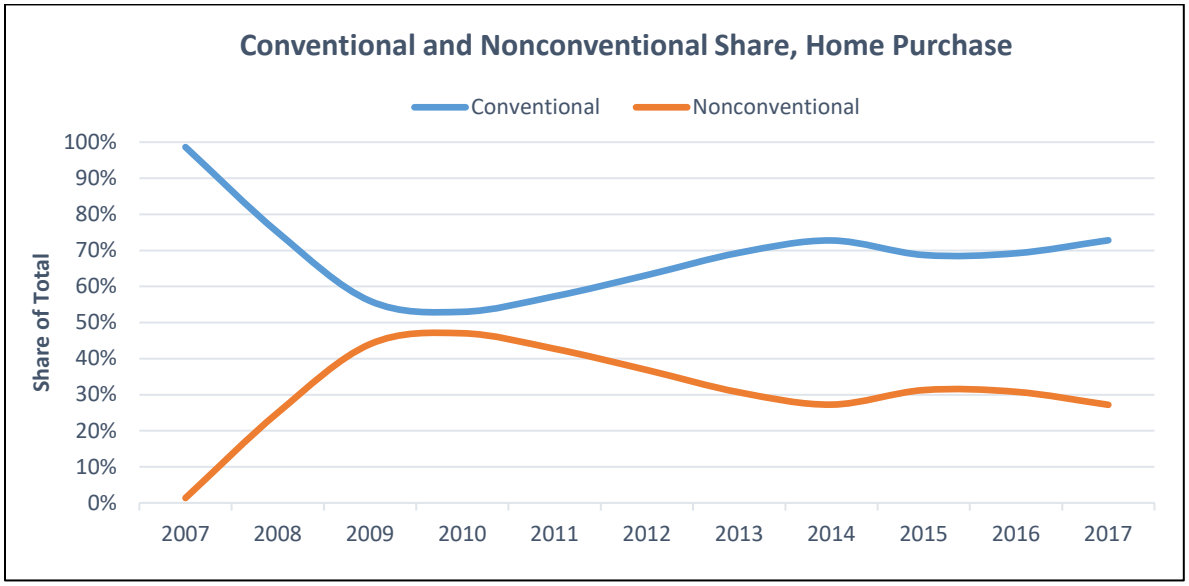


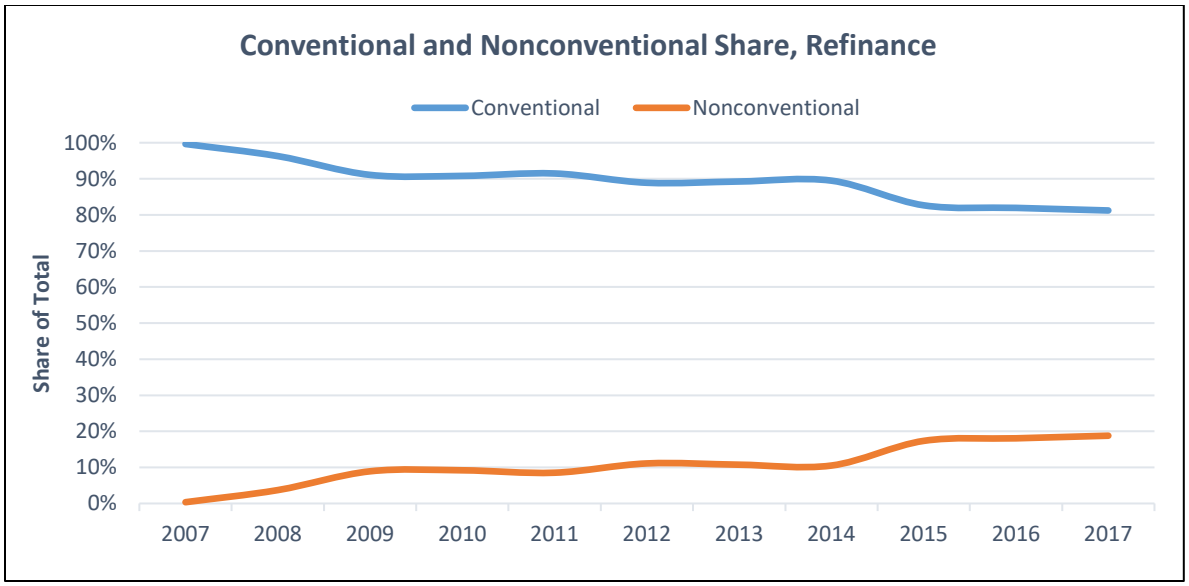
As a percentage of all subprime loan originations within Santa Barbara County, home purchases represented two-thirds in 2017, up from its share of 31% in 2007.



Though nearly half of all subprime loans within Santa Barbara County in 2017 were nonconventional, 79% of all single-family originations in 2017 were from conventional lenders. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2010 at 47%. The share of conventional lending in Santa Barbara County has stabilized to around 80% in the last few years.


Conventional and Nonconventional Share, Overall
Conventional
Nonconventional
Share of Total
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017


Conventional and Nonconventional Share, Home Purchase
Conventional
Nonconventional
Share of Total
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017



Lending Practices Conclusion

Mortgage lending activity in Santa Barbara County is consistent with many of the broader trends that have occurred in the wake of the housing crash, Great Recession, and subsequent economic recovery.

Home purchase originations have increased every year since 2010 and as of 2017 were higher than 2007 levels, suggesting signs of growing housing demand and a housing market recovery within the County. Additionally, the share of refinance applications denied for lack of collateral, suggesting an "under-water" home, has declined substantially since the peak of the housing crisis.

The County has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains well below its peak prior to the housing bust. Government-insured mortgages have increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Hispanic applicants relative to White applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Land Use Policies and Practices

It is important to note that the State of California has a number of laws that influence the planning and housing policies of counties and cities. Compliance with the state's laws helps

mitigate numerous barriers to fair housing. State laws that are related to affirmatively furthering fair housing choice through reducing barriers and promoting inclusive communities include, but are not limited to:

- The Housing Element (required by California Government Code, of GC, Section 65580)—many requirements that reduce barriers to fair housing choice. See discussion in the section that follows.

- State Density Bonus Law (GC 65915)—requires local governments to provide density increases and reduce regulatory barriers to housing to promote supply and affordability. In 2018, the California Legislature approved four bills that expanded the density bonus to a wider range of housing projects and strengthened procedures to make the density bonus more workable for developers. Those changes include bills granting a density bonus for affordable student housing, clarifying and strengthening the use of the density bonus in the Coastal Zone, allowing the density bonus to be provided through a floor area ratio bonus for certain transit-adjacent projects, and requiring local jurisdictions to provide developers with more comprehensive information about their density bonus rights.

- Second Units Law (GC 65852)—requires local governments to establish a process to consider Accessory Dwelling Units (ADUs).

- Anti-NIMBY Law (GC 65589.5)—specifies that developments for low to moderate income households may not be denied except for under certain conditions, including a compliant Housing Element.

- No Net Residential Capacity Loss (GC 65863)—limits down-zoning of sites identified in Housing Element unless capacity in the community (adequate sites) can address regional housing needs.

- Limited Conditional Use for Multifamily in Multifamily Zones (GC 65589.4)—Multifamily projects must be permitted uses, not subject to a conditional use permit on any parcel zoned for multifamily housing if it meets certain criteria.

- Least Cost Zoning (GC 65863)—Requires that sufficient land be zoned for residential use with appropriate standards relative to nonresidential use and to meet the housing needs of all income groups.

Housing Element

Housing Elements are required through General Plans (California Government Code Article 10.6, Section 65580-65589.8) and must be updated every eight years. The Housing Element requires local governments to plan to meet the community's existing and future housing needs. The state law requiring Housing Elements requires that local government adopt land use plans and

regulatory systems which “provide opportunities for, and do not unduly constrain, housing development.” Housing Elements are reviewed by the state for compliance with state law. Housing element law also requires an analysis of the needs of persons with disabilities and the existence of potential government constraints to the “development, improvement and maintenance of housing for persons with disabilities.” Local governments are also required to demonstrate local efforts to remove such constraints and provide for reasonable accommodations.

Legislation effective in January 2019 amended GC 65583 to further ensure access to housing for California residents. The amendment requires supportive housing to be considered a use allowed “by right” in zones where multifamily and mixed uses are permitted (including nonresidential zones permitting multifamily uses), provided the proposed housing development meets specified criteria. Supportive housing assists the resident in retaining affordable housing, improving the resident’s health status and ability to live and work in the community. The law requires a local government to approve, within requisite timeframes, supportive housing developments that comply with specified requirements. Additionally, the law was amended to require a public agency to administer its programs and activities relating to housing and community development in a manner to affirmatively further fair housing and not take any action that is inconsistent with this obligation. "Affirmatively furthering fair housing" means, among other things, "taking meaningful actions ... that overcome patterns of segregation and foster inclusive communities" and "address significant disparities in housing needs and in access to opportunity." Additionally, an assessment of fair housing practices must now be included in housing elements.

The County of Santa Barbara’s 2015-2023 Housing Element was revised in November 2014 and adopted in February 2015. The Housing Element identified some concern with the current Reasonable Accommodation Policy in that it focuses more on a given project’s impact on and compatibility with the surrounding neighborhood instead of the necessity of the requested disability accommodation. The Housing Element also suggested that the zoning code’s definition of “family” could be expanded to include “individuals residing in a dwelling for group use.”

Housing Element Programs 2.1, 2.5 and 2.7 were proposed to help mitigate constraints on the development of housing for persons with disabilities. Implementation of those programs would include revision of the existing Reasonable Accommodation Policy to ensure compliance with state law; housing consultation services to help applicants understand regulations related to the development of special needs housing; incorporation of the Reasonable Accommodation Policy into zoning ordinances; and clarification of the definition of “family” in the zoning ordinances.

County Land Use and Zoning Code Updates

Below are updates to County Land Use and Zoning issues since the previous Analysis.

Santa Barbara County

The County's land use and development codes cover three distinct portions of unincorporated County lands: the coastal zone, the Montecito planning area, and the balance of the unincorporated area, which are governed by the following planning documents — Santa Barbara County Land Use & Development Code (LUDC), the Coastal Zoning Ordinance (Article II), and Santa Barbara County Montecito Land Use & Development Code (MLUDC).

On February 27, 2018, the Santa Barbara County Board of Supervisors adopted a series of ordinances that allow commercial cannabis operations within the County's unincorporated area. The ordinances categorize cannabis operations into 8 permit types, and allow each license type in certain zones throughout the County's unincorporated area. These measures have had an upward economic effect on tax revenues in the County.

Goleta

In February 2020, the City of Goleta adopted a new zoning ordinance. The purpose of the new zoning ordinance is to implement the City of Goleta's General Plan, and to protect and promote the public health, safety, peace, comfort, convenience, prosperity, and general welfare. The adoption fully replaced the previously existing zoning regulations.

Lompoc

In December 2019, the City of Lompoc adopted an updated zoning code as part of the implementation of the Lompoc 2030 General Plan. The 2030 General Plan consists of overarching policy guidance and zoning code implementations that include land use designations, revitalization and mixed-use, H Street overlay, encouraging housing development, and encouraging reinvestment in industrial zones. The zoning code update was made with the goal of producing more modern, user-friendly and streamlined zones and development standards.

Santa Maria

In 2016, the City Council adopted Ordinance 2016-15 to allow for building height increases within the Planned Development (PD) overlay district over and above the height maximum of the underlying zone design standards on a case-by-case basis. The amendment added to the existing flexibility that is offered for new construction in the PD overlay district.

In 2017, the City adopted a zoning text amendment for accessory dwelling unit (ADU)'s, creating Municipal Code Chapter 12-56. ADUs are generally regarded as an effective way to increase housing options while minimizing changes in neighborhood character or creating additional sprawl. They can effectively provide affordable housing for renters, a source of income for homeowners, and a housing resource for multi-generational households, including extended families, as well as seniors, college students, and others.

The City adopted an amendment to the multi-family residential parking standards (Chapter 32 of Title 12) in 2018, allowing required parking spaces to be located within the front setback of sites, along with allowing required parking in a tandem space configuration. The amendment provides another method by which development can achieve conformance with required on-site parking

requirements, particularly on smaller and narrower infill development properties. The ability to credit parking in the front setback, and the ability to incorporate tandem parking will facilitate better site design, make more efficient use of land, help accommodate residential density, and likely reduce development costs.

Fair Housing Infrastructure

This section summarizes fair housing organizations and activities in the Consortium. It also includes a discussion the availability of fair housing information on Consortium member websites.

Legal Aid Foundation of Santa Barbara County

The County contracts with a qualifying organization, currently the Legal Aid Foundation of Santa Barbara County, to address fair housing concerns. Legal Aid provides the following services:

- Training presentations to property managers, tenant groups, and others;
- Legal advice and information on landlord/tenant rights and responsibilities;
- Monitoring of rental housing advertisements to search for evidence of fair housing discrimination;
- Makes reports, as warranted, to the California Department of Fair Employment and Housing (DFEH) and/or the U.S. Department of Housing and Urban Development (HUD) for further investigation; and
- Provides a dedicated section on its website on fair housing information and how to file a claim.

Other Fair Housing Resources

A number of other organizations that serve the County contribute to the fair housing environment through education, advocacy, and/or legal services. Those include:

- California Rural Legal Assistance (CRLA)—CRLA provides legal representation for low income residents on a range of civil issues, including housing discrimination. CRLA has offices in both Santa Maria and Santa Barbara. https://www.crla.org/
- Conflict Solutions Center Community Mediation Program—The Conflict Solutions Center is committed to community-based conflict resolution and provides mediation and training in conflict resolution and restorative justice. The Community Mediation Program provides an assortment of mediation services including landlord-tenant mediation. http://www.cscsb.org/
- Santa Barbara Rental Property Association—a membership organization for rental property owners, the SBRPA provides fair housing training and produces a monthly magazine on signification housing issues. https://www.sbrpa.org/

Affirmative Fair Housing Marketing Procedures

Adopted by the County in 1995 (and updated in 2007), the Affirmative Fair Housing Marketing Procedures are designed to ensure that all residents are aware of affordable housing opportunities. The requirements apply to projects funded (in part or whole) by Community Development Block Grant (CDBG), HOME Investment Partnerships, or other local funds. Some of the requirements outlined include:

- Display the equal housing opportunity logo and title on project advertisements;
- Advertise available units in publications marketed to non-English speakers;
- Employ affirmative efforts to attract minority groups;
- Provide fair housing training for management and sales employees; and
- Implement fair waitlist and lottery policies.

As a part of the Affirmative Fair Housing Marketing Procedures, the County publicizes fair housing literature, logos and slogans in both English and Spanish.

Availability of Fair Housing Information

A lack of fair housing information and awareness is a common issue cited in Analyses of Impediments to Fair Housing Choice (AIs). It is important that all members of a community—residents, community leaders, landlords, HOA board members—correctly understand fair housing laws so they do not intentionally or inadvertently deny a member of a protected class the same housing rights as other community members. It is also critical that residents who feel they may have experienced discrimination be able to access resources to investigate their rights and/or file a complaint. The chart below summarizes information available on Consortium members' websites.

	Does the county/city website contain fair housing information?	**Is the Information available in language other than English?**	**Is there a link to HUD and/or information about how to file a complaint?**	**Does the website contain a list of protected classes?**
Santa Barbara County	Yes. The county website includes fair housing information on its "Landlord Tenant Issues" page. The page includes a link to HUD and contact information for mediation and legal services.	Yes	Yes	Yes
Goleta	Yes	Yes	Yes	No

Lompoc	Yes. Information is provided for fair lending.	Yes	Yes	Yes
Santa Maria	Yes	Yes	Yes. There is not a link to HUD but the site directs residents to Legal Aid and the RHMTF.	Yes
Buellton	No. General information about fair housing is not included. A search of "fair housing" on the City's website results in links to the City's Housing Element where the goals and policies to affirmatively further fair housing are found in Section III, and to the County HOME Consortium's Consolidated Plan.	No	No	No
Solvang	Yes. The city's planning documents page includes a downloadable fair housing brochure produced by HUD.	No	Yes, in brochure	Yes, in brochure

Section IV: Fair Housing Impediments and Action Plan

Past Action Review

The table below summarizes actions recommended in the 2015 Analysis of Impediments to Fair Housing Choice along with progress made on suggested strategies.

Action	Suggested Strategies	Outcomes
Expand affordable housing opportunities. Working to expand the supply of affordable housing throughout the County should	Continue to use federal and other County administered funds to support affordable housing and explore opportunities to increase funding for affordable housing creation.	The County utilized its federal and local funding sources for affordable housing development. The County also utilized State funding for local development opportunities.

Action	Suggested Strategies	Outcomes
also expand access to housing for protected classes.	Support opportunities to reduce barriers to affordable housing development discussed in the County's Housing Element. Increase access to family oriented housing (e.g., units with at least two bedrooms). Proactively monitor and address loss of existing affordable housing units, particularly in "high opportunity" areas.	The County requires long-term affordability, along with State funding sources to ensure a portfolio of low-income housing into the future. The County has utilized HOME funds to support family and farmworker housing with units containing 2 or more bedrooms, most recently Los Adobes III, farmworker housing in Santa Maria. The County engages with owners of affordable housing at the term of affordability restrictions to endeavor to keep properties affordable.
Reduce fair housing barriers for persons with disabilities. The shortage of affordable, accessible units near transit and services coupled with landlords' failure to provide reasonable accommodations further constrains housing choices for people with disabilities in an already tight market.	Maintain a list of resources on City and County websites for people with disabilities—for example, information about rights concerning service animals, reasonable accommodations procedures, list accessible housing. Sponsor fair housing training sessions with landlords and property managers, particularly those who serve the city's lowest income and special needs populations. A key element of the trainings would be presenting case studies on reasonable accommodations and tricky fair housing landlord/tenant situations and resolving the situations through the training. Participants would be able to offer their own situations for group discussions and explore solutions.	During the 2015-2019 Consolidated Plan period, the County contracted with the City of Santa Barbara Rental Housing Mediation Program and, later, the Legal Aid Foundation of Santa Barbara County, to offer a variety of services related to fair housing, tenant/landlord mediation and counseling, training, and testing. The County consults with the Independent Living Resource Center (ILRC) when updating the Consolidated Plan to better understand the needs of persons with disabilities. ILHC promotes independent living and full access for individuals with disabilities through advocacy, education, and action.
Improve access to fair housing information.	Encourage Consortium members to improve fair housing content (in both English	County contracted with the Legal Aid Foundation of Santa Barbara County to offer a

Action	Suggested Strategies	Outcomes
Santa Barbara County should increase the availability, access, and volume of fair housing information and educational opportunities.	and Spanish) on their websites. Improvements could include adding visible, easy to understand fair housing information; listing protected classes; providing clear information on how to file a fair housing complaint; and links to "California Tenants, A Guide To Residential Tenants' and Landlords' Rights and Responsibilities" (in both English and Spanish). Continue and increase fair housing education efforts and trainings through local fair housing organizations such as the Legal Aid Foundation of Santa Barbara County and the Rental Housing Mediation Task Force. Support and/or lead regional collaboration on fair housing awareness, issues and solutions.	variety of services related to fair housing, tenant/landlord mediation and counseling, training, and testing. Legal Aid maintains a page on its website dedicated to fair housing resources. The County Division of Housing and Community Development maintains a list of fair housing resources on its website. Consortium members are encouraged to include fair housing information on their websites. The City of Santa Barbara's Rental Housing Mediation program is ongoing serving the citizens of the Cities of Santa Barbara, Goleta, and Carpinteria.
Support efforts to improve residents' creditworthiness. Support local credit counseling agencies in their efforts to educate residents about good personal finance practices and their understanding of mortgage loan financing.	Refer residents who contact the County with personal finance or credit questions to local counseling agencies.	The County maintains a list of Housing Counseling agencies serving the County, currently, the Ventura County Community Development Corporation: Phone: 805-273-7800 Fax: 805-604-1359 E-mail: contactus@vccdc.org Website: https://www.vccdc.org 2231 Sturgis Road, Suite A Oxnard, California 93030-7813
Continue supporting programs to improve the landlord tenant relationship and consider expanding contracted fair housing services. The County of Santa Barbara has provided funding to the Rental Housing Mediation Task Force and Legal Aid Foundation	The County should continue providing existing types of services but also consider expanding services to include fair housing testing and more robust outreach activities	The County has expanded services to include fair housing testing and more robust outreach activities by contracting with the Legal Aid Foundation of Santa Barbara County to offer a variety of services related to fair housing, tenant/landlord mediation, counseling, training, and testing.

Action	Suggested Strategies	Outcomes
of Santa Barbara County to provide landlord tenant counseling, fair housing counseling, legal aid and fair housing education.		Legal Aid provides training to property managers and direct services to tenants.

Current Findings

This section summarizes the main findings of this report, which will inform the discussion of impediments to follow.

Demographics

- **Population is growing slightly faster and is younger than the national and state averages.** The area reviewed has grown 7.1% since 2010. This growth rate is slightly higher than the statewide growth rate of 6.4% during the same time period. Santa Maria (22.2%) and Buellton (20.49%) have had the greatest growth. Further, the Consortium's population has been getting younger with a median age of 33.7 years in the County, which runs counter to the statewide trend of an aging population.
- **Persons who identify ethnically as Hispanic are a growing segment of the population.** Forty-six percent (46%) of the Consortium population identifies as Hispanic. Santa Maria has seen the fastest growth of Hispanic residents with a 5.2% increase since 2010 for a total Hispanic population of 74.6%.
- **Residents with Limited English Proficiency represent a notable percentage of the population.** The Consortium has 7,909 households representing 7.5% of all Consortium households that indicated Limited English Proficiency. Of these households, 83.5% are Spanish speaking while 11.4% speak languages of Asian origin. Approximately 69.5% of these households reside in the cities of Santa Maria and Lompoc.
- **People with disabilities are more likely to be older and concentrated in the southwest and northeast tracts of the County.** Further, Carpinteria, Lompoc and Solvang have the highest percentage of disability rates in the Consortium. Where data reported for minority groups, Black or African Americans generally have the highest disability rates, while Hispanics have the lowest.
- **As of 2017 there were an estimated 22,974 veterans living in Santa Barbara County comprising 6.7% of the total population.** Due to the location of Vandenberg Air Force Base there is one area of the Consortium with a relatively large veteran population. The tracts in the southwest corner of the county have a veteran population of 15% or more, over double the countywide rate.

Income and Affordability

- **Median household income in the Consortium region is comparable to that of the state as a whole; however, varying widely among cities within the Consortium.** In 2017, the difference between the city with the lowest MHI (Lompoc) and the highest MHI (Goleta) is $37,994. In 2010, this same difference was $20,963, underlining a growing gap between high-income and low-income tracts within the Consortium. Further, only Goleta, Solvang, and Buellton had an increase in the median income that increased at rates great enough to account for inflation.

- **The poverty rate in the Consortium has consistently been higher than the statewide rate, and has also increased slightly more than the state as a whole.** In 2010, the poverty rate in the Consortium was 14.4% and by 2017 it increased to 15.8%. In the same time period, the poverty rate in the state as a whole went from 13.7% to 15.1%. Tracts in Santa Maria, Lompoc and Goleta appear to have the highest poverty in the Consortium. Further, Hispanics experienced high poverty rates of 40% or more in several tracts in the southern coastal areas. Poverty rates are generally higher for Hispanics in urban areas.

- **According to data from the Bureau of Labor Statistics, unemployment rates in the Consortium and the State are following a very similar decreasing trend.** Since 2010, the unemployment rates in the region have been steadily decreasing. Santa Maria experienced an increase from 2015 to 2016; however, it has since been decreasing as well.

- **Renters are, by far, the most cost burdened group in the Consortium.** Approximately 57.9% of renters pay more than 30% of their income toward housing costs, and 48% of these pay in excess of 35%. Homeowners with a mortgage have a lower, but still significant cost burden rate. About 38.1% of those with a mortgage are cost burdened. The Cities of Santa Maria and Lompoc have the highest percentages of cost-burdened renters with over 60%.

- **Since 2010, the affordability gap for homebuyers has grown substantially for residents of Santa Barbara County.** Households earning the median income are unable to purchase a home sold at the median sales price. The median home price in Santa Barbara County is about $530,000 compared to $295,000 in 2010. Homes affordable to those earning 100% of the median household income would need to be priced at about $287,000 as compared to $249,000 in 2010. Homes affordable to those earning 80% of the median household income would need to be priced at about $222,000 as compared to $192,000 in 2010.

- **Residents noted difficulties with housing affordability.** Forty percent (40%) of survey respondents noted they had difficulty paying their rent or mortgage in the last two years. Thirty-four percent (34%) said that they experienced problems with the maintenance of

their plumbing, electrical, appliances and other items in their homes. Thirty percent (30%) said that they had difficulty paying their utilities. The main barriers to good housing options in Santa Barbara County that were cited included cost the of housing (89%), concentration of affordable housing only in certain areas of the County (49%), and lack of funds for security deposit (46%). Across all four focus groups, the participants consistently noted housing affordability as a concern.

Services

- **Focus group and stakeholder interviews revealed a need for greater coordination of service delivery.** This is especially true when addressing the needs of the homeless or mentally disabled. Special concerns were also noted for seniors and youth aging out of foster care as these populations may have multiple challenges. Veterans were also highlighted as a population in need of specialized considerations for housing and service delivery.

- **The County has taken great strides to protect tenant rights.** The County has increased its dispute resolution services as a direct result of the passage of the new State and local laws found in the Tenant Protections Act of 2019, which became effective on January 1, 2020.

Housing Conditions

- **While single unit detached structures are most common in the Consortium area, the number of larger property types is increasing.** Like much of the country, the most prevalent housing type in the Consortium is 1-unit, detached structures, making up 61.4% of the housing stock. However, larger property types with 20 or more units saw a rapid increase with 17.7% since 2010.

- **The Consortium area has a slightly older housing stock than the rest of the state.** The largest cohort of units in the Consortium was units built between 1960 and 1969, comprising 22.8% of the stock, which is significantly larger than across the state where 13.4% of the housing stock is in that range. In the Consortium, approximately 61.2% of the housing stock was built prior to 1980. Homes older than 1980 have a higher risk of containing lead-based paint, which means that over 70,000 units in the Consortium are at risk.

- **Vacancy rates in the Consortium area have risen 7.4% since 2010.** Rural tracts in Los Padres National Forest and northeast parts of the Consortium experience the highest vacancy rates with over 25%. Tracts around Lompoc and the cities in the southeastern coast also have high vacancy rates.

- **House prices have continued to rise and have recovered to pre-2007 levels.** The median home price in the Consortium area is now above $500,000. The City of Lompoc is the only location with a median sales price below the countywide average at about $300,000, and it also has the highest concentration of sales.

- **Rents increased by 18.3% since 2010.** The median rent for the county in 2017 was $1,397. The City of Carpinteria saw the largest increase, approximately 32%, while Goleta has the highest median rent at $1,746 in 2017. The lowest median rent, $936, is also the place with the lowest increase in median rent, the City of Lompoc.

- **About a quarter of survey respondents noted concerns with neighborhood conditions.** Twenty-six percent (26%) said their neighborhoods had abandoned homes or homes in disrepair. Twenty-three percent (23%) cited vandalism as a problem, and the same number were dissatisfied with the local services including trash pickup and street maintenance.

Lending Concerns

- **Asian applicants are more likely to be denied financing than other races as similar income levels.** Overall, Asian applicants faced the highest denial rates at 11%. Further, Asians with incomes greater than 120% of Area Median Income had higher denial rates for a single-family home purchase (16%) than Whites with incomes less than 80% of Area Media Income (12%). Additionally, Low Income Asians were the group with the highest home purchase denial rates at 17%.

- **Hispanic applicants are most likely to be denied financing based on credit history.** For high income Hispanic applicants, the top denial reason was credit history (33%), which was more than double the share for high income Whites and Asians.

- **Subprime lending has begun to increase.** Subprime originations increased by more than 150% between 2010 and 2017, to about 200 per year (approximately 20% of the 2007 total).

Fair Housing

- **Residents may not have adequate knowledge of fair housing laws.** Twenty-three percent (23%) of those that answered were not familiar with the laws and 45% indicated that they did not know they fair housing rights. In terms of education on fair housing issues, half of the respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (50%), and the majority of them (85%), have never participated in any kind of educational opportunity.

- **Discrimination based on income and source of income appears to be a common concern.** Of the survey respondents indicating knowledge of housing discrimination, the

most commonly cited bases for discrimination were income level (64%); source of income (35%); race/ethnicity (30%), age (23%); and criminal background (22%).

Current Impediments

IMPEDIMENT NO. 1: Housing affordability gaps are increasing for both renters and owners, but renters are significantly more likely to face cost-burden challenges. The data in this report demonstrates that affordability is rapidly becoming the County's greatest housing challenge. While these challenges are significant for most residents, they pose particular risks for vulnerable populations, including people with physical and mental disabilities, seniors, and at-risk youth and veterans.

IMPEDIMENT NO 2. Greater coordination in service delivery to at-risk populations is needed to address needs and prevent homelessness. The County is experiencing increases in homelessness and at-risk populations become increasingly more likely to become homeless when there is a lack of affordable housing options and service delivery is disconnected. Further, in an environment where resources are limited, efficiency and partnership are necessary to connect what's available to those in need.

IMPEDIMENT NO. 3. Asian applicants for home purchase financing are more likely to be denied than applicants of other races at the same income level. Hispanic applicants are more likely to be denied for creditworthiness. This data suggests that there is a need for targeted outreach to these demographics to address lack of access to credit and to lenders to explore issues around denials.

IMPEDIMENT NO. 4. Fair housing protections and education efforts have increased, but residents still report a lack of fair housing knowledge and specific discrimination around source of income. Education around fair housing rights and enforcement is an ongoing challenge that governments must address continuously. In particular, California's fair housing law includes source of income as a protected class, but residents reported that over 60% of discrimination they were aware of was based on source of income.

Recommended Actions

This update to the AI builds upon the previous studies, surveys and public input. It analyzes data and identifies the private and public sector conditions that foster housing discrimination and

provides recommended actions to overcome the effects of the fair housing issues identified. Several of these actions address multiple impediments and linkages among them are noted.

It is the goal of the jurisdictions to undertake actions that can help reduce and eliminate existing housing discrimination and prevent its reemergence in the future, as well as to address other impediments to equal housing opportunity. While the jurisdictions cannot control systemic issues related to fair housing and fair housing choice challenges, they can work to coordinate actions that improve fair housing, encourage coordination among disparate public entities, encourage stakeholders to act and report on fair housing issues, analyze existing data sources, report progress on fair housing issues, highlight findings from data analyses, and encourage meaningful action and cooperation at community levels.

Given these constraints, the jurisdictions will undertake actions each year aimed at addressing fair access to housing and fairness of housing choices for the region's residents. These may include some of the actions outlined below, or other actions that may be subsequently identified as relevant and potentially effective in combating and eliminating impediments to fair housing choice. Specific activities that may support those actions are itemized as well.

ACTION NO. 1. Increase affordable housing opportunities. Given the increase in affordability concerns across the County, increasing affordable housing opportunities continues to be an important focus. Working to expand the supply of affordable housing throughout the County should also expand access to housing for protected classes. Potential strategies include:

- Continue to use federal and other County administered funds to support affordable housing and explore opportunities to increase funding for affordable housing creation.
- Support opportunities to reduce barriers to affordable housing development discussed in the County's Housing Element.
- Increase access to family oriented housing (e.g., units with at least two bedrooms). —
- Seek opportunities that expand housing options for vulnerable populations, such as people with disabilities, seniors, veterans, and youth aging out of foster care.
- Proactively monitor and address loss of existing affordable housing units, particularly in "high opportunity" areas.

ACTION NO. 2. Increase focus on and partnerships to better coordinate service delivery to at-risk populations. Coordinating service delivery that the County has control over as well as forging partnerships between service providers will help to ensure that limited resources are used efficiently. Potential strategies include:

- Seek to pair affordable housing options with service delivery through supportive housing development.

- Coordinate peer networks to connect service providers who can work together to maximize resources.
- Identify greater opportunities for homelessness prevention outreach.

ACTION NO. 3. Provide greater access to financial counseling for minority and Hispanic applicants and increase outreach to lenders to address concerns in denial rates. Outreach should be targeted to address specific concerns surfaced in the data. Potential strategies include:

- Support local credit counseling agencies in their efforts to educate residents about good personal finance practices and their understanding of mortgage loan financing. Ensure that these programs offer courses in Asian communities, which are at highest risk for denials, and have materials available for those with Limited English proficiency. Also, ensure that Hispanic communities receive opportunities for education around creditworthiness, which is the biggest reason for loan denials in this group. Refer residents who contact the County with personal finance or credit questions to local counseling agencies.
- Offer or partner with providers to educate the community on specifically on subprime lending through financial literacy courses. Ensure courses are available in Spanish and English.
- Conduct outreach to lenders to better understand denial rates and encourage more coordination within communities to assist residents in accessing financing.

ACTION NO. 4. Continue supporting programs to improve the landlord tenant relationship and fair housing education.

- Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents. Provide an emphasis on the protection for source of income under California law.
- Ensure training opportunities for rental residents to clearly inform this population of their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.